Critical Transitions Wealth Advisors

Shrimp and Shred Open House

Please join us on Thursday, October 6 from 5:30 - 7:30 pm for our Shrimp and Shred event!

Come see our new space, enjoy hors d'oeuvres and drinks, and shred all those documents you have been meaning to get rid of!

If you can join us, please RSVP to mharling@ctwasc.com or call us at 803-749-7012.

October is Financial Planning Month

To help manage your income and expenses effectively throughout your lifetime, Critical Transitions Wealth Advisors can help create a plan that strategically addresses your unique goals and needs.

As life changes, so does your financial situation. Financial planning pulls together all your finances and organizes them to help make management easy and effective. Having a plan will help ensure that your current and future financial needs are met.

The following are some common areas to consider when planning for your financial future:

- Budgeting
- Cash Flow (the timing of income & expenses)
- Savings
- Retirement Planning
- Estate Planning
- Education Funding

It is vital for these to work together. As an example, your estate planning may show a need to avoid probate, but your savings account may not be titled in a way to avoid probate. We assist you with all the moving parts of your financial life. We welcome the opportunity to work with you and assist in creating a financial plan tailored to your individual needs and concerns.

National Fiduciary Day is October 13

Working together to help you achieve your financial goals is incredibly rewarding. I take my responsibilities to adhere to the highest standards of ethical and professional conduct very seriously, which is why I am proud to be an Accredited Investment Fiduciary® Designee and Certified Financial Planner. The AIF® and CFP® Designations are more than just acronyms. They are symbols that I will always put your best interests first.

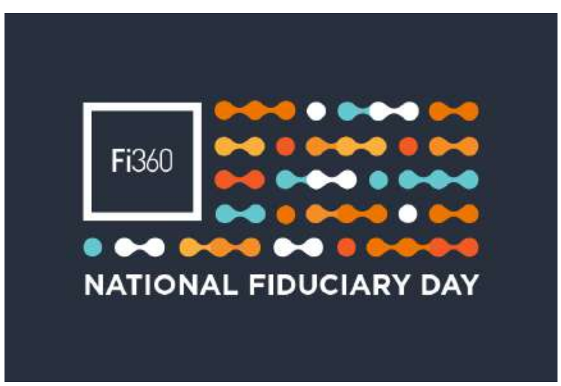
When acting as a fiduciary in an advisory capacity, you are subject to the following standards:

- <u>Duty of Loyalty</u>-requiring you to place your clients above those of you and the firm, in addition to avoiding or obtaining your client's informed consent by fully disclosing material conflicts of interest and managing the conflicts.

- <u>Duty of Care</u>- requiring that you act with the care, skill, prudence, and diligence a prudent professional would exercise in light of the client's financial circumstances and investment objectives.

- <u>Duty to Follow Client Instructions</u>-requiring that you comply with all investment objectives, policies, and other terms of the engagement along with all reasonable client instructions.

As a fiduciary, I strive on your behalf every day and am excited to work with you well into the future!



National Women's Small Business Month!

As a woman-owned business, CTWA wanted to share a few interesting facts to celebrate Women's Small Business Month in October:

- Women own 43.1 % of businesses in the U.S.
- The US has roughly 12 million women-owned businesses.
- In the US, women owned businesses generate about $1.8 trillion per year.

In our practice, we see all the time women creating fun, unique ways to earn income for themselves. The growth and achievements of female entrepreneurs is something to be celebrated everyday, but we love that the month of October is dedicated to these women.

(Source: https://cdn.advocacy.sba.gov/)

Cybersecurity Awareness Month 2022

Cybersecurity Awareness Month, every October, is a collaboration between government and private industry to raise awareness about digital security and empower everyone to protect their personal data from digital forms of crime. Cybersecurity Awareness Month reminds everyone that there are all kinds of ways to keep your data protected.

Cybersecurity Month 2022 is focusing on 4 things:
- Enable Multi-factor Authentication
- Use Strong Passwords
- Recognize and Report Phishing
- Update your Software

Remember that taking small steps can make a huge difference in protecting yourself from cyberattacks! Visit www.staysafeonline.org to learn more.

(Source: www.staysafeonline.org)

Happy Halloween!

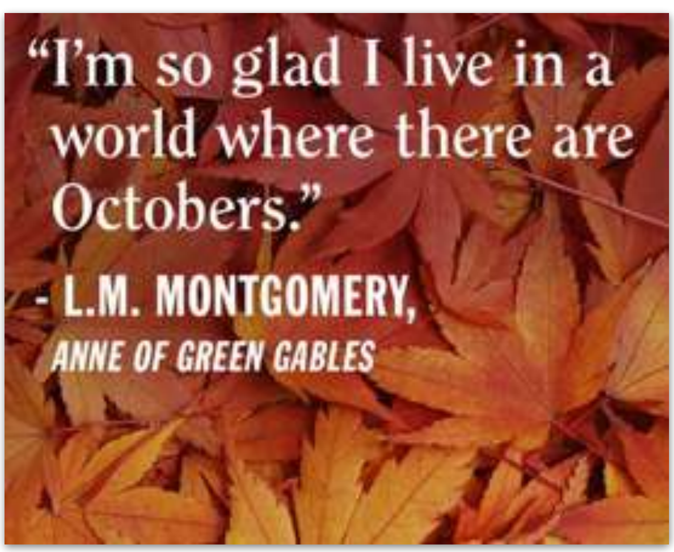
CTWA wishes everyone a fun and festive Halloween! Please feel free to share photos of your little ones in their costumes!

Please connect with us on Facebook

[Critical Transitions Wealth Advisors]

Holiday Hours

- November 23 - 25, Office closed for Thanksgiving
- December 22-23, Office closed for Christmas



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