

March Newsletter

[Client Preferred Name]

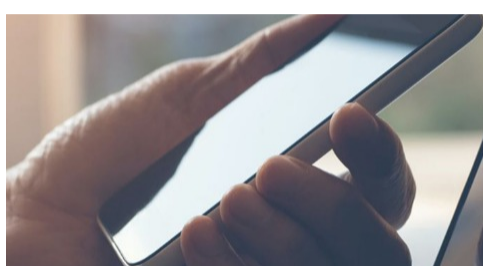
Welcome to our March Newsletter!

As we move from winter into spring, it's a timely opportunity to reset priorities and take stock of what's ahead. In financial planning, a "spring cleaning" approach can be equally valuable: revisiting goals, refreshing budgets and cash-flow plans, rebalancing where appropriate, and confirming your strategy still aligns with your timeline and risk tolerance.

In this March edition, you'll find timely perspectives on market volatility, an article on when to claim social security, and a few practical tips for Daylight Saving Time—welcome news as we look forward to longer evenings.

With tax season underway, this is also a good time to stay on top of key reminders—gathering documents, preparing to file, reviewing withholding and estimated payments, and monitoring important deadlines. Please find helpful tax resources below for wherever you are in the filing stage.

March Insights:



Top 5 Mistakes Investors Make in Volatile Markets

Whether it is panic selling, hiding out in cash, or trading frantically during volatile markets, investors tend to make several mistakes that can hurt them long-term.

[Learn More](#)



Will Your Tax Refund Go Up?

With the OBBBA, tax refunds are likely to rise this year, on average. What does that mean for the economy — and your wallet?

[Learn More](#)



Is Your Portfolio Too Concentrated?

Tax-smart strategies can help you avoid having all your eggs in one basket

[Learn More](#)



When To Claim Social Security

When it comes to using Social Security as a source of retirement income, the right timing is key, but it can also be complex.

[Learn More](#)

Tax Resources:



Uncover 6 Ways to Reduce Your Tax Bill

Examining your tax return may reveal opportunities to save money hidden between its lines. You may be surprised by what you find.

[Learn More](#)

Guide to 2025 1099 Tax Statement

This document provides comprehensive instructions and guidance on interpreting and managing the Morgan Stanley 2025 Form 1099 Consolidated Tax Statement for account holders.

[Learn More](#)



Are You Prepared for Tax Day?

As you prepare to file your 2025 taxes, let's discuss opportunities to implement additional tax efficient strategies to your financial plan.

[Learn More](#)

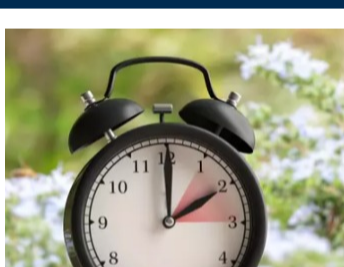
March Highlights:



Your Spring Cleaning Checklist

Spring cleaning is not only for your finances but it is also a great way to reset after winter, limit dust and dander, before allergy season, and ready yourself for the spring!

[Learn More Here](#)



How to Survive Daylight Savings

Tips and tricks for adjusting your body's clock in preparation to 'spring forward,' and making the most of a later sunset.

[Find Tips for Daylight Savings](#)

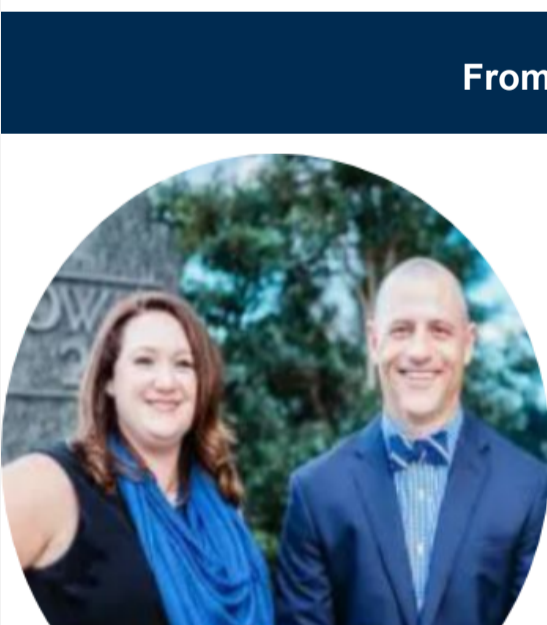


March Madness Trivia

Do you know your saint schools from state schools? Your legendary coaches from your little brothers? Find out if you're in the Final Four — or didn't even get seeded.

[Test Your Knowledge](#)

From Our Team:



The Powell Humphrey Group

Walter Powell, CRPC®

Financial Advisor

Danielle Humphrey

Financial Advisor

[Visit Our Website](#)

Thank you for your support! We appreciate you taking the time to read our March newsletter, and we hope you found the insights valuable. As always, please don't hesitate to reach out with any questions or if there's anything we can help with.

Sincerely,

[Signature of Primary Contact]

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