

# CRITICAL TRANSITIONS WEALTH ADVISORS

## World Financial Planning Day is October 4th

The World Financial Planning Day is held to raise awareness of the value of financial planning, having a financial plan, and working with a financial planner who has committed to standards of competency and ethics and putting clients' interests first.



Facts about financial planning:

- 94% of CFP professionals agree that Americans with a financial plan are more likely to make progress toward their goals, even during uncertain times

- This will be the 7th annual World Financial Planning Day and it will be hosted by Financial Planning Standards Board Ltd. (FPSB)

(Source: <https://worldfpday.org/>)

## How Do We Help?

Critical Transitions Wealth Advisors can help create a plan that strategically addresses your unique goals and needs for managing your income and expenses effectively.

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.

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 Estate Planning Awareness Week 2023

National Estate Planning Awareness Week, October 16 - 22, was adopted to help the public understand what estate planning is and why it is such a vital component of financial wellness.

Estate planning:

- Encompasses the growth, conservation, and transfer of wealth through the creation and maintenance of an “estate plan”
- develops a strategy that will maintain the financial security of individuals through their lifetime



(Source: [https://www.naepc.org/events/awareness\\_campaigns](https://www.naepc.org/events/awareness_campaigns))

Critical Transitions Wealth Advisors can assist with reviewing your estate plan, as well as a referral to the estate planning service that's best for you!

## 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 42% of businesses in the U.S.
- The US has roughly 13 million women-owned businesses.
- In the US, women owned businesses generate about \$1.9 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 2023

This year marks 20 years of Cybersecurity Awareness Month! Every October, Cybersecurity Awareness Month 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.

### How do we keep your information secure?

At LPL Financial, Information Security is built into everything we do. With a team of over 125 professionals and an annual budget of nearly \$40 million, we are committed to ensuring that your information is protected. LPL Financial employs these methods to secure your information:

#### TECHNOLOGIES

- Firewalls and access control systems to protect data from unauthorized access
- Ultra-modern security operations center to monitor threats and vulnerabilities
- Data center facility and management provided by recognized leader in infrastructure hosting
- Continuous network scanning to identify security vulnerabilities
- Distributed “denial-of-service” attack protection services to alleviate system disruption

#### PROCESSES

- Comprehensive security monitoring
- Recurring disaster recovery exercises
- Pre-planned and practiced response procedures
- Strong encryption to ensure secure connections
- Multi-factor authentication for identity protection
- Automatic security scanning of programming changes
- Engagement with law enforcement industry leaders
- Secured backup of data

Taking small steps can make a huge difference in protecting yourself from cyberattacks! Visit [www.staysafeonline.org](http://www.staysafeonline.org) to learn more.

(Source: [www.staysafeonline.org](http://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

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## Holiday Hours

- November 22 - 24, Office closed for Thanksgiving
- December 21-26, Office closed for Christmas

“In the entire circle of the year  
there are no days so delightful  
as those of a fine October.”

- Alexander Smith

## Welcome Regan!

We are excited to introduce the newest member of the CTWA team, Regan Bragg, as our Wealth Management Assistant. Regan is in her third year at the University of South Carolina, working towards a B.S. in Business Administration. She is excited to gain experience in her field of interest and learn firsthand at a business with such a strong mission and values. You may reach her by email at [intern@ctwasc.com](mailto:intern@ctwasc.com).



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