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When we're under stress, most of us are inclined to focus on near-term risk and reward, a phenomenon called temporal discounting. We minimize the impact of what will happen far down the road and instead base our decisions on their more immediate consequences. Making good choices with the long view in mind can be especially tricky if our established frame of reference is being challenged by change, whether that change affects our finances, business, relationships, legacy, or something else altogether. When things have been a certain way long enough, even a small departure from "normal" can feel huge. Luckily, we can put how we think about short-term and long-term risk and reward into better balance by visualizing positive outcomes, bringing future benefits more into the present. Explore some perspective on maintaining your financial life plan amid the many – and sometimes difficult – situations that life can throw our way.



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SWAY WITH THE WIND

Economic circumstances can at times shift quite quickly and unpredictably. But we can still plan ahead and prepare contingencies so that our finances are better able to bend with whichever way the winds may blow. Get acquainted with some first steps to help ensure that your financial life is resilient enough to effectively accommodate even sudden changes in personal economy. [**Read the full article.**](#)



BUSINESS OWNERS: 10 STRATEGIES TO CREATE, MANAGE AND DISTRIBUTE WEALTH



Whether your business is booming or under a bit of strain, a key question remains: How is your personal financial situation? Are you where you want to be? Learn how to get more intentional about achieving your most important priorities for the future with a roadmap that lays out strategies and processes for comprehensively connecting your business and your personal financial health. [Read the full article.](#)

AFTER YOUR DIVORCE IS FINALIZED, WHAT'S NEXT?

The judge has signed off and you are now officially divorced. But hold on a minute, because you may not have reached the finish line quite yet. While the experience varies from couple to couple and individual to individual, there are probably still some important action items to accomplish. Consider these common financial to-do's to address and then cross off your list once your divorce is finalized. [Read the full article.](#)



THE ENDOWMENT EFFECT: WHY WE HOLD ASSETS WE OUGHT TO SELL



The endowment effect describes our tendency to value something more than it's objectively worth simply because we already own it. But, in the absence of costs, the decision to hold is actually the same as the decision to buy. Learn how this quirk of human behavior can lead to poor investment choices, like keeping assets that we really should sell when implementing a holistic financial plan. [Read the full article.](#)

CREATING A CHARITABLE LEGACY

Some may feel uncomfortable about leaving their charitable mission in another's hands, but it also might not be practical or optimal to donate all the dollars you wish within your lifetime. If you're interested in leaving a charitable legacy, read on for some prudent and reasonable ways to navigate these concerns, find the right fit, and help ensure that your ideal outcomes come to fruition. [Read the full article.](#)



ANDREWS LUCIA
WEALTH MANAGEMENT LLC

Andrews, Lucia Wealth Management LLC | 939 Hartz Ave., Ste. 200, Danville, CA 94526