

# INSIGHTS

A FERGUSON WELLMAN & WEST BEARING  
WEALTH MANAGEMENT RESOURCE

## Financial Spring Cleaning Resources

*To help you stay apprised of some important financial upkeep areas*

### [2021 Annual Limits for Tax and Wealth Planning](#)

- To Coin a Phrase Blog: [Wealth Management Insights](#) and [Resources Worth Routing](#)

### **Credit check**

- [Annual Free Credit Report](#) – The official free credit report available from the three most prominent credit bureaus: Equifax, Experian and TransUnion
- [USA.gov](#) – Background information on credit reports and scores provided by the federal government

### **Document retention, secure backup solutions and password protection**

- [Better Business Bureau](#) – Guidelines for retaining various documents and records
- **Home backup** - Protection of digital assets (financial records, photos and other important information) and disaster recovery. [Carbonite®](#) is one of many possible solutions
- **Secure password manager** and strong password generator [Last Pass](#) is one of several available tools

### **Annual homeowners, liability and other insurance review**

- The [Insurance Information Institute](#) has useful education as you complete your annual property and casualty and umbrella liability insurance review with a qualified specialist

### **Budget and expense tracking apps and resources**

- [Consumer Finance Protection Bureau](#) – basic budgeting tips to get started
- [You Need a Budget \(YNAB\)](#), [Simplifi by Quicken](#), [Mint by Intuit](#)
- The best budgeting apps and tools according to [The New York Times](#)

### **Ask your portfolio manager about Ferguson Wellman and West Bearing resources**

- *Wealth Horizon™* - custom wealth planning process
- *Electronic Safety Deposit Box* – secure document and organizing tool for important information
- *Budget Worksheet* – aggregates income sources and expenses

### **Octavia Group**

- Launched by Ferguson Wellman, [Octavia Group](#) provides personal financial services for a monthly fee. Includes bill pay, risk and insurance assessment, medical expense management, cybersecurity and personal security assessment, technology support, tax document preparation and coordination

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March 2021