

How to find your special outside-the-box travel agent

The role of a travel agent has changed in recent years. Here's what to know — and how to find one who matches your needs.

If you're planning for an upcoming vacation, you could be looking for something *outside the box*. Of course, planning a vacation like this can be challenging — and it leaves many would-be travelers looking for someone who can help them find just the right experience. This is where an outside-the-box travel agent can help.

The good news? That's how most travel agents work today. Now that it's easier than ever for anyone to book flights and hotels, travel agents and travel advisors have become more focused on creating unique experiences that align exactly to a client's needs and interests.

"We have evolved into a more holistic travel advisor, really looking at the full person and the purpose of the trip more than just the logistics," says Erika Richter, vice president of communications for the American Society of Travel Advisors (ASTA). "We want to help individuals achieve those travel goals."

If you have a destination in mind

Many travel agents and travel advisors have become specialists in certain kinds of vacations or destinations. So if you have a particular vacation experience in mind — you want to, say, cross the Northwest Passage or experience an African safari — there is likely a travel advisor who has the knowledge you need and a network of relationships in the region you want to visit.

The good news is that it's possible to research these specialists online. The bad news is that it can be tough to know where to start, or how to know if you've found a good fit. Here are three recommendations from Richter:

1. Consider a luxury travel advisor. Sites like [Virtuoso](#) and [Signature Travel Network](#) can help direct you to travel advisors who specialize in specific destinations. They likely know whom to talk to and can make planning your dream trip easy.

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Calendar Notes

Dates & Events

Monday, May 26th

Memorial Day - office closed

Thursday, June 19th

Juneteenth - office closed

Thursday, June 26th

Mid-Year Market Update [DETAILS + RSVP HERE](#)

News & Awards

Check out our latest [news and awards](#).

2. Consider ASTA's [trip quote](#) tool. The tool is based on an online form that you fill out with your wishes for your trip. You'll then be contacted by ASTA-affiliated advisors who have experience with your particular type of trip. A benefit of this approach, according to Richter: "If anything were to go wrong, if the travel advisor is a part of our association, we can step in on the customer's behalf and facilitate positive resolutions."
3. Interview your potential travel advisor. Some questions to ask:
 - How often do they plan trips to this destination?
 - Do they have examples of unusual trips they've planned?
 - What kinds of contacts do they have there?
 - What off-the-beaten path experiences could they arrange?

If you just want to go ... somewhere

If you don't have a particular destination in mind, Richter recommends meeting a travel agent face-to-face. "Sometimes it's helpful to go into a retail travel agency," she says, so you can discuss options in real time. This also gives your would-be travel advisors the chance to ask questions that can help them make recommendations. (Two of Richter's favorite retail travel locations: [Departure Lounge](#) in Austin, Texas, and [Tafari](#) in New York City and Denver.)

If you don't know where you want to go, but you know that your window for a vacation is in June and July and you have a rough idea of the experience you'd like to have, a travel agent can start making recommendations to help you find the right destination or activity.

The travel advisor advantage: Relationships

The benefits of working with travel advisors go beyond their ability to create exclusive experiences for clients. They have relationships that can help make your travel dreams a reality, thanks to their networks of people and suppliers like hotels, restaurants, and management companies.

"They can give you one thing that you can't get on your own, and that's access," Richter says. "When you've got a personal relationship with somebody who can give you a private tour of the Vatican, for example — that's the benefit a travel advisor can bring. And those relationships mean they can make things happen for their clients."



International travel checklist

10 actions to consider before you go

1. Double-check documents.

Some countries require that your passport be valid for six months beyond your return date. It can take eight weeks or longer to [receive a new U.S. passport](#)

2. Make copies.

Make multiple copies of your passport's biographical data page. Leave one copy with someone at home, stash one in your carry-on, and have another in your checked bag.

3. Get vaccinated.

Consult the [Centers for Disease Control and Prevention](#) website to see if certain vaccinations are required.

4. Register with the U.S. State Department.

The [Smart Traveler Enrollment Program](#) is a free service that provides security alerts and travel advisories to Americans while traveling. It also ensures the embassy or consulate knows how to contact you if there's an emergency.

5. Get a prescription refill.

If a refill is required during your trip, contact your physician on how to make arrangements. Carry medications on your person or in your carry-on so you don't risk losing them during transport.

6. Have a plan for cash.

Get your cash from a bank or ATM in the country you're visiting. Airport currency conversion typically results in poor exchange rates and high fees.

Downsizing dilemma: What to do with all your stuff?

You've made the decision to move to a smaller home. There isn't room for all your belongings, but how do you decide which items make the cut?

Downsizing is often associated with retirement, but today, people of all ages are embracing the idea of living with less. More baby boomers and Gen Xers are nearing or entering retirement and considering how and where they want to live. And the pandemic triggered many people to think about **"rightsizing"** — updating their existing living space to accommodate their current life needs or goals while purging their home of items they don't use or need.

That said, downsizing can be a challenging, emotional process. It often is hard to decide what to keep and what to sell, throw away, or donate — especially when it comes to personal items like photographs. If you have decided to rightsize, here's a look at why making the hard decisions now is worth considering, as well as how to start the process.

Ready to start paring down?

Deciding that you can make do with fewer possessions is one thing, but actually getting rid of your belongings is another. Here are a few tips to help you dive in.

- 1. Take your time.** You've likely spent years accumulating a house full of possessions, so don't expect to sort through them all in a few days. To make it easier on yourself, try to spread the work out over several weeks. If you're planning a move and there are items you know you'll need later, go ahead and pack them now to get them out of the way.
- 2. Go room by room.** Break this big task down into manageable pieces by going room to room and creating an inventory list. A full inventory of your belongings can help you see if you own multiples of certain items or could uncover pieces you've forgotten about. A room-by-room inventory can also help you compare the spaces in your current and new homes to determine what you'll have space for — for example, will you need a formal dining table, and will you have as many bedrooms?
- 3. Determine what's essential.** You'll still need everyday basics, like dishes, bed linens, and clothing. But you may not need as many of these items — maybe two sets of sheets instead of four, or eight table settings instead of 12. This is also a good time to decide if any of your essential items are worn out and need to be replaced.

Whether you're rightsizing because your children have grown and flown, as a lifestyle choice, or due to retirement, it can be a daunting task. Be kind to yourself by taking it one step at a time and involving your family in candid discussions over what to keep or discard. Over the long term, you may achieve a better financial and emotional outcome.

International travel checklist

10 actions to consider before you go (cont'd)

7. Stay connected.

Buy the correct power converters and adapters for your destination. Remain cautious when using public Wi-Fi as using your mobile network connection is generally more secure than using a public wireless network. Disable Bluetooth so that you only connect to wireless and Bluetooth networks when needed.

8. Opt for global coverage.

Talk to your wireless carrier about activating your phone's global capability and learn about any additional charges for talk, text, and data use during your travels.

9. Make house plans.

Consider finding a house sitter, pausing mail, paying bills ahead of time, and letting your home security company know you'll be away. Consider waiting to post online about your trip until after you're back home so you don't advertise that your house is empty.

10. Reach out.

Tell your bank and credit card companies about your travel plans so they take your travel location into consideration as they monitor your accounts for suspicious charges.

What is long-term care and how can you plan for it financially?

Long-term care refers to the services needed to help you if a chronic illness or disability prevents you from living independently or performing daily personal activities such as getting dressed, taking medication, or preparing meals.

Although you might not require these services until later in life, it is wise to plan well in advance. Developing a strategy to pay for long-term care *after* you already need it can be stressful and limit your options. Here are a few key considerations to keep in mind as you develop a long-term care plan:

Understand the different levels of care and their costs

- 1. Aging in place.** Most often this term means receiving services in your home, which can include care provided by visiting nurses, home health care workers, family, and friends. It can also refer to living in a continuing care retirement community (CCRC). In a CCRC, you start in a residence suited to your current condition and transition to higher levels of care within the same community as your needs evolve. The benefit of CCRCs is that they provide a seamless transition through different stages of care, helping ensure you won't need to search for a new facility each time your care requirements change.
- 2. Assisted Living.** Assisted living facilities provide staff to help with daily activities such as bathing, dressing, and managing medications. Choosing assisted living can also add a layer of security, knowing that assistance is readily available in case of falls or health emergencies.
- 3. Skilled nursing and memory care.** Skilled nursing care is provided in residential facilities (often referred to as nursing homes) that include on-site medical services. These facilities offer short-term rehabilitation service after hospital stays and 24-hour care for residents requiring extensive assistance and supervision.

Communicate your preferences to your loved ones

Clearly communicating your wishes to your loved ones can be essential so they can understand and respect your preferences. While you may assume your adult children will take care of you if the need arises, this should be confirmed through open and honest conversations. Discuss your expectations and theirs to help ensure alignment. Consider working together to create an actionable plan that helps meet your needs and considers their ability to provide support.

Explore your financial options for long-term care

Paying for long-term care can be complex as health insurance and government programs like Medicare and Medicaid often have restrictions and limitations. To help cover the costs of care, you may need to consider additional strategies, such as:

- Relying on family members
- Paying out of pocket
- Purchasing long-term care insurance

It's often essential to review these options with qualified legal and financial advisors to help determine the best approach for your situation. Proper planning can help ensure you receive the care you need without unnecessary financial strain.

Stay-in-the-Know

Social Security & Medicare

We've uploaded some helpful documents on Social Security and Medicare to our website. [Learn more here.](#)

Let us know if you'd like to schedule a call to discuss any questions or concerns on maximizing these benefits in retirement.

“Right-sizing” – updating your existing living space to accommodate your current life needs or goals while purging one’s home of items they don’t use or need.

Proactively preparing for long-term care helps you make informed choices, ease the burden on loved ones, and ensure your future care aligns with your preferences and needs.

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

Wells Fargo & Company and its affiliates do not provide tax or legal advice. This communication cannot be relied upon to avoid tax penalties. Please consult your tax and legal advisors to determine how this information may apply to your own situation. Whether any planned tax result is realized by you depends on the specific facts of your own situation at the time your tax return is filed.

This article was written by/for Wells Fargo Advisors and provided courtesy of Marco Lloyd, Senior Vice President – Investments, in Sugar Land, TX.

Two Client Associates: Angela Alexander & Angela Lord

Client Associate Angela Alexander joined our group earlier this year. While she may be newest member of the team, she celebrates 17 years with Wells Fargo Advisors this month. She assists Kris Jenkins with the onboarding of new clients and client service support. Angela and her husband are the proud parents of two adult children. Javon, Angela's son, is pictured on the right with her, after she earned her Master of Business Administration from the University of Houston with Honors in 2023. We are grateful to have you on the team!



July 11th will mark Client Associate Angela Lord's 3rd year with our team. While Angela Lord shares the same title as Angela Alexander, and occasionally gets her phone calls, her role is different. Angela Lord is responsible for our team marketing, including seminars and the team website. Her happy place is the great outdoors, whether it's a trail run destination, visiting family beachside in Florida, or a new getaway to beat the Houston summer heat. If there are any educational topics you'd like us to cover, feel free to reach out to Angela Lord.

Investment products and services are offered through Wells Fargo Advisors, a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. PM#-11012026-7923190.1.1

Sugar Creek Wealth Management Group of Wells Fargo Advisors

77 Sugar Creek Center Blvd, Ste 100
Sugar Land, TX, 77478
www.sugarcreekwmg.com

Financial Advisors

Michael Duty

Financial Advisor
281-984-6936
michael.duty@wfadvisors.com

William Hawker

Managing Director – Investments
Senior Financial Advisor
281-340-8821
william.hawker@wfadvisors.com

Kris Jenkins, CFP®, CDFA®

Managing Director – Investments
Senior Financial Advisor
832-501-3634
kris.jenkins@wfadvisors.com

Nitin Kapadia

First Vice President – Investment Officer
Senior Financial Advisors
281-340-8804
nitin.kapadia@wfadvisors.com

Marco Lloyd, CFP®, CEPA®

Senior Vice President - Investments
Senior PIM Portfolio Manager
713-609-1636
marco.lloyd@wfadvisors.com

Client Associates

Angela Alexander

Client Associate
281-340-8806
angela.alexander@wfadvisors.com

Jared Crawford

Registered Client Associate
281-340-8821
jared.crawford@wfadvisors.com

Angela Lord

Client Associate
281-340-8840
angela.lord@wfadvisors.com

Jeanne McCormick

Senior Registered Client Associate
281-340-8804
jeanne.mccormick@wfadvisors.com