

Nancy J. LaPointe

MBA, CFP®, ChFC®, CLU®, CASL®, RICP®
*Financial Planner, Wealth Manager,
Investment Adviser Representative**



NAVIGATE FINANCIAL
Charting Your Journey

We're growing!

Our winter newsletter is dedicated to the new staff starting to work with me here at Navigate Financial. The firm is growing and I'm very proud to bring on staff that can further serve your needs. Customer service has always been first and foremost at Navigate Financial and you deserve nothing less than the best. Of course, Tammy and Sandra are still here and are still available to help you.



Scheduling Appointments – New Opportunities Online

As of January 1st, we began publishing open appointment times on the Navigate Financial website (www.navigatefinancialnw.com). The new calendar feature allows you to go to our website and schedule your appointments directly with me. This will reduce the amount of back and forth that happens as we all try to find mutually open times to meet. This way you will be able to pick the time of day and the length of the appointment. I am excited to bring this feature to Navigate Financial. Of course, you can always call us to schedule as well.

-Nancy J. LaPointe, CFP®

*Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered through CES Insurance Agency or Navigate Financial.

3663 College St SE, Suite B, Lacey, WA 98503
Tel (360) 628-8175 | Cell (360) 402-3200

Nancy@navigatefinancialNW.com | www.navigatefinancialNW.com

Nichole Harrison

CFP® Candidate



Hi, I am thrilled to be joining the Navigate Financial team. I will be working as a Paraplanner but will soon transition into the role of Associate Advisor. I earned a BS in Gerontology, a MS in Financial Planning and have completed graduate studies in Financial Therapy. I believe that good financial decisions enhance healthy aging. For this reason, I am passionate about improving financial literacy. I have partnered with several area nonprofits in implementing and teaching financial literacy curriculums in our community. I am presently working toward my CFP credential to facilitate healthful aging through financial planning. Olympia High School is my alma mater. After several years moving around the country as a military family my four children and I are thrilled to be planting roots in my hometown. I look forward to getting to know each of you.

Four Ways to Consider Risk

By Nichole Harrison

2020 has taught us a thing or two about risk. Risk is effectively the idea that something bad can happen. Our brains are well equipped to anticipate and avoid risks we have encountered in the past or threats that we can anticipate. But sometimes our past experiences instill fear, and we may develop risk aversion. It is rarely wise to act out of fear. I like to breakdown risk into four quadrants to dispel myths and help our clients make the most informed decisions. First, there are two dimensions of risk to consider: Probability and Consequence. How likely is the risk to occur? And how painful is its consequence? One of my favorite hobbies living in the Pacific NW is going on overnight backpacking trips with close friends. If I were to approach the edge of a cliff, the *probability* of me falling increases the closer I am to the cliff's edge. Whether the cliff is 100 feet off the ground or just 2 feet, this dramatically changes the *consequences* if I were to fall. These two dimensions of risk produce four possibilities.

1. If the consequences are dangerous but unlikely – we buy insurance.
2. If the consequences are dangerous and highly probable –Stay away!
3. If the consequences are tolerable and probable –This is not bad, but we can take steps to be prepared.
4. If the consequences are tolerable and unlikely—proceed without worry.

Working with a financial planner can help you feel more confident confronting risk. If you or your loved ones have not had the conversation about risk with a financial planner there is never a better time than now. Let us begin 2021 better prepared for the risks ahead.

Anna Burns

Developing Paraplanner



Hello, I am a Developing Paraplanner at Navigate Financial. I recently graduated from Saint Martin's University with my bachelor's in business administration and a concentration in Marketing. At Navigate Financial, I hope to increase my financial knowledge and be able to provide a lending hand to the community. During my time off, I enjoy taking walks, exploring the PNW, and hanging out with friends.

As a recent college graduate, I have a great deal of interest in higher education and student loan planning. I believe everyone deserves to have the ability to pursue higher education and trade school if they so choose. Applying for loans, scholarships, and grants can be difficult to understand; determining the best way to pay off these loans once you graduate is also a huge obstacle to overcome. As someone who just finished going through this process, this area has been the most exciting to understand and increase my knowledge.

About Self Control

By Anna Burns

We may feel that our emotions, actions, and what is happening around us is out of our control, especially during trying times such as the COVID-19 pandemic. But self-control is feasible. The benefits of having self-control range from having a longer lifespan and fewer physical or mental health problems, to having better relationships. A few techniques to improve your self-control are to get some distance, create an alter ego, and time travel.

Known as psychological distancing one self-control technique is to create a mental space between you and your temptations. Psychological distancing is done by talking to yourself as another person would, creating a third person point of view to insert a distance from yourself. This technique will help to ease your anxiety during a stressful situation by helping yourself work through it.

The second technique is to create an alter ego. Picture yourself as someone who you admire, what would they do in your situation? Experts say this technique leads to better performance in challenging tasks.

The third technique is to time travel. Time traveling is done by picturing yourself during a time in the past when you kept your resolve. What challenges did you overcome? Or picture yourself in the future, whether it is a week or a year from now, when things will be better. This technique is a great reminder to yourself that you have overcome difficult situations before and that you can do it again.

Caroline Estel

Paraplanner in Training

Hi there! My name is Caroline Estel and I am an intern here at Navigate Financial. I am excited to start my journey here. My background has been a whirlwind of adventure. Over the last four years, I've been fortunate enough to teach English in several countries around the world, with my favorites being: Sri Lanka, Vietnam and Colombia. During my travels, I picked up juggling, aerial silks and the ukulele, alongside unforgettable friendships and experiences.



Regarding my approach to Financial Planning, my desire is clear: help Millennials become financially secure by starting to invest early-in-life. Student loans, starting a family and/or a career, and possibly taking care of aging parents can be real challenges to saving money, let alone investing.

Millennial First Steps

By Caroline Estel

For Millennials just beginning their financial journey it is important to build an emergency fund to mitigate financial emergencies (e.g. car repairs, loss of job) while also strategizing ways to pay off high-cost debt (e.g. student loans, car loans). Ideally, being able to invest while paying off loans would be preferable until the loan is paid off. This is not an option for everyone; consulting with your financial advisor is always recommended to determine if it is better in your circumstance to pay off debt first.

I'm motivated to talk to Millennials about investing because the magic of compounding cannot be emphasized enough. By investing in the market, a mere 7-10 years earlier (in your twenties), there is the potential to double your retirement account balance from what it could be when starting to invest in your thirties or later. Most financial advisors strongly recommend setting aside 12-15% of your salary each month, but even 10% could suffice if a higher percent seems daunting. Another easy place to start is asking employers about their 401k options and any employer matching of funds. Maximizing this savings strategy is highly recommended by most financial advisors. Do you have a Millennial in your life? I'd like to suggest the book "Broke Millennial Takes on Investing," by Erin Lowry. This book could open up a young investor's mind to all the possibilities of a brighter future.

Thank You

We hope 2021 brings health, hope and love into your lives.