



BLB&B Advisors, LLC
FINANCIAL GUIDANCE SINCE 1964

MONEY *notes*



While you are probably well-aware of BLBB’s investment management and financial planning services, did you know we also provide a suite of complementary and related services to our clients? We take a holistic approach to working with each of our clients and are committed to helping you manage all aspects of your financial lives. Accordingly, when you may need it, BLBB can provide you access to an established and trusted team of professionals who can assist you in better navigating a variety of life events including those listed below. If you would like to learn more about any of these services, please reach out to your BLBB financial advisor.



Are you approaching age 65 and trying to evaluate the alphabet soup of Medicare? Are you retiring early – before you are eligible for Medicare coverage – and trying to secure interim **health insurance** coverage? Our network of professionals can provide guidance on a wide variety of health insurance topics including treatment options and providers, coordinating in-home support, addressing claim denials and

appeals, obtaining health insurance, evaluating your insurance options given your health profile, and much more.



Estate planning is critically important but unfortunately is often overlooked or put on the back burner because it can be overwhelming and unpleasant. At a minimum, you (and your spouse

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if you have one) should have a current will, an advance care directive (aka “living will”), and a power of attorney for financial matters should you become incapacitated. If you have minor children, you will also need to specify who will serve as their guardian should you pass away and you will need to create a trust and appoint trustees who will oversee and administer your assets in your children’s best interest. Periodically, as your life changes and as tax and estate laws change, you should review and update your estate plan with your attorney. If you are not sure how to start the estate planning process or do not know any attorneys who specialize in trusts and estates, we can connect you with a variety of resources.



Whether you are buying your first home, your dream home, or a vacation property, you are making a large investment in your financial future. You want to make sure the **mortgage provider** you select is reputable, easy to work with, and offers you adequate financing at competitive rates. Before you sign on the dotted line, you should shop around and see what your financing choices might be. Thanks to our relationships, we are able to connect you with individuals who can suggest mortgage financing through several major banks. If you are looking for a mortgage or to refinance your current mortgage, check in with your BLBB financial advisor. We can provide access to mortgage providers and then help you evaluate the various mortgage options provided.



There is no escaping the reality that **college** costs are extremely high and continuing to rise at a rate that far exceeds the rate of inflation. As a result, parents are looking for ways to limit their student’s college costs. One strategy is to use a college

counseling service. This service helps your child weed through all their possible college options and focus on what is most important to them. The goal is to find the “right college fit” for your student and your family – the first time. Ideally, your student’s college counselor helps them find a great college fit that is also within your family budget and then assists them with the application process to enhance the likelihood they will be admitted. Once admitted, your child hopefully matriculates, loves their college experience, and graduates within four years. Finding the right college fit up front helps ensure your child finishes in four years and doesn’t have to contend with the costs of reapplying, transferring to a different college, losing credits, or extending their college experience to a fifth or even a sixth year.



There are only two things certain in this life: death and **taxes**. While you cannot avoid paying taxes, you can take steps to manage and minimize your tax exposure. Among other services, tax professionals leverage technology to help analyze your prior tax returns for future planning purposes. For example, you may want to strategize the best tax timing to roll some or all of your traditional IRA assets into a Roth IRA. We can connect you with tax professionals as may be needed.



The good news is that we are **living longer**. While this is good news, it also presents many challenges. Oftentimes, people become less able to manage their financial and personal affairs as they age. This scenario can be even more daunting when you and your aging relatives do not live near each other. Fortunately, there are support services available that will teach you how to identify troubling signs of aging and talk with

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your aging relatives about relinquishing some control. These services can also provide a second set of eyes on your aging relatives and assist them with a wide variety of tasks including remediating their home to include grab bars and other safety

features, decluttering and preparing to downsize, managing medical appointments, processing incoming mail, bill-paying, etc. If you or someone in your family needs this kind of assistance, reach out to your BLBB financial advisor.

Over the years, BLBB Advisors has identified and vetted an established group of professionals who work alongside us to help our clients avoid missteps and misinformation. Contact your BLBB Advisor today at 215-643-9100 to discuss whether you should consider expanding your professional services team.



L to R: Robb Parlanti, Doug Huntley, Ed Barnes, Clif Haugen, John Lawton, John Armstrong, Laura Brewer, Dean Karrash, Bob Johnson, Brian Gallagher, Brianna Barnes March, Nick Bucci, Bob Flood



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