MAIN VIEW WEALTH

MONTHLY

NEWSLETTER

November 2026



WHAT STILL NEEDS YOUR ATTENTION THIS YEAR?

TOP NEWS

- Cash reserves
- Finding the right balance
- Financial security
- Complimentary LifePlan

IMPORTANT DATES

November 11: Veterans Day.
November 26: Thanksgiving.

MONEY FOCUS

Year-end planning is most useful while there is still time to act. November is an opportunity to review income, taxes, retirement contributions, charitable giving, and other financial decisions before December 31.

The goal is not simply to reduce taxes. It is to make sure each decision works with your cash flow and broader financial plan.

One question to consider: Is there anything you intended to address financially this year that still needs your attention?

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YEAR-END IS NOT ONLY ABOUT **LOWERING A TAX BILL**

A useful starting point is to separate money needed for near-term obligations from money intended for long-term goals. Emergency savings should be accessible, but keeping substantially more cash than your plan requires can create a different trade-off: long-term dollars may not be positioned for long-term objectives.

WHY IT MATTERS

Cash is valuable because it can keep a short-term surprise from becoming a long-term financial setback.

A reserve can help cover deductibles, repairs, temporary income interruptions and other expenses without immediately turning to debt or selling long-term investments. The target can also change over time.

A household with one stable income, variable compensation, upcoming tuition, a planned move or large home repairs may reasonably need a different reserve than a household with two predictable incomes and fewer near-term obligations.

RETIREMENT ACCOUNTS

Review your retirement contributions and consider whether you are making the most of available tax-advantaged savings opportunities. Contribution limits, eligibility, and deadlines may influence your year-end decisions.

INSURANCE AWARENESS

Life changes can affect your insurance needs. Review your coverage limits, deductibles, and beneficiaries to identify potential gaps or outdated information.

Consider whether your current policies adequately reflect major life changes, new financial obligations, or assets acquired during the year.

PLANNING CORNER

Identify which year-end decisions require coordination between your financial advisor, CPA, attorney or insurance professional and schedule those conversations before the final weeks of December.

PLANNING CHECKLIST

✓ Review year-to-date income and withholding.

✓ Confirm estimated tax needs with your tax professional.

✓ Review retirement-plan contribution strategy.

✓ Revisit charitable giving goals.

✓ Review income-protection coverage and emergency reserves.

FROM OUR BLOG

Worried about whether you're saving enough, paying too much in taxes, or prepared for the unexpected? Discover how **a financial plan can help: Read more**



If you'd like to review your current financial situation or discuss planning options based on your individual goals and circumstances schedule a conversation with us.



A COMPLIMENTARY LEGACY PLANNING TOOL

We are excited to offer LifePlan, a legacy planning tool available at no cost to our clients.

LifePlan helps you:

- Organize and create important estate planning documents such as wills
- Clarify your wishes
- Create a structured legacy strategy
- Align your assets with your long-term goals
- This tool is designed to help you increase financial clarity and build a thoughtful plan for your wealth today and for future generations.
- If you would like access to LifePlan, contact our office and we will help you begin the process.

Stay connected

Take the next step in your financial journey by **scheduling a strategy meeting** with Greg and Phil. Select a Date & Time - Calendly

For dedicated **support with an existing** account, please contact Lisa at: lisa@mainviewwealth.com

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Reviews are also appreciated. Leave us a review on Google: Reviews Link https://maps.app.goo.gl/EswJ4GLbJWpCt3Xs7

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