

**Hi, I'm Jarrod Keen, owner of Dye Creek Capital. I hope your new year is off to a great start and you're still sticking with the New Year's resolutions you set. If you're anything like me, this is a period of renewal. It's a natural time to review your goals, the plans you've put in place, and your financial legacy. After all, life changes, families change and on that note, estate plans must evolve with your changing circumstances. I found over my year I've evolved more into a wealth manager and a liaison to my clients and their wealth professionals, such as their tax advisor and their estate planner. When an estate plan isn't revisited, it may no longer reflect your intentions. For example, sometimes I see estate plans that still name former spouses as beneficiaries simply because updates were never made after divorce or death. In other cases, the youngest child was born after the**

plan was created and was never formally added. Or children who once needed someone to manage assets on their behalf, because of youth, are now responsible adults, making parts of the plan unnecessary. The estate plan should evolve with you as your life evolves beyond beneficiary designations, it's important to think about the bigger picture, re-asking yourself questions like, what do you want your money to do for you and for the people that you care about? Do you wish to provide long term financial security for your loved ones by funding trusts that take effect after your passing? Trusts can help with educational expenses, support charitable causes, or create flexibility for future generations. Maybe you want your money to help you accomplish all these goals and then some. That's the very reason why periodic reviews are so important. Reconnecting

**with your estate planning attorney allows you to confirm that documents remain accurate, legal roles still make sense, and your wishes are clearly documented.**

**At the same time, reviewing your plan from a financial perspective helps ensure your assets are aligned with these goals.**

**Whether it's been a few years since you last looked at your estate plan or if you've experienced a major change in your life, it may be time for a review. I can work with you and with your attorney to help make sure your plan still reflects your intentions and supports the people who matter most. Please reach out if I can help in any way. And as always thank you for your trust. I hope this message is valuable to our wealth management process for you and your family. Thank you and I'll see you next time.**