

Your *Trust* Matters

April 2024 Newsletter



MidWestOne™
PRIVATE WEALTH



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Don't miss this easy lift for an annual financial check-up!

As many of us put the tax season behind us, it's easy to put your W-2s, 1099s, K-1s and other information in a file and not look back. I'd like to encourage you to instead take this information and get an annual financial check-up.

Just like a physical health check-up, the purpose of a financial check-up is to periodically evaluate your financial well-being so you know where you are in tip-top health and you identify potential areas for improvement.

You might ask me why you even need a financial check-up? Consider a partial list:

- You have been on “auto-pilot” when it comes to your finances.
- You aren't 100% sure you are maximizing your employer's retirement match.
- You haven't had a global review of your finances for quite some time.
- You have had a major life event in your family such as marriage, divorce, birth or death.
- You aren't sure how your finances fit with your goals.
- You don't know if you are on track for retirement.
- You haven't reviewed your estate plan in quite some time, or you haven't put an estate plan in place.
- You and your spouse haven't discussed shared financial goals.
- You (or your spouse) are solely responsible for the financial plan for your household.
- You are a business owner and want to consider succession planning and how that affects your personal finances.
- You'd appreciate a second opinion about how you are doing when it comes to your finances.

We all know that gathering the various pieces of information for our taxes can be a lot of work. So why not leverage the work you have already done—because much of the information you need for a financial check-up is already in one place!

The most important thing about a financial check-up is that it gives you a chance to focus on what is important to you. Once those priorities are identified, then you determine the options that work for you to align with what matters most.

The MidWestOne Bank Wealth Management team works together as a team to help clients review their financial well-being. Whether you are just starting to identify

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your financial goals or have a full-fledged financial plan, we will leverage the experts within our team to consult around specific areas such as retirement, charitable gifting, legacy planning, asset location and purpose, and more.

If you are interested in learning more or you're ready to get started with your financial check-up, please contact a member of our team at privatewealth@midwestone.com.

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