



A TIME TO TALK™  
What Keeps You Up at Night?

Here are some simple ways you can take action:



READ

HT|TC's blog  
["Money Silence & Your Money Story"](#)



CONNECT

Download your free copy of  
["What Keeps You Up at Night?"](#)  
checklist from our website



WRITE

Write or journal about your concerns;  
bring this list to [your next meeting](#)  
with your HT|TC advisor



TALK

Schedule an "Ask Anything"  
call for you or a loved one with  
[your HT|TC advisor](#)

A TIME  
TO TALK.

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