

## Client Newsletter – August 2023

### ADVISOR'S PERSPECTIVE

The best way to start investing is often to start early and regularly add money to one or two low-fee, broad-market index funds. Such funds require little research and maintenance, and over the long term, may out-perform more active investing strategies.

### NEW RESOURCES AVAILABLE

1. Client Portal: a new secure portal is available on the Eustace Advisors website, which includes our financial education materials and templates, articles, and research papers. Go to: <https://www.eustaceadvisors.com/client-resources>, and use the password provided separately. Please don't forward the password, as this portal is for client access, only.
2. Articles and Research Papers: "2-Fund Portfolio Recommendations", "Why Monitoring Your Credit Report and Score is Important" and "A Process for Early Payoff of Student Loans" were recently posted.

Please let me know if you have suggestions for topics to address in future research papers and Advisor Insight posts.

### 2023 SERVICE CALENDAR TOPICS

#### SEPT: CLIENT PORTFOLIO REVIEWS

I will schedule discussions to update your balance sheet and asset allocation summaries and discuss adjustments to align with your objectives and timelines.

#### OCT: INCOME TAX EDUCATION

Similar to recent Estate Planning and Life Insurance overviews, I will post a Fundamentals of Personal Income Tax research paper in preparation of the November collaboration.

#### NOV: TAX PLANNING

I will schedule client calls to discuss your 2023 income tax preparation. Topics to assess will include investment-related income, tax loss harvesting, withholding and estimated payments.

#### DEC: INVESTMENT STRATEGIES

I'll post an educational resource related to a particular investment strategy, in anticipation of our Q1'24 activity related to Financial Plan and Portfolio Reviews.

### KEY UPCOMING DATES

SEPT 15: 3<sup>rd</sup> Estimated Tax payment for 2023 is due.