

WELCOME TO OUR

Quarterly Newsletter

we're so glad you're here!

A MESSAGE FROM THE ADVISORY TEAM
ANDREW R. BEAUDRY, CFP® & RYAN T. CUMMINGS, CFP®

Welcome to 2025!

The start of a new year isn't just about flipping the calendar—it's a fresh opportunity for growth, purpose, and new beginnings. Financial freedom is not a dream; it's a decision. By starting the year with intention, every step you take will bring you closer to your goals. Here are some reflections and actionable steps to make 2025 a fulfilling year both personally and financially:

Reflect and Plan

1. **Boost Your Health:** What's one thing you can do this year to improve your well-being?
2. **Strengthen Relationships:** Which part of your character could you focus on to deepen connections?
3. **Learn a New Skill:** Challenge yourself with something that stretches your abilities.
4. **Create a Plan:** Schedule time for these priorities and map out how you'll achieve them.

Strengthen Your Finances

1. **Set Financial Goals:**
 - Be specific and measurable. Whether saving for a down payment or paying off debt, define clear goals.
 - Track your progress with apps or spreadsheets and celebrate milestones along the way.
2. **Review Your Budget:**
 - Assess last year's spending to identify areas for adjustment.
 - Create a realistic monthly budget and use tools like Mint or YNAB to manage it effectively.
3. **Increase Financial Literacy:**
 - Read, learn, or seek advice to deepen your understanding of personal finance and investing.
 - Stay informed about changing financial trends, tax laws, and strategies.
4. **Stay Disciplined:**
 - Avoid impulse purchases and practice delayed gratification.
 - Celebrate progress over perfection and stay consistent in your efforts.

Let's make 2025 a year of transformation, intentional growth, and meaningful achievements—both personally and financially. Every step forward is progress!

Protecting Your Security with Confidence

At Private Financial Design, safeguarding your information has always been, and will continue to be, our top priority. In an era where AI and tools like ChatGPT are more prevalent than ever, protecting your identity has become even more critical.

To further enhance your account security, we are introducing personalized security questions as an additional layer of protection. These questions are designed to verify your identity, ensuring that only you have access to your sensitive information.

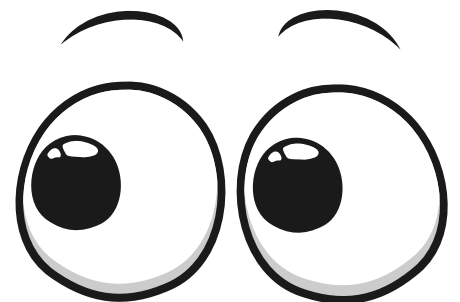
Our unwavering commitment is to provide a secure and seamless experience for every client. By implementing robust security measures like these, we can better protect against unauthorized access and maintain the trust you place in us every day.

Your privacy matters to us.

Together, we can keep your information safe and secure.

Please keep an eye out for a **secure link** to answer these 5 questions. When you call in, we will ask 3 out of the 5 to verify your identity.

Additionally, printed versions will be available for you to complete during your review.



Client appointments are scheduled on
Tuesdays, Wednesdays, or Thursdays.

We offer three options for your appointments:

- 1. In-Person**
- 2. Virtual via Microsoft Teams**
- 3. Phone Call**

Please note that our Advisors work as a team, and you may meet with one or both, depending on availability.

Virtual Meetings

Per our Broker Dealer's requirements, we are authorized to use Microsoft Teams exclusively for virtual meetings. This platform ensures compliance as it allows for proper archiving of meeting records. Thank you for your understanding and adherence to these guidelines.

Best Browser to Use:

- Google Chrome or Microsoft Edge.

Best Tips for Browsing:

- Clear cookies/cache regularly to avoid any technical issues.

Best Equipment to Use:

- Laptop or Desktop computer is ideal for the best experience.
- iPad is also a good option if you prefer a portable device.

Equipment Not to Use:

- Cell phones may not provide the best experience. Reception can be spotty, and you may not see what the advisors are sharing on their screens.

Other Helpful Tips:

- If asked to create an account, it's recommended to do so. It's free and provides easier access in the future.





To ensure your needs are addressed promptly, securely, and in compliance with industry regulations, advisors are unable to conduct business matters via their personal cell phones. If a personal call transitions into a business discussion, the call will be respectfully discontinued.

For all business-related inquiries, please contact our office directly. Our team is readily available during office hours and will be happy to assist you through the appropriate channels.

We appreciate your understanding and cooperation.

When leaving a voicemail at our office, please provide as much detail as possible about the information you need or the assistance you're seeking. This helps us prepare with the correct information before returning your call, ensuring a prompt and efficient response. By being detailed, we can avoid unnecessary delays and minimize the back-and-forth with you or any other companies involved.

The more information you provide, the better we can assist you!

When you call to speak with an Advisor and our administrators ask about the reason for your call, it's for two important reasons:

1. To determine if they can assist you directly, as you may not need to speak with the Advisor.
2. To better prepare the Advisor for your call, ensuring a more efficient and productive conversation.

We appreciate your cooperation in helping us serve you more effectively!

Quarterly Milestones



Tammy Celebrates her 1
Year Anniversary in
February

March 15th
Shannon's Birthday



Medicare (currently 65 and enrolled) Jan 1st thru March 31st



Medicare costs 2025

- Part A: \$0
- Part B: \$185.00 per month or higher depending on income
- Part D: Varies depending on plan and income
- Part C: Varies depending on plan

[medicare.gov](https://www.medicare.gov)

MA Health Connector
Nov 1st thru Jan 23rd

<https://www.mahealthconnector.org/>

Considerations During Open enrollment season

- Consider healthcare needs for next year
 - New procedures, surgeries, treatments etc.
 - New prescriptions
- Consider changes to health insurance costs/premiums
- Has your current plan cost increased substantially?
- Could a lower premium plan be more cost effective?
- Review your healthcare provider network
 - Has your existing plan network changed
 - Will you be using any new doctors/hospitals
 - Did you relocate to another state



Join the hosts of *"Your Bread & Butter,"* Andrew R. Beaudry, CFP® and Ryan T. Cummings, CFP®, as they demystify the world of financial planning with engaging discussions and expert insights. Each episode is designed to empower listeners with actionable tips on budgeting, saving, and building wealth, making complex financial concepts accessible and relatable. With a blend of humor and down-to-earth advice, the show covers everything from retirement planning to tax strategies, making complex topics easy to understand. Whether you're just starting out or looking to refine your financial game plan, *"Your Bread & Butter"* equips you with the tools and knowledge to take control of your financial future.

Tune in to **Spotify, iTunes or IHeartRadio**, for actionable tips and the motivation you need to achieve your financial dreams!

Click below to listen!

**DO YOU HAVE QUESTIONS YOU
WANT ANSWERED ON THE PODCAST?
SUBMIT THEM [HERE](#)**

INTERACT WITH US HERE

