

An Independent Registered Investment Adviser

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC



Matt B. Wigren, CFP®

Laura Christofferson, CFP®

Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc.

S  
P  
R  
I  
N  
G  
  
2  
0  
2  
2

# Financial focus

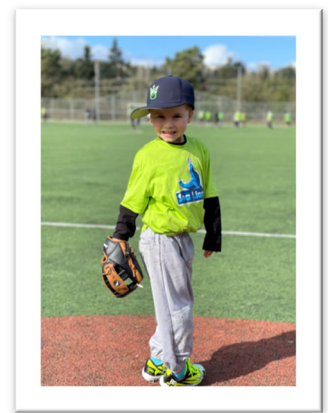
WHAT MATTERS MOST TO YOUR FAMILY, MATTERS MOST TO OURS.

## Alden News

Matt's Washington Athletic Club Lacrosse team will be competing in the Pacific Northwest Lacrosse Association championship for a third year in a row, winning the last two years. Matt is excited for Spring and for hanging out with his dog, Betty.

Laura and Landry are excited to start watching Elliott in T-Ball! Wes turns two in April, and Elliott (5) is becoming a great big brother to him!

We also wanted to remind you that the entire ACM staff is fully vaccinated. Now that Washington state has reopened, we may return to usual capacity and operations. We are happy to meet with clients in the office with or without masks based on individual comfort level, and based on all local, state, and federal regulations. If you would prefer to continue communicating via Zoom or by phone, we are also happy to accommodate. Thank you.



## Financial Planning and Estate Planning Go Hand-in-Hand

As CERTIFIED FINANCIAL PLANNERS™, Matt and Laura may be able to suggest ways to optimize your estate plan as an extension of your current financial plan. Together with your trusted estate attorney, we may be able to help you minimize taxes, plan for final expenses, help ensure that your assets are titled properly, review life insurance and potential long-term care needs, and help review the beneficiary details and/or any trusts for your accounts. We may also be able to help you work on any potential gifting schedules to help keep your estate under the WA state inheritance tax (for those living in WA.)

Consider the following ideas for refining your estate plan every 3-5 years, to better support your goals and intentions:

**1. Involve heirs and advisors.** There are some significant advantages to involving – or, at a minimum, informing – your heirs when it comes to your estate plan. If you're comfortable discussing it with them, open dialogue can head off issues down the line, such as someone contesting your will. It can also ensure your broader intentions don't come as a shock to your closest loved ones, and that your wishes are ultimately carried out as you intend.

Keep key figures in the loop, such as your spouse, adult children, and other professional advisors like CPAs. Also, bear in mind that not every stakeholder needs the same level of information. While your professional team may know every specific of your plan, you may want to be more sensitive with what you share with kids and grandkids. This is especially the case if you expect inheritance details to stir up any family discord. A thoughtful approach is paramount.

**2. Consolidate in a secure portal.** Part of the estate planning process is ensuring your finished documents are protected and accessible to the right people. That can mean adding important documents to secure file-sharing platforms and making sure passwords to online accounts are kept in a safe location that can be accessed in the event of your incapacity or death. We can help provide assistance in organizing and accounting for key information by keeping documents on file for you, or you may upload them to the Raymond James Client Access Vault <https://www.raymondjames.com/client-resources/sharing-files-in-vault>. (continued->)

## Financial Planning and Estate Planning go Hand-in-Hand (cont.)

**3. Remain responsive to any policy changes.** It's possible that tax law changes in support of the Build Back Better plan will solidify in 2022, though exactly how they'll affect investing, estate planning and charitable giving is still uncertain. As more details become available, check in with your advisor and estate attorney about potential impacts to your long-term plan. Proactivity is key, and they can help determine whether any action is needed or if strategy adjustments are appropriate in light of proposed legislation.

**4. Consider any changes in your life.** It's important to periodically review your estate plan to make sure it's still in sync with your wishes. For example, does the trustee need updating? Should you consider adding the role of trust protector – someone appointed to help safeguard the trust and help it adapt to changes in law or circumstances? Have there been any marriages, divorces, births, deaths, adoptions or other life changes among your loved ones that should be reflected?

**5. Take charitable giving into account.** The higher standard deduction created by the 2017 tax law has made reaping the tax benefits of charitable giving trickier. However, you can still access tax benefits by using non-grantor trusts, giving through qualified charitable distributions (QCDs) from an IRA or bunching donations in a donor advised fund.

Estate planning is an essential part of any financial plan, and providing for your loved ones and favorite charities for the long term is important. Please contact us if you would like us to review your plan, or if you need a referral for an estate planning attorney.

### You are invited to our Electronics Recycling Event

Wednesday, April 20th – Wednesday, April 27th  
located one building south of us at  
Ridgewood Corporate Square, Building F  
150 - 120th Ave NE, Bellevue, WA 98005

Please place your items in the bins inside the entryway.  
Building hours are M-F 6am-6pm.

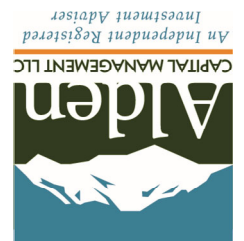
We encourage all of our clients to recycle any unwanted electronic equipment during this week, including:

- \* TVs & Monitors - LCD and plasma
- \* Computers & Laptops
- \* Servers & Networking Equipment
- \* All printers, Fax Machines, and scanners
- \* Av Equipment (DVD/VHS/Stereo units)
- \* UPS battery backups
- \* Telecom Equipment & Cell Phones
- \* Keyboards and Mice
- \* Parts, peripherals, cables, etc.
- \* Microwaves

### Complimentary Shredding for our Clients

Please contact Eva to schedule your dropoff:  
(425) 451-8508 or [Eva.Graff@raymondjames.com](mailto:Eva.Graff@raymondjames.com)

Destroying documents with your personal information reduces the likelihood of becoming an identity theft victim. Shredding is just one way to reduce the risk of identity theft. For other tips on preventing identity theft, visit [ftc.gov/idtheft](https://ftc.gov/idtheft).



[@AldenCapital](https://www.linkedin.com/company/aldencapital)   

310 120th Avenue NE, Suite 200  
Bellevue, WA 98005 T: 425.451.8508

An Independent Registered  
Investment Adviser

CAPITAL MANAGEMENT LLC

Securities offered through Raymond James  
Financial Services, Inc., member FINRA/SIPC  
Investment Advisory Services offered through  
Raymond James Financial Services Advisors, Inc.  
Alden Capital Management LLC is not a registered broker/dealer  
and is independent of Raymond James Financial Services, Inc.