

Looking to De-clutter Your Life?



Start with Your Investments

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EXPERTS AGREE that the process of de-cluttering can help restore your sense of order, clear away items that trigger negative emotions, and ultimately reduce anxiety.

What about the state of your finances? When you think about your budget, assets and savings plan, how confident are you that you are on track? What happens if you lose your job or (heaven forbid) your spouse? Will you meet your long-term goals? Do you even know what those goals are?

“De-cluttering” your investments can help answer those questions. Here are some tips on where you can get started:

1. Multiple accounts. Do you have a 401(k) still sitting with a former employer? Perhaps more than one? These funds can be transferred into a single account to make it easier to manage. These funds could be transferred into your current employer’s 401(k), or you can set up an IRA account to make sure the funds maintain their tax-deferred status.
2. Beneficiaries. When was the last time you reviewed the beneficiaries on your investment accounts? Have there been any changes in your life? Marriage, divorce? How about in your children’s lives?
3. Insurance. Have you looked at your policies recently? Has your home appreciated in value? Are your children driving? Are you sure you have enough liability coverage? Are you overpaying for coverage you no longer need?
4. Portfolio. How are you invested? Are you in diversified funds? Are you positioned appropriately for your goals and time horizon? Are you saving enough to meet these goals?

How confident
are you that
you are on the
right track with
your finances?

Consider
employing a
professional
advisor to
de-clutter your
finances.

Many people depend on professional organizers to help break down the daunting task of de-cluttering your living space into small, manageable steps. Professional advisors are trained to do the same, but with your financials. If your concern over savings, investments, and life after retirement produces some anxiety, consider employing a professional advisor to help tackle those concerns piece by piece. You might find that the objectivity and accountability of the process will be just what you needed to get your financial house in order.



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Donna combines experience as an investment advisor and wealth manager, a proven approach to long-term financial planning and the unique skills of a Certified Divorce Financial Analyst® to help her clients understand and address the financial issues

associated with divorce and obtain a fair and equitable divorce settlement.

Donna's background includes seven years in Chicago as a derivatives broker. She joined HBKS® Wealth Advisors in 2015.

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