



Common Cents

musings from Marietta

Why Advisor Teams

When it comes to financial advice, the benefits of working with a team rather than an individual advisor become increasingly clear as your financial needs grow more complex.

We thought it might be helpful to share some of our thoughts on why teams are so important in managing wealth. Here are a few points to consider:

- **Enhanced Service:** If you're working with a well-staffed financial team, you should expect more personal attention, quicker turnaround times, and the feeling of "white glove" service.
- **Comprehensive Approach:** A team approach is essential for taking a comprehensive, holistic viewpoint on your finances. It's common for some team members to be in-house like investment planners and portfolio managers.
- **Increased Reliability:** A well-built team offers reliability that individuals would find hard to match. A stable and reliable point of contact is crucial during times of urgency when immediate decisions are necessary.

Choose wisely and look for a cohesive unit that works well together. Finding the right advisory team takes a little work, but the impact can be felt for generations.

Tripp Boyer, CFP® + David Ramey, CFP®, Partners at Boyer Ramey Wealth Management Group

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.

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Centsational News

wisdom from the watercooler



The Ramey family (David Ramey, his Dad Henry Ramey and daughter Isabelle Ramey) is beyond excited for summer's arrival, as it's their favorite time of year to spend quality time fishing together. For the Rameys, fishing isn't just a pastime—it's a treasured tradition that brings them closer with each cast.

Centsible Articles

no-nonsense financial news



Fixed Annuities: Retirement Income for Now or Later

Given the potential for stock and bond markets to fluctuate widely, it's easy to see why many near-retirees come to appreciate fixed annuities — insurance contracts that guarantee a specified rate of return. A fixed annuity maintains its value regardless of market conditions, and yields on these products have risen in response to the higher interest rate environment.

[Read Full Article](#)



Beware of These Life Insurance Beneficiary Mistakes

Life insurance has long been recognized as a useful way to provide for your heirs and loved ones when you die. While naming your policy's beneficiaries should be a relatively simple task, there are a number of situations that can easily lead to unintended and adverse consequences. Here are several life insurance beneficiary traps you may want to discuss with a professional.

[Read Full Article](#)

Common Cents Cinema

your channel for finance

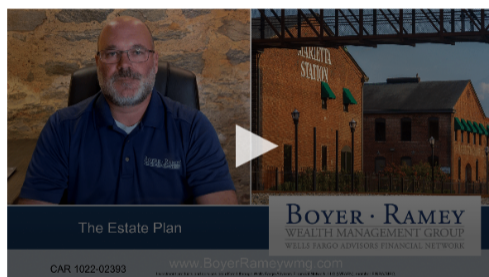
Insights



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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.

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