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# Wealth Builder

Hello  
Summer  
2026

  
LEGACY WEALTH MANAGEMENT, LLC



## THE COMPARISON TRAP: AND WHY IT STEALS YOUR CONTENTMENT

BY DAN FUNDERBURK, CFP®, CKA®

One of the questions we hear most often sounds like this:

**“How are we doing compared to other people like us?”**

It’s a fair question, but if we’re honest, it usually produces anxiety, not clarity. The moment we start measuring, we stop looking for peace and start looking for position.

### The Problem with Comparison

Comparison tends to push us in one of two directions:

Superiority – “We’re doing better than most people; we must be fine.”

Inferiority – “We’re behind... we should be doing more.”

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## TIDYING UP YOUR FINANCIAL ATTIC BY JEFF FUNDERBURK, CFP®

Remember the days when "getting your house in order" meant a sturdy filing cabinet and a labeled accordion folder? You’d hand over a physical key, and your job was done. Well, welcome to 2026, where our financial lives are scattered across the "cloud," guarded by passwords we can’t remember and protected by "two-factor authentication" that sends codes to a phone we’ve probably misplaced at least once this morning.

To ensure your spouse or beneficiaries aren't left playing digital detective, here are a few actionable steps you can take today to sweep out the cobwebs:

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## THE COMPARISON TRAP: AND WHY IT STEALS YOUR CONTENTMENT *Continued from page 1*

Neither of those places leads to peace. They lead to either pride or discouragement (which, if we're honest, are just two sides of the same coin).

From a Biblical perspective, this framework doesn't really hold up. We're not ranked. We're not graded on a curve. We're not competing with our neighbors.

We are, however, entrusted.

### **A Better Question to Ask**

Instead of asking, *"How do I compare?"* we think a much better question is:

*"Am I stewarding what I've been given well?"*

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*Instead of asking, "How do I compare?" we think a much better question is:*

*"Am I stewarding what I've been given well?"*

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That's a very different mindset. It shifts the focus away from what others have and brings it back to what's been placed in your hands; your income, your assets, your opportunities, your responsibilities.

At Legacy Wealth, our core belief is that God owns it all, and we are *stewards*, not *owners*. That means success isn't about accumulating more than the next person. It's about managing faithfully what we've been given.

### **What We See Every Day**

This isn't just theory, and we see it play out all the time.

We work with some families who don't have a lot in traditional financial terms. They may not have large investment accounts or complex strategies. But they're living within their means, giving generously, enjoying their families, and sleeping just fine at night. They drive reliable older cars, keep a simple budget, and still make room to give and make memories with the people they love.

There's a lot of joy there.

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## THE COMPARISON TRAP: AND WHY IT STEALS YOUR CONTENTMENT *Continued from page 2*

We also work with families who have far more than they will ever realistically need. On paper, they've "won" the game. But they're surrounded by people with even more, and somehow... it still doesn't feel like enough.

That quiet sense of "missing something" shows up more often than you might expect.

Same world. Different balance sheets. Same underlying issue: comparison instead of contentment.

### Why More Doesn't Fix It

It's tempting to think contentment comes from hitting some number. "If we just get to *this* level, then we'll feel good."

But the truth is, if comparison is driving the question, the target will always move. There's always someone ahead, which is why accumulating for the sake of accumulating rarely leads to satisfaction. It just raises the bar.

And at some point, you realize... you've spent a lot of time chasing something that doesn't actually deliver what you hoped it would.

### Our Hope for You

At Legacy Wealth, our goal isn't to help you "win" in comparison to someone else. Our hope is much simpler, and in our opinion, much better:

We want you to experience peace, clarity, and contentment with what you have.

That doesn't mean ignoring wise planning, growth, or discipline. Those things matter. But they're tools, not the end goal.

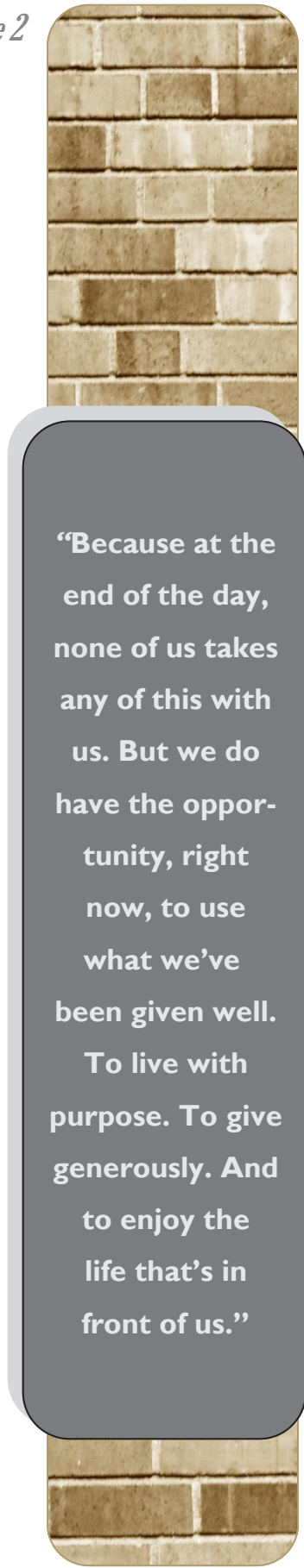
The real goal is living with a healthy relationship with money — one where your finances support your life, not define your value.

Because at the end of the day, none of us takes any of this with us.

But we do have the opportunity, right now, to use what we've been given well. To live with purpose. To give generously. And to enjoy the life that's in front of us.

That's a much better measure of "how you're doing."

Dan♦



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## TIDYING UP YOUR FINANCIAL ATTIC *Continued from page 1*

**1. Create a Digital Road Map** You don't need to write down every password on a sticky note (please don't!), but your loved ones need to know which "doors" even exist. Create a simple, secure document that lists every institution where you hold an account: banks, brokerage firms, insurance providers, and even those old pension plans. If it's paperless, they won't find a statement in the mail, so this list could be their only compass.

**2. Locate the Paper** In a digital world, the most important documents are often still physical. Ensure your surviving spouse or executor knows exactly where the original, wet-ink copies of your Will, Trust, and Power of Attorney are kept. Whether it's a fireproof safe in the basement or a specific drawer in the den, make sure the location isn't a state secret. If there's a key or a code involved, share it with one trusted person now.

**3. The Beneficiary Double-Check** This is a big one: **beneficiary designations usually override whatever is written in your Will.** Take a moment to log in and ensure your retirement accounts and life insurance policies actually list the people you want them to. While you're at it, have a quick "Sunday dinner" conversation with them. Beneficiaries should know they *are* beneficiaries; it prevents assets from sitting unclaimed and ensures they know exactly which institutions to contact when the time comes.

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*"This is a big one: beneficiary designations usually override whatever is written in your Will."*

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**4. Name Your Legacy Contacts** Most major platforms—like Apple, Google, and even some financial institutions have a "legacy contact" feature. This allows you to pre-authorize someone to access your accounts if you aren't able to. Setting this up takes five minutes and bypasses the months of legal limbo and "password recovery" bots that families often get stuck in.

**5. Consolidate the Strays** One of the best ways to clean the attic is to simply have less stuff in it. If you have small retirement accounts sitting at three different former employers, consider rolling them into one place. Fewer logins mean fewer opportunities for things to get lost, and it makes it much easier for a beneficiary to see the "big picture" of your estate.

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## TIDYING UP YOUR FINANCIAL ATTIC *Continued from page 4*

The goal here isn't to become a tech genius; it's about being a thoughtful "digital landlord." By organizing your logins and clearing out the clutter, you're making sure your family isn't locked out of the life you've built. It's one of those tasks that feels great once it's done—like finally cleaning out the garage, but without the actual heavy lifting or the spiders.

Jeff♦



### Office Tip: Keeping Your Legacy Up to Date

As life changes, your estate wishes can change too. Milestones like welcoming a new grandchild, marriage, divorce, or navigating the loss of a loved one are all important times to review your plans.

Any member of our team can review your current beneficiary designations with you or update them over the phone. To make a change, just have their full names and dates of birth ready when you call.



Jennifer, Dan, Sondra, Jeff, Amanda



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