



### Longwood Gardens

We recently enjoyed a holiday client outing at beautiful Longwood Gardens. Enjoy these photos .



## Starting 2017 on the Right Foot

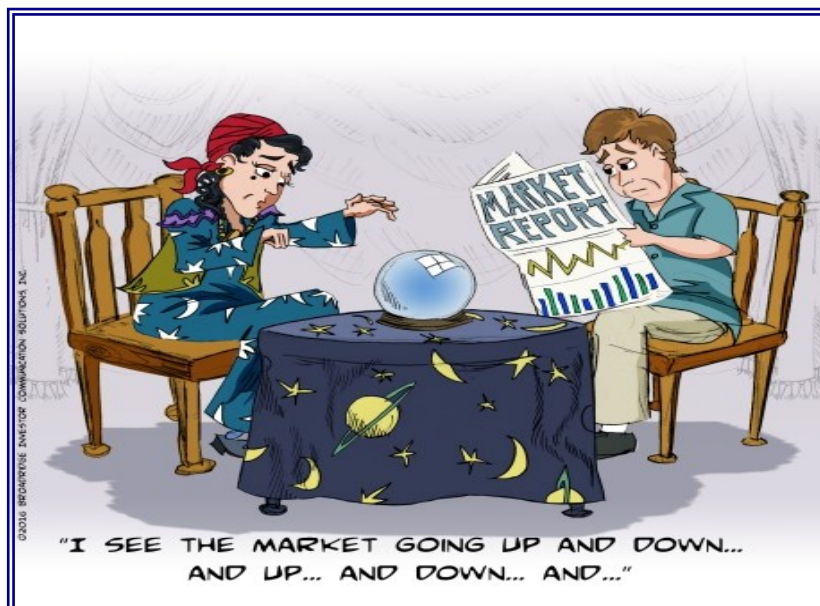
The holiday season is here and 2016 is quickly winding to an end. As we move ahead into the coming new year, it can be helpful to reassess your financial progress to ensure you are either on the right track or need to make some moves to get you there.

Ask yourself the following questions:

- ◆ Do you have an emergency savings account with at least 3-6 months of living expenses?
  - ◆ Is your insurance coverage adequate? Life changes require adjustments.
- ◆ Do you know how you spent your money in 2016? A simple budget can help you track your expenses.
  - ◆ Are you comfortable with the level of debt you have?
- ◆ Did you receive a pay increase this year? That can be an opportunity to save more in a retirement plan.
- ◆ How is your credit score? Each year, you can request your credit score at [annualcreditreport.com](http://annualcreditreport.com)

We can work with you to identify your greatest financial concerns and create a plan of action to address them.

**\*\*\*FYI: Our office is closed due to market closure and The Page Group spending time with our families on 12/23 & 12/26 & 1/2/2017. \*\*\***





# THE PAGE GROUP GAZETTE



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## Staying Informed

### A Will vs. A Trust: Differences for your Estate

While planning your estate, you may be wondering whether you should use a will or a trust. Understanding the differences between these two important documents can help you decide which strategy is better for you.

- ♦ A *will* is the legal document containing your instructions for the distribution of your assets (estate) AFTER your death. *Probate* is the court process that proves the validity of the will. Every will must go through probate. This is a public process and every state has different rules regarding probate; so time and costs can vary.
- ♦ A *trust* is a legal arrangement that allows a trustee to hold assets on behalf of a beneficiary. A trust can manage your assets while you are living, or if you become incapacitated, and continues to operate after your death. Trusts are not subject to probate so your assets remain private.

Do you understand how your estate plan is set up? We can help facilitate a review of your documents by using our Raymond James Trust department. We want to ensure your plan is established in accordance with your wishes.

## Get to Know The Page Group

### Describe your favorite holiday decoration:

**Danielle:** Outdoor lights always make me smile and everyone does it differently.

**Erin:** My Christmas tree is my favorite decoration. From vacations to schools, from marriage thru births, our life and family history is displayed on our tree!

**Anna:** I enjoy the "pairs" I have collected— every year I buy my daughters a special pair of matching decorations.

**Sue:** Jingle Bells are my favorite because they remind me of my children when they were little and the arrival of Santa Claus.



Sue, Danielle, Erin and Anna

Share your favorite decorations.

Visit us on Facebook

The Page Group of Raymond James  
and write a post or share a photo.