



In this month's issue of The Harvest Times, we provide important insights about preparing a written financial plan, and guidance on how to avoid the inevitable stumbling blocks that come with family financial planning. CERTIFIED FINANCIAL PLANNERS™ Roger Ingwersen and Laurie Ingwersen will walk you through the financial planning process, ensuring you are prepared for your, and your family's, future.

We trust that our monthly newsletter continues to provide thoughtful content. Click on the titles\* below to read more:

- [The Harvest Group Hosts Toys for Tots Event](#)
- [Don't Underestimate the Importance of a Financial Plan](#)
- [How to Avoid the Pitfalls in Family Financial Planning](#)
- [Four Things Women Need to Know About Social Security](#)
- [Getting Help from a Financial Professional](#)
- [Estate Planning Key Numbers](#)

Planning for your family's financial future is one New Year's resolution you can stick to! Please feel free to reach out to [our team of CERTIFIED FINANCIAL PLANNERS™](#) and let us help you stay on track to reach your goals.

From our family to yours,

**The Harvest Group**

*\*this feature may not be compatible with all email clients*

## **The Harvest Group Hosts Toys for Tots Event**

The Harvest Group was proud to host a recent event to support Greater Boston Toys for Tots. Toys for Tots was started in Los Angeles by Marine Corps Major Bill Hendricks and his wife in 1947, when they and their friends gave over 5,000 toys to needy children in the LA area. In 2016, more than \$280 million in toys were given to the needy across the country.

Held at the Granite Links Golf Club in Quincy, MA, The Harvest Group welcomed more than 60 guests who filled four large Toys for Tots boxes to the brim with gifts for needy children. We thank all of our clients and friends who turned out for this event to help make the holidays special for those less fortunate.

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## Don't Underestimate the Importance of a Financial Plan

What's the difference between a documented and undocumented financial plan? About a life's worth of earnings potential. Roger Ingwersen illustrates the importance of having a written financial plan in the following article that appeared in Money Inc.



Read the [article](#).

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## How to Avoid the Pitfalls in Family Financial Planning

Families often find it difficult to talk about money, especially when there is inheritance involved. The Harvest Group's Laurie Ingwersen reminds us that, the sooner we have difficult conversations about financial planning, the better. After all, open dialogue about inheritance is about more than just money.



Read the [article](#).

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## Four Things Women Need to Know About Social Security

How does social security protect you and your family? The following article provides an important recap of social security benefits for women. As the new year approaches, it's important to reflect on whether you're getting the most out of your benefits plan. This isn't just limited to retirement benefits, but also disability and survivor benefits.



Read the [article](#).

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## Getting Help from a Financial Professional

At The Harvest Group, we strongly believe that a well-trained financial professional can mean the difference between success and failure in implementing your wealth management strategy. The following article provides an important recap of the value financial professionals bring to you and your family.



Read the [article](#).

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## Estate Planning Key Numbers

A lot goes into a well-managed estate plan. Before we get ahead of ourselves, it's important to reflect on the key thresholds set forth by the federal government. Get up to speed on the various limits on tax exclusion for 2018

through the following article.

**Read the [article](#).**

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