February 2024

BLBB Advisors
FINANCIAL GUIDANCE SINCE 1964℠

MONEY *notes*

BLBB serves as command central for your financial network by fostering collaboration with other professional service providers and facilitating strategic connections for enhanced financial success. Our Plan. Invest. Succeed.® holistic approach considers the entirety of your financial landscape, including income, expenses, investments, insurance, estate planning, and long-term goals.

Below are some of the additional services we can help you navigate:

Amid uncertainties, prioritizing **risk management and long-term health care** costs becomes crucial in addressing unexpected expenses that could impact your retirement savings.

Estate planning is often overlooked or delayed. At a minimum, you (and your spouse if applicable) should possess a current will, an advance care directive (also known as a "living will"), a power of attorney for financial matters in the event of incapacitation, and other vehicles of wealth transfer.

When acknowledging the undeniable reality of escalating college costs, which consistently outpace inflation, you might consider employing the strategic approach of a **college counseling service**. This service aids in identifying the "right fit" for your student and your family right from the beginning.

Whether you are purchasing your first home, your dream home, or a vacation property, you are making a significant investment in your financial future. It is important to choose a reputable, easy-to-work-with **mortgage provider** that offers sufficient financing options at competitive rates.

Business transition services offer a strategic review of your business which encompasses an examination of the competitive environment, your assembled workforce, potential innovations, succession planning, pricing, growth, and debt/equity financing. Such a review is designed to minimize disruptions, mitigate risks, and enhance the overall success of your business during periods of significant change.

Navigating the world of **philanthropy** can be a challenge. Unlike most other financial advisory firms, we have a nonprofit philanthropic advisor on the team. Knowing how and where to give to maximize impact requires experience and expertise. Similarly, knowing how to develop and execute upon a personal or family giving strategy and mission is critical to ensuring your philanthropic efforts have a maximum and lasting impact.

There are two certainties in life: death and **taxes**. While you can not avoid paying taxes, you can take steps to navigate complex tax regulations and maximize tax efficiency.

Retirement planning goes beyond aligning income sources with lifestyle expenses; it also involves considering the physical, mental, social, and emotional aspects tied to your **post-retirement next chapter**.

Frequently, individuals find it difficult to **manage their financial and personal affairs as they age**. This can be especially difficult for family members when you and your aging relatives are geographically distant. There are services that help with tasks such as ensuring home safety, decluttering, preparing for downsizing, managing medical appointments, handling mail, bill payment, and more.

BLBB Advisors is here to work with you, and a thoroughly assessed network of professionals collaborating with us, to help you steer clear of mistakes and misinformation. In addition, our publications and educational programs provide real world application and interactive elements to enhance the financial literacy of our clients and partners.

Contact your BLBB Advisor today at 215-643-9100 to discuss expanding your professional services team or make a note to discuss it at your next financial planning meeting.

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

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