**Holiday Greeting |
Valentine’s Day – LPL**

*Must be used with your Advertising Review Team approved letterhead or email signature.*

LPL Compliance Approval # 505665-1

The attached has been given an 'Approved As Is' status by the Advertising Review Team. Advisors who are interested in using and/or customizing pre-approved materials should ensure an understanding of the **Pre-Approved Communications** section of the **Advisor Compliance Manual** posted on ClientWorks. This section of the compliance manual includes instructions on how to use pre-approved materials and meet the necessary Books and Records requirements.

# [Subject line] Strive to Become Better on Valentine’s Day

Author and lyricist Paulo Coelho, “When we love, we always strive to become better than we are. When we strive to become better than we are, everything around us becomes better too.”1

More than half of U.S. consumers plan to celebrate Valentine’s Day, according to the National Retail Federation. And in 2023, consumers spent around $193 per person on the holiday, up from $175 in 2022.2

But author Andrew Silsby writes in *Forbes*, Valentine’s Day is the perfect time revisit your financial plan – and if you’re partnered up, it’s a great time to talk about money with your partner.3

For couples, Silsby writes, this is especially important because getting clear about finances and how you’ll manage them together is key to maintaining healthy relationships.3

“Before your relationship runs into trouble, it’s best to have an open, honest discussions about your personal finances,” Silsby writes.3

Things both couples and singles can revisit on Valentine’s Day:

* Review your beneficiaries.
* Add some cash to your emergency fund

Revisiting these elements of your financial plan, and communicating with your partner if you’re paired up, can help you become better and make things around you better, too. Being financially prepared is a beautiful way to express love.

Happy Valentine’s Day! If you need any help going over these elements, give us a call. We’re grateful you chose us to help you find your financial freedom!

Sources:

1 <https://www.goodhousekeeping.com/holidays/valentines-day-ideas/g4093/valentines-day-quotes/>

2 <https://nrf.com/research-insights/holiday-data-and-trends/valentines-day>

3 <https://www.forbes.com/sites/forbesfinancecouncil/2020/02/12/valentines-day-is-the-perfect-time-to-whisper-sweet-somethings-about-your-finances/?sh=1b7ce3484016>

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