



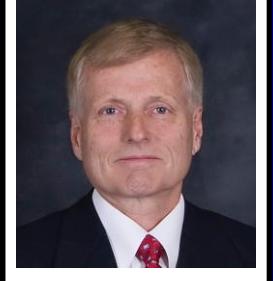
MOULTON WEALTH MANAGEMENT INC. ***MOULTON HOT MINUTES***

SPECIALIZING IN RETIREMENT AND TAX PLANNING

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The New Year Is the Perfect Time for a Financial Physical

Most people understand the value of a physical exam. Even if you feel fine, a checkup can uncover small issues before they turn into bigger problems.

Your finances work the same way.

When markets are calm and life is busy, it's easy to assume everything is fine. But retirement planning isn't about how things look today. It's about whether your plan can hold up through changes in markets, taxes, health, and family circumstances.

That's why the start of a new year is an ideal time for a **financial physical** - a structured review of the key areas that support long-term financial health.

Remember, a goal without a plan is simply a wish.

Protection: Are the Basics Still Doing Their Job?

Protection doesn't get much attention because it doesn't feel urgent - until it suddenly is.

Insurance is designed to prevent a setback from becoming a financial disaster. Over time, coverage can quietly fall out of date as home values rise, vehicles change, and net worth grows.

Home and auto policies should be reviewed periodically, not just renewed. Liability protection becomes more important as assets increase, and an umbrella policy can provide an extra layer of defense.

Life insurance also deserves a fresh look. Some people have coverage they no longer need, while others still need it but haven't reviewed it in years. Long-term care planning is similar. Whether you own a policy or not, having a plan matters.

Estate Planning: Documents vs. Reality

Many people believe estate planning is finished once documents are signed. In reality, plans can fall out of alignment as laws, assets, and family situations change.

If you have a revocable trust, it should be properly funded. Just as important, many retirement accounts and insurance policies are not controlled by your estate documents at all.

IRAs, Roth IRAs, 401(k)s, life insurance, and annuities pass by beneficiary designation. If those designations are outdated, the results - including tax consequences - may not match your intentions.

Tax Planning: Thinking Beyond This Year

Tax planning is not a once-a-year event. The biggest tax opportunities and risks unfold over time.

A financial physical looks at taxes across the entire retirement journey - while working, during retirement, after the loss of a spouse, and when assets pass to heirs.

For many families, the goal isn't just paying less tax this year, but managing taxes over a lifetime. Strategies like Roth conversions, when coordinated properly, can improve flexibility, reduce future required distributions, and help address the widow's tax problem.

Retirement: Income vs. Expenses

As retirement approaches, the focus shifts from saving to income.

Before retirement, it's important to understand whether income sources will be sufficient and dependable. In retirement, the question becomes whether withdrawals are sustainable and whether taxes are higher than expected.

A retirement plan should evolve as life unfolds, not remain static.

Investments: Risk With a Purpose

Investment reviews often focus only on returns. A financial physical focuses on risk.

The key question is not how much risk you are taking, but how much you need to take to reach your goals. That minimum required return -

factoring in taxes, inflation, and volatility - helps define an appropriate level of risk.

When risk exceeds what's necessary, it increases vulnerability without improving outcomes. Just as important is having a plan for the next bear market and understanding the real-life impact of large declines.

Final Thought: Prevention Beats Repair

A financial physical isn't about making dramatic changes. It's about making sure the pieces still work together.

Small issues caught early are usually manageable. Problems ignored too long are often expensive.

The start of a new year is the perfect time to schedule a financial checkup - because your future deserves preventive care, not emergency treatment.

If you are retired or close to retirement...

What is your plan?

Attend one of our free seminars or call the office to hear about your options.

Yours truly,



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P.S. Please feel free to forward this commentary to family, friends, or colleagues. If you would like us to add them to the list, please ask them to send an email with their information and permission to be added.

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The New Year Time for a Financial Physical

Weekly Radio Show Saturday Morning:

8:00 AM KXLY 920 AM
Spokane and Area

9:30 AM KFLD 870 AM
Tri-Cities and Area

Moultonwealth.com

SPOKANE

Quality Inn North
Breakfast
7919 N. Division — Spokane
Jan 28th @ 9:30 AM

TRI-CITIES

Hampton Inn
Breakfast
486 Bradley Blvd — Richland
Jan 21 @ 11:00 AM

- ◊ How employing and consistently following a defensive system could help you to a better retirement.
- ◊ The “Widow’s Tax” could be a major drain on the survivor’s spendable income!
- ◊ What happens when an economic downturn makes it difficult for companies to pay back their massive debt?
- ◊ Why Buy and Hold Investing was right for the 80’s and 90’s yet very wrong for today.
- ◊ Will inflation eat up your assets?
- ◊ How to potentially decrease taxes on your hard earned Social Security Income
- ◊ To Roth or not to Roth?

And so much more!

COMPLIMENTARY SEMINAR

For those 50 years old and older



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New Year, New You

TIME FOR A FINANCIAL PHYSICAL

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*No Cost
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