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PLANNING**

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- [What Is Your Backup Retirement Plan?](https://www.sensiblefinancial.com/what-is-your-backup-retirement-plan/) (https://www.sensiblefinancial.com/what-is-your-backup-retirement-plan/) - This article originally appeared in Forbes.com. You're happy in your career. You're earning enough for now and putting money away for later. You feel productive. You like working. When asked, you say you have no plans to retire until you're at least 65. Surprise! Things happen. You could confront health challenges that affect you or [...]
- [Older adult living options, life care managers, and when it's smart to make a plan](https://www.sensiblefinancial.com/karen-wasserman-talks-older-living-options-life-care-managers-and-when-its-smart-to-make-a-plan/) (https://www.sensiblefinancial.com/karen-wasserman-talks-older-living-options-life-care-managers-and-when-its-smart-to-make-a-plan/) - As most of our clients know, planning at Sensible Financial is more than just running the numbers (though we think we're pretty good at that). It's also helping our clients think more broadly about how they want to live, and then helping them consider the financial ramifications of their options. Quite a few of our [...]
- [Should you buy a used car? If so, how old?](https://www.sensiblefinancial.com/should-you-buy-a-used-car-if-so-how-old/) (https://www.sensiblefinancial.com/should-you-buy-a-used-car-if-so-how-old/) - How much you spend on vehicles over your lifetime can be significant. The more you spend, the fewer financial resources you'll have in your lifetime budget to spend on other needs and wants. In my previous article, I looked at the financial impacts of buying new versus leasing. In summary, leasing and re-leasing a new [...]

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FT 300 list recognizes top independent Registered Investment Advisors (RIA) firms from across the U.S. The list is produced independently by the Financial Times in collaboration with Ignites Research, a subsidiary of the Financial Times that provides business intelligence on the investment management industry. The FT invited more than 1500 RIA companies with more than \$300 million in assets under management (AUM) to complete a lengthy application. This information was combined with the FT's own research into the companies' practices, including data from regulatory filings. Applicants were graded on six factors: AUM; AUM growth rate; years in existence; advanced industry credentials of the firm's advisers; online accessibility; and compliance records. Payment was not required, nor given, to be included in the list.

AdvisoryHQ's 2017 Ranking of the Top 10 Wealth Advisors in San Diego is designed to provide objective, comprehensive research to help the everyday consumer make informed financial decisions. To compile the list, AdvisoryHQ conducted a detailed analysis of advisors and wealth management firms in San Diego, using its "Top Down" Advisor Selection Methodology, which is based on a wide range of factors including: fiduciary duty, independence, transparency, level of customized service, history of innovation, quality of services provided, team excellence, and years of experience. Firms do not pay a fee to be included in the rankings and aren't made aware that they are being reviewed until after AdvisoryHQ's reviews are completed and published. No clients were interviewed as part of the review process.

To identify the 2017 Best Practices Award winners, InvestmentNews Research created composite scores that examined several key metrics from its core benchmarking studies – including a firm's rate of growth, profitability and productivity level. The data was obtained from over 700 independent advisory firms that participated in the 2017 Adviser

Compensation & Staffing Study and the 2017 Adviser Technology Study. The “Best Practices” were those who ranked among the top-quartile of all participants; in addition, the final firms were selected after qualitative interviews conducted by the InvestmentNews Best Practices Committee.

Ratings may not relate to any one client’s experience and may not be indicative of future ratings.

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