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## TouchPoints of Interest



### News You Can Use

#### **Planning for Your Final Status Update: Easy Steps to Help Those You Love Preserve Memories and Your Digital Legacy**

**Jason Ramage, CFP®**  
**Financial Advisor/Paraplanner**  
**TouchPoint® Wealth Partners**

*This article is for information purposes only and is not intended as personalized financial or tax advice. Please consult with your advisor concerning your situation before taking action.*

Holidays are naturally a time for gathering family and close friends, recalling memories and traditions, while creating new ones. Not so long ago, these moments were preserved on printed photographs, in letters, and perhaps some recordings on audio cassette or videotape. Today, we might take for granted that electronic files are generally easy to preserve with automatic backups and the ease of sharing with others.

Without proper authorization, it may prove difficult-to-impossible for anyone to access your digital accounts after you pass. Fortunately, most digital platforms have established easy ways for us to leave instructions.

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## Why Your Affordable Care Act Plan Premiums May Rise and How to Plan Ahead

**Raymond Heizer Jr., CFP®**  
**Paraplanner**  
**TouchPoint® Wealth Partners**

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If you have health insurance through the Affordable Care Act (ACA) marketplace, you may notice significantly increased premiums when exploring your options during the current open enrollment period.

Historically, ACA plans have included subsidies for households with incomes between 100% and 400% of the Federal Poverty Level. In 2021, these subsidies were temporarily expanded to assist households with higher incomes while also reducing costs for those already eligible. These enhanced subsidies are now set to expire in 2026, reverting to their original benefit levels.

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## O Christmas Tree

Every year, between 25 and 30 million Christmas trees are sold in the United States, according to the National Christmas Tree Association. In 2024, it was estimated that about 26% of consumers planned to buy a real tree to display.

There are close to 15,000 farms growing Christmas Trees in the U.S., and over 100,000 people are employed full or part-time in the industry. It can take as many as 15 years to grow a tree of typical height (6 – 7 feet) or as little as 4 years, but the average growing time is 7 years. The top Christmas Tree producing states are Oregon, North Carolina, Michigan, Pennsylvania, Wisconsin and Washington.

## What We Do for Our Clients

- Help you determine where you are at present.
- Suggest creative alternatives that could meet your goals.
- Can provide you with technical, fundamental, and quantitative stock analysis.
- Develop and monitor a strategy for debt reduction.
- Educate you on college savings and financial aid options.

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## Team Spotlight



### Jenn Freeman

If you are a client of Mitch's you may know Jenn as his Executive Coordinator. She has been with our office for over four years now. What you may not know - Jenn is incredibly creative. Her cubicle is currently decked out for Christmas with a decorated tree and much more! She also loves all things Disney - her favorite princess is Belle!

Jenn and her husband David reside in Monroe with their four children. They welcomed

their baby girl Emi to their family in May of this year. When not at work you will probably find her spending time with her family, maybe at a dance competition, soccer game, or baseball game cheering on her kids.

To view Jenn's bio on our website click [here](#).

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## What's Happening Around the Office

**Be on the lookout for our monthly Cybersecurity Corner newsletter! You will receive this via Constant Contact as well. It will cover a wide array of topics including new and popular scams, internet safety, account security, etc. We want to help you feel secure and confident when navigating technology.**



**Happy holidays!**

**The TouchPoint® team wishes you a holiday season filled with love, happiness, and cherished moments. Thank you for your continued support and partnership. Happy New Year and best wishes from us all!**

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