

DOING GOOD THINGS WITH GREAT PEOPLE

The part of our collaboration with Pioneers that is our favorite, is doing good things together. We had the privilege of working at the TPC Golf Tournament in Jacksonville with some fantastic Pioneer Volunteers! And we finished off March by heading to Tucson and

working with the Southern AZ66 chapter at the Beeping Egg Hunt for the Arizona State School for the Blind and the Deaf. Next up, King Fish! We would love to promote your upcoming events, keep us posted. or invite us to join in.



FUNDING A FAMILY VACATION

Planning a family experience for the summer is a lot of fun, but funding it... that's another story. Here is a tip on how much to spend. A wide rule of thumb is 5-20% of your annual income. Without knowing family specifics, I like to give clients the goal of 8% of annual income toward family, couple or individual experiences. So then all they have to remember is the 8% rule for experiences.

Much like any other type of saving, we find the easiest way to save for an experience spending bucket is to dollar cost average a percentage every check or every month into a separate account. In general, look at vehicles like an interest yielding online savings account or brokerage account where you could be in a money market earning a good interest rate. You can set up a systematic deposit into this separate account so you can set it up once and forget about it until it is time for the first experience.

Most of our clients complete a full financial plan where we categorize expenses. They are broken up initially into Needs, Wants, Likes and Wishes. We help you build a customized House of Security to help answer this question with some data that works better than just a rule of thumb for some.



UPCOMING EVENTS

Financial Webinar Series



Upcoming WEBINAR

APR. 30 **MONEY AND THE MEDIA**
Beginning at 1:00pm CST, 2:00pm EST,
12:00pm MST, 11:00am PST

BACK BY POPULAR DEMAND

MAY 16 **UNDERSTANDING ETF'S AND ALTERNATIVES**
Beginning at 1:00pm CST, 2:00pm EST,
12:00pm MST, 11:00am PST

JUN 20 **SOCIAL SECURITY**
Beginning at 1:00pm CST, 2:00pm EST,
12:00pm MST, 11:00am PST

MERIT
Financial Advisors

Your Hosts

Zac Beckerley, CFP®
Wealth Manager & Partner

Brad Cast, RFC®
Wealth Manager & Partner

Stephen Frick, CRPC®
Wealth Manager & Partner

April 30th, May 16th and June 29th

50/50 Events (half fun and half finance)



MERIT
Financial Advisors

CYBER SECURITY WEBINAR

It is estimated that more than 343 million people fell victim to cyberattacks in 2023- Google.

Now, as technology has changed so have cybercrimes.

Tuesday, May 21, 2024

Join us for this important 50/50 Webinar

- Learn tips and tools on how to spot a scam or cyber threat
- Understand how to protect your data
- Market Threats to your portfolio

Beginning at 1:00pm CST, 12:00pm MST, 11:00am PST, 2:00pm EST

REGISTER BELOW

May 21st

OUR COLLABORATION

The collaboration between The Pioneers Volunteer Network and Merit Financial Advisors was created to offer support to Pioneer members in, during and thru retirement by keeping all members up to date on their benefits, how to utilize them for financial freedom and how best to navigate market fluctuation to maintain the lifestyle they are currently enjoying. Our collaboration has three distinct services:

Complimentary Financial Tools, Resources and Webinars

Partnering/Sponsoring/Volunteering your Events

Financial Planning and Investment Management for members with a financial investment back to The Pioneers