

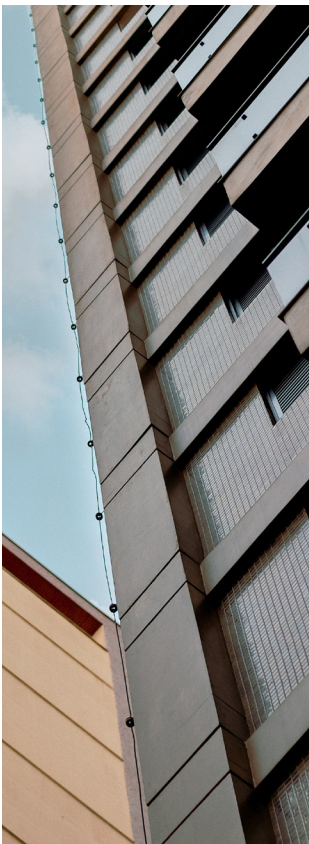
**QUARTERLY
NEWSLETTER
VOLUME 15
ISSUE 3**

PAGE 1
EVERYONE SHOULD
HAVE AN ESTATE
PLAN IN PLACE.

PAGE 2
LINEWEAVER
WEALTH ADVISORS
EXCITED TO BE PART
OF CRAIN'S TOP AD-
VISORS AGAIN.

PAGE 2
WEALTHWATCH:
PROTECTING YOUR
LARGEST ASSET -
YOUR HOME

PAGE 3
HEALTHWATCH:
IS BREAKFAST
REALLY THE MOST
IMPORTANT MEAL OF
THE DAY?



EVERYONE SHOULD HAVE AN ESTATE PLAN IN PLACE.

It's important to plan for the future, especially when it comes to your legacy. That conversation can be a delicate one, but nevertheless it's important. When you think about your final wishes and making sure they are followed, you may also be thinking of your family, friends, and loved ones, and how you want to provide for them, even in a future you can't be part of. Having the right estate plan in place can help you do this.

According to CNBC, 67% of Americans do not have an estate plan explaining they just "...haven't gotten around to it." In that same survey, 12% of respondents said they do not know how to get a will. A 2019 Brookdale Senior Living poll, a company that operates retirement homes across the country, showed that 40% of Americans don't know what's in their parents' wills and 30% don't know if their parents even have a will. Boston College reported that "...roughly \$59 trillion will be transferred from approximately 94 million estates in America between 2007 and 2061." Of that 59 trillion, they report that "... beneficiaries will receive \$36 trillion between 2007 and 2061, and \$5.6 trillion will go to federal estate taxes."

This is where we can help. At Lineweaver Financial Group and Lineweaver Wealth Advisors, we offer two different paths with a range of options to meet every need. First, we work closely aside many elder law and estate planning attorneys who can work with you to customize a plan to meet your wishes. The second path is through our newly-introduced estate planning software. Either way, our processes help you re-imagine your entire estate plan by letting us focus on you and your unique needs and not just the physical documents that are in your plan. Your family's goals are unique, and it pays to talk them through a professional.

This unique estate planning technology uses a simple but powerful platform to prepare customized documents that will be reviewed and approved by a specialized attorney. It can assist with the creation of estate planning documents like wills, powers of attorneys, and even trusts.

Estate Planning is an important part of any financial plan. Properly executed, it can help your loved ones avoid tax and legal complications and ensure your wishes are followed. Whether you choose the option of working with an attorney or our customizable program, we want to help you plan for how you leave your legacy.

YOUR COMPREHENSIVE ESTATE PLANNING PROCESS





LINEWEAVER WEALTH ADVISORS EXCITED TO BE PART OF CRAIN'S TOP ADVISORS AGAIN.

by Jim Lineweaver, CFP®, AIF® President and Founder

We are humbled and excited to share that we have been ranked in the top 20 of Crain's Cleveland's annual list of Registered Investment Advisors based on assets under management for the second year in a row. We were especially excited to move up on the list, after ranking in the top 25 in 2019 and 2020.

While this is a great milestone and accomplishment for us, we know that there are really two reasons for it: a great staff, and client trust. Our staff work hard and go the extra mile for clients, and in turn clients trust us, use us as a valued sounding board, and introduce us to their family and friends. To us, there is no higher recognition. We also believe in personal service. We know how frustrated people are with phone trees and digital assistants where they have to answer questions, and are often transferred and re-routed. We live in a fast-paced world that requires cutting edge technology and the latest market analysis to make smart, informed decisions for all our clients. But, when it comes to service, we believe in a personal touch. You'll always speak with a person, and we pride ourselves on getting you answers to your questions in 24 hours or less.

For nearly 30 years, our team of qualified, experienced, and credentialed professionals has provided our private and corporate clients with a plethora of options for their financial needs. Our success lies with our continued commitment to providing clients with sound advice, world class customer service, and accessible resources for their current needs and future aspirations.

We believe that everyone needs a Financial Quarterback – an experienced and knowledgeable advisor to coordinate the members of your team, and to help make sure your customized financial plan is considered from every angle. Through our WealthWatch Center, clients have access to world-class professionals that can help them with any financial, tax, legal, or insurance needs.

We understand the fast-paced world we live in and every day our team continues to grow and learn in order to perform at their very best. We are excited about our continued duty to provide for our clients. We're extremely grateful to Crain's, our wonderful clients, and our dedicated staff for this important recognition.



**REGISTERED INVESTMENT
ADVISORS 2021 & 2022¹**
CRAIN'S CLEVELAND BUSINESS

¹ Based on Assets Under Management

Award Disclosure: Third-party rankings and recognitions are no guarantee of future investment success and do not ensure that a client or prospective client will experience a higher level of performance or results. These ratings should not be construed as an endorsement of the financial professional by any client nor are they representative of any one client's evaluation.



WEALTHWATCH

PROTECTING ONE OF YOUR LARGEST ASSETS - YOUR HOME

by John Kunze, Vice President of The Brooks & Stafford Company

The real estate market has been crazy these last two years. Many of the home values in our area have increased 25% or more. The cost of building a new home has seen similar increases. There are many reasons, including a limited supply of homes for sale, lower interest rates, increased cost of building materials, shortage of skilled labor in the building trades, etc.

But, what if there was a terrible loss to my home? Do I have enough insurance? Is my home properly protected? Understanding your insurance policy will help you protect your home in the way that is best for you.

Homeowner's policies use a Replacement Cost as the basis of coverage and claim valuation.

Replacement cost is the cost to repair or replace the damage to your home without any deduction for age or depreciation, not the cost you could sell your home. Make sure your policy is Replacement Cost contract and not an Actual Cash Value policy.

Your insurance agent or company should be able to help you determine a fairly accurate estimate of your home's Replacement Value. Once that is determined, make sure your agent includes a provision that each year changes your Dwelling Limit to coincide with the change in the new building costs – many companies call that “Inflation Guard Protection”.

How do I protect against a huge increase in my home's valuation during the policy year?

So, your Dwelling Limit is correct when you start your policy – but – the cost of labor, materials and fees increases the Replacement Cost by 15% or more before your policy ends. Most companies have available an “Extended Replacement Cost” coverage that will automatically increase the Dwelling Limit, some companies by 10% and others by 25%. A few companies offer Full Replacement Cost coverage that will pay the total cost of the damage even if it is much greater than the Dwelling Limit.

How do I make sure I have the best protection for me?

Meet with an insurance professional to discuss your personal situation, goals, and needs. An insurance policy is a complicated contract and having an experienced partner will help you navigate the differences between one company's policy and another's. Not all policies are created equal, and some companies have better terms and conditions than others. An insurance agent can provide you with information and options that best handle your personal situation and help customize the appropriate protection for you and your needs.

HEALTHWATCH

IS BREAKFAST REALLY THE MOST IMPORTANT MEAL OF THE DAY?

Breakfast is often described as the most important meal of the day, but is skipping this morning meal really detrimental to health? Newer research suggests this may not be as bad as many of us believe. In this Honest Nutrition feature, we take an in-depth look at breakfast and whether skipping it is really harmful.

Though around 15% of people in the United States regularly skip breakfast, many still believe it to be the most important meal of the day. Breakfast provides the body with important nutrients to start the day feeling energized and nourished. Many also believe that it can promote weight loss.

But is breakfast really the most important meal of the day?

Most of the claimed benefits of eating breakfast are primarily derived from observational studies, which cannot prove cause and effect. For example, one 2021 systematic review of 14 observational studies found that those who eat breakfast seven times per week have a reduced risk for:

- heart disease
- diabetes
- obesity
- high blood pressure
- stroke
- abdominal obesity
- cardiovascular-related death
- elevated low-density lipoprotein (LDL) cholesterol.

SHOULD YOU EAT BREAKFAST?

Because breakfast gives us the opportunity to fuel our body with nutrients, it is an important meal. However, according to recent studies, it may not be the most important meal of the day. Eating breakfast and listening to your hunger cues is very important if you wake up hungry in the morning. However, if you get busy and skip breakfast one day, there is no need to feel guilty. If you habitually skip break-

fast, it is important to ensure you are optimizing your nutrient intake at other meals. Certain groups of people, such as fitness professionals or athletes who train early in the morning, may also feel better after eating breakfast.

THE BOTTOM LINE

Although research suggests that breakfast may not be the most important meal of the day, it is still important. It serves as an opportunity to help you fuel your day and provide key nutrients that your body needs.

If you choose not to eat breakfast, there is no reason to feel guilty, and there is not much evidence that it can negatively impact your health.

What is important is to eat in a way that works best for you while living a healthy lifestyle and ensuring your nutrient needs are being met during your other meals.

Source: Medical News Today





9035 Sweet Valley Drive
Valley View, OH 44125
216-520-1711



Source: Breakthrough Visuals

DID YOU KNOW:

There actually aren't "57 varieties" of Heinz ketchup, and never were. Company founder H.J. Heinz thought his product should have a number, and he liked 57. Hint: Hit the glass bottle on the "57," not the bottom, to get the ketchup to flow.

Source: heinz.com



FOLLOW US  

If you would like to receive our newsletter through email, please email Sarah at SarahKucyk@lineweaver.net

Securities offered through Triad Advisors, LLC, member FINRA/SIPC. Advisory services offered through Lineweaver Wealth Advisors, LLC. Lineweaver Wealth Advisors is not affiliated with Triad Advisors, LLC. This is for informational purposes only and should not be construed as tax or legal advice. Consult your tax or legal advisor in regard to your specific situation.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.