



Common Cents

musings from Marietta

Do You Need a Family Financial Summit?

A Family Financial Summit is a family meeting that allows for the sharing of financial values and goals. This can be very helpful in aligning expectations about inheritance, responsibilities, and the legacy your family wishes to build.

Here are a few topics you could go over in a potential Summit:

- Inheritance and Wealth Distribution
- Financial Responsibilities
- Estate Planning Strategies
- Family Legacy and Philanthropy
- Investment Strategies and Management
- Education Funding Strategies
- Budgeting and Living Within Means
- Insurance Planning
- Tax Planning and Efficiency

Preparation is key for a successful discussion. Set clear objectives, choose the right location, and draft an agenda in collaboration with your financial advisor.

If you need help forming your Family Financial Summit, we're happy to help. These conversations are a great investment in your family's financial health and harmony.

If you haven't heard from your investment advisor and have any questions or topics you'd like to address, we'd be happy to [schedule some time with you](#) and take a look without pressure.

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

Centsational News

wisdom from the watercooler



The Operations Manager, Sam Ashby, and his wife Lisa had a great time at the 2024 American Heart Association Heart Ball. The event, dedicated to supporting cardiovascular health, is a cause they support and care about deeply.

Centsible Articles

no-nonsense financial news



HOT TOPIC: Can Productivity Keep Driving the U.S. Economy?

Productivity of U.S. workers increased by 2.7% in 2023 — well above the average annual rate of 2.1% since the end of World War II, and a dramatic change from 2022, when productivity dropped by 2.0%. It's also a big improvement over the 0.9% growth rate in 2021.¹

[Read Full Article](#)



Roth 401(k) News: Is It Time to Rethink How You Save for Retirement?

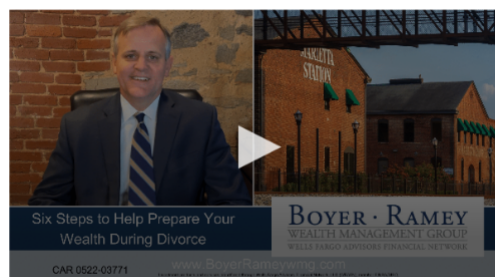
The SECURE 2.0 Act, part of the federal spending bill passed in late 2022, ushered in new rules for workplace retirement accounts. For instance, starting in 2026, workplace plan participants with \$145,000 or more in wages the prior year will no longer be allowed to make pre-tax catch-up contributions to a traditional 401(k) or similar plan. Instead, they can make after-tax contributions to a Roth account — if one is available. (In 2024, all workplace plan participants age 50 and older can contribute an extra \$7,500 over the standard annual limit of \$23,000. These amounts are indexed to inflation, as is the new wage threshold.)

[Read Full Article](#)

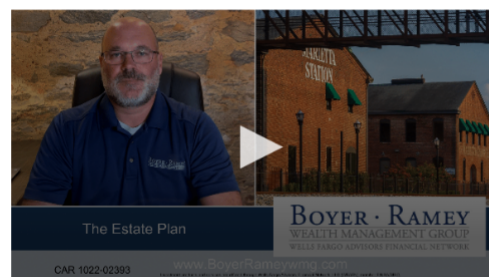
Common Cents Cinema

your channel for finance

Insights



6 Steps to Protecting your wealth during divorce Transcript
[CONTACT US](#)



It's Time to Have "The Estate Plan" Talk Transcript
[CONTACT US](#)

Check out our latest videos online!

[Video Library](#)

NO OBLIGATION INVESTMENT REVIEW

Schedule a meeting with our team to review your existing investment strategy and discover if your plan truly aligns with your long-term goals.

[Schedule Today](#)

Need more common cents? Visit our website or email us to subscribe!

Copyright © 2024 Boyer Ramey Wealth Management, All rights reserved.

PM-10152025-6551671.1.1

Our mailing address is:

123 Church Street, Suite 125
Marietta, GA 30060

To unsubscribe from this mailing list simply reply to this email or send us a message.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. Boyer Ramey Wealth Management Group is a separate entity from WFAFN.

Wells Fargo Investment Institute, Inc. is a registered investment adviser and wholly-owned subsidiary of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.