



MERIT
Financial Advisors



TRUWEALTH® FOR WIDOWS

Risk Alignment Process

Suddenly you're responsible for managing your own money. Depending on your state of mind, this can be daunting, or it can be liberating. Although you may have lost your sounding board and financial partner, your new marital status puts you in charge of how and when your money is spent, saved and invested. This can be empowering!

Updating your budget is an important first step. With this information you can determine how much of your investments are needed to produce income to meet any shortfall. You'll then need to determine how to invest to generate the income and which accounts to use in order to minimize your tax bite. Last you may need to reallocate your remaining investments to align with your personal appetite for risk, which may look different than your late spouse's. To help you, consider using the TruWealth® Risk Alignment Process which falls into three parts:



Assess

Scan below to complete our Risk Assessment profile. It's a free tool for all wisters in The Widow's Journey.

NOTE: If your grief is still fresh, this may not be an effective tool as your answers may not reflect your natural behavior.



Compare

Are your investments in alignment with your recommended portfolio? Use your Risk Assessment Report to determine if it's time to make some changes.

Scan here to schedule time with a Merit Ambassador to discuss your alternatives. Make sure and mention The Widow's Journey to receive a discount off all services.



Reallocate

Consider attractive alternatives that fit your risk profile and how those can help you reach your financial goals.

Connect with a widowhood Ambassador at [1-877-424-3385](tel:1-877-424-3385) or widows@meritfa.com.