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8 Great Gifts You Don't Need to Wrap

Give gifts that keep on giving

With holiday TV ads running non-stop, it's easy to get caught up in shopping mania this time of year. Fortunately, the most important and valuable gifts you can give your family require no shopping, no wrapping, and no assembly.

As the year comes to an end, consider these gifts that can provide peace of mind and security for your family for years to come:

Review – Situations change. Make sure your investment portfolio, insurance coverages, and estate plan stay in synch with your family, values and goals. An annual discussion with your financial and legal advisors helps to keep your portfolio and important documents up to date.

Simplify – We're all on the move today, so it's easy to accumulate investment assets in multiple retirement plans, at a variety of financial institutions, or with more than one investment advisor. This fragmentation can lead to skewed asset allocations, extra work at tax time, and uncertainty about what you really own. Consolidating disparate accounts will simplify things for you, and for your family when you get older.

Prepare for the unexpected – Emergencies can strike at any time. Make sure you and your family are prepared. That means not just a pantry full of food, water and batteries, but also having legal and insurance documents up to date and in a safe place.

Share your knowledge – If you are the family member in charge of financial decisions and transactions, make sure someone else in the family is up to speed in the event of you becoming ill or some other emergency. At minimum, make a list of key service providers and contacts to make things easier if you are incapacitated.

Give now – If your intention is to pass significant assets to your children or other loved ones upon your death, consider getting started now. There may be tax advantages to making smaller annual gifts during your lifetime. And your children, depending on their age and career status, may need the funds more today than in the future.

Focus on college – The average 2011 college graduate in 2011 left school with more than \$27,000 in student debt (not including parent loans or the cost of graduate education). Helping your children, grandkids, or others pay for college can make a huge impact on their lives, career prospects, and financial futures. Discuss 529 educational savings plans and other options with your financial advisor.

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Review spending and savings – Year-end is an ideal time to review how much you made during the year and where it went. An annual look at your spending, saving and philanthropic habits may reveal areas where you can make changes that benefit you and your family.



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Tend to your health – Perhaps more precious than any other gift you can give your family is to take a proactive approach to health and wellness. As the year comes to an end, schedule your next physical, make exercise a priority, and watch what you eat.

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