

QUARTERLY NEWSLETTER

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FINANCIAL GROUP LLC

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Life Insurance

The primary purpose of life insurance is to provide financial security for your loved ones in the event of your passing, thereby safeguarding their standard of living and mitigating immediate financial challenges. Life insurance can serve as a replacement for lost income, help cover final expenses, facilitate the repayment of outstanding debts, and allow for the transfer of assets or an inheritance. It can also offer peace of mind and protect the financial stability of a business. When considering life insurance options, it is important to recognize that there is no universal solution; the right policy depends on your unique needs. Factors such as the desired duration of coverage—temporary or lifelong—wealth accumulation goals, and whether the policy is for personal or business purposes should all be evaluated. We invite you to discuss your specific circumstances with us, so we can help identify the most suitable solution for your needs.

Financial Planning

A fee-based financial plan is a comprehensive strategy tailored to your unique goals, addressing both short-term needs and long-term aspirations. It offers a clear framework to guide informed financial decisions. Working with a qualified financial planner ensures insight across your financial life—from cash flow, debt, and investments to retirement, education funding, tax optimization strategies, estate planning, and insurance. A planner helps you identify risks and opportunities, track progress, and stay accountable. The process brings clarity to your financial picture, helping you prioritize goals and adjust strategies—such as selecting optimal accounts or products—for greater success. Starting early can enhance strategies like compound growth. A strong financial plan also highlights gaps, such as inadequate emergency savings or insurance, and builds confidence in your investment approach, even during market shifts. Most importantly, we can revisit your plan regularly so that it can evolve with your life. Let's connect to start or update your plan—and build a more secure financial future.

Debt Management

In today's economic environment, many individuals rely on debt to manage monthly expenses and often find themselves overspending. As a result, a significant portion of the population is living paycheck to paycheck. For instance, the average annual wage across all occupations in South Carolina was \$54,250 per the South Carolina Department of Employment and Workforce. It is understandable that debt can accumulate, leading some to make only minimum payments and experience financial strain. This reality can make it challenging to plan or focus on retirement goals.

Consulting with a qualified financial professional can offer valuable strategies. Taking these proactive steps can help establish a sound financial foundation and enable you to look forward to a more secure financial future. Please reach out to learn how we can assist you in achieving your financial objectives.

Whole Life Insurance

Whole life insurance stands as a robust financial instrument for individuals and their families. Unlike term life insurance, whole life policies offer coverage for the entirety of your life, accompanied by a cash value component that accumulates over time. This product delivers not only lifelong protection but also supplementary financial advantages that can enhance your overall financial strategy. Whether your priorities include safeguarding your family's future, accumulating tax-advantaged wealth, or diversifying your portfolio, whole life insurance can serve as a key pillar in your long-term plan. Below are eight compelling reasons to consider a whole life policy if you have a need for protection:

Lifelong Protection: Whole life insurance delivers enduring coverage for your beneficiaries.

Steady Cash Value Growth: The policy's cash value grows consistently and is insulated from market volatility.

Human Capital Replacement: It provides a financial safeguard by replacing earned income in the event of loss.

Tax Advantages: Whole life insurance can offer several tax efficiencies, both in the growth of cash value and benefit distribution.

Retirement and Asset Protection: The policy can support retirement income strategies while protecting accumulated assets.

Participating policyholders may have the opportunity to receive dividends (they are not guaranteed). Options utilize dividends include enhancing the policy's value and benefits.

Level Premiums and Permanent Coverage: Premiums remain stable throughout the life of the policy, with no risk of lapse due to age or health changes.

Estate Planning Benefits: Whole life insurance can play a critical role in preserving and transferring wealth to future generations.

Check out our new website [here](#) to learn more about us and what we can do for you and your future financial needs!

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