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MONEY Time for Some Financial Spring Cleaning? MATTERS\$

by Kathleen S. Morgan, CFP- Edward Jones

You may or may not engage in many of the typical activities of "spring cleaning" - de-cluttering the attic, reorganizing your closets, touching up the paint, etc. - but you can almost certainly benefit from "sprucing up" your financial situation.

As you survey your financial landscape, what areas might you want to tidy up? Here are a few suggestions:

- Clear your portfolio of "redundant" investments. Over time, you may have built a sizable investment portfolio. But if you have too many investments that look alike, you may actually be hindering your progress toward your goals. After all, if you own a dozen stocks of companies in the same industry, they're all likely to be buffeted by the same economic forces. Look for opportunities to replace some of these "redundancies" with different types of securities, taking into account your risk tolerance and time horizon.
- Organize your financial records. If you're like those of us who file our taxes at the last minute, now is the perfect time to organize your financial records, because you've probably got them close at hand. And it's not just a matter of having your brokerage and 401(k) statements in nice, neat piles. Once you've got these documents together, you might see opportunities to consolidate some of your accounts. For example, you may have IRAs with different banks and financial services companies. By moving them all to one provider, and possibly rolling over an old 401(k) into an IRA, you could save some fees and reduce your paperwork, but, more importantly, you may find that such a move actually helps you better manage your investments. You'll know exactly what you're invested in, and it will be easier to follow a single investment strategy. Also, with all your IRAs in one place, it will be much easier for you to manage

the required minimum distributions you must start taking when you turn 70-1/2. (These distributions are not required for Roth IRAs.)

- Review your "systematic" investments. Many years ago, you might have started systematically moving money from your checking account into an investment. But perhaps the circumstances of your life have changed and this money could better be used elsewhere. Scrutinize your automatic investments to see if they still make sense for you.
- Check your beneficiaries. Beneficiary designations on financial documents - insurance policies, IRAs, 401(k)s, etc. - are extremely

important, because they supersede even the instructions in your will. Over time, your family situation may have changed, through death, divorce, remarriage or the birth of new children, so you should periodically review all your beneficiary designations.

- Examine your insurance coverage. When you have a young family, you need a certain amount of life insurance coverage to provide for some major expenses - such as your mortgage, college for your kids, perhaps some retirement funds for

your spouse. But when your children have grown, your mortgage is paid and your spouse has decades' worth of retirement savings, your insurance needs may change considerably. At the same time, you may find other uses for insurance. Take some time and review your insurance coverage with your financial advisor.

By following these "spring cleaning" suggestions, you can help put your financial house in order for the seasons to follow. Take action soon. ■

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