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Living Well

Newsletter

Fall/Winter 2024

ASPIRE
WEALTH GROUP

AspireWealthGrp.com



From the desk of
Jason Dugan

As the leaves turn golden and the air grows crisp, we are thrilled to bring you the latest edition of our *Living Well* Newsletter. This season, we have curated a collection of heartwarming team highlights, insightful articles, and exciting updates to keep you informed and inspired throughout the colder months.

The fall and winter seasons are a time of transformation and reflection. As nature prepares for its long rest, we too can take this opportunity to slow down, savor the moments, and reconnect with what truly matters. In this edition, we look back on our team's summer highlights, explore places for fall adventures, and share a must-try pumpkin muffin recipe!

Our team has worked diligently to bring you content that not only entertains but also enriches your life. You'll find articles on how technology is changing the world of giving, budgeting tips for a stress-free holiday season, and thoughtful pieces on the importance of giving back. We believe these stories will resonate with you and provide a sense of comfort and connection.

One of the highlights of this edition is our feature on the newest member of the Aspire family, Mollie Veres. We were excited to welcome Mollie this summer after she graduated from the University of Scranton and look forward to watching her grow in her role.

We are incredibly grateful for your continued support and engagement. Your feedback and suggestions have been invaluable in shaping our newsletter's content, and we are always eager to hear from you. Please feel free to reach out with your thoughts, ideas, or to share your own seasonal stories.

Thank you for being a part of our community. We look forward to sharing this wonderful season with you and hope our newsletter brings a touch of warmth and joy to your day.

Warmest wishes,

Jason Dugan, CFP®, AIF®
President, Aspire Wealth Group



Meet
Mollie Veres

Mollie joined our team in May as an Operations Assistant at the Lehigh Valley office. Mollie's role revolves around delivering exceptional customer service and building strong relationships. Whether she's coordinating client meetings with their financial advisors or handling administrative tasks within the office, she approaches each responsibility with integrity, empathy, and diligence. Mollie takes pride in ensuring that clients have a friendly and welcoming experience.

Mollie is a proud alumna of The University of Scranton, where she earned a Bachelor's Degree in Communications.

When Mollie is not helping clients, she enjoys spending quality time with her family, her dog Chubbs, and kitten Bebo. She also loves exploring new restaurants and baking cookies, especially snickerdoodles!



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Summer Highlights

Summer seemed to come and go in the blink of an eye. We asked some of our team to share their most cherished moments from their summers. Here are a few of their responses.



JASON DUGAN

"Enjoying some vacation time with family and friends."



CHASE SNYDER

"I became a father and had the opportunity to take our little guy to the Outer Banks in North Carolina."



AMANDA BUTLER

"My husband and I were blessed to get away with some friends to Nashville for a few days! Highlights from our trip were all of the incredible live music, museum tours to the Johnny Cash Museum, a tour of the Ryman Auditorium, and Country Music Hall of Fame."



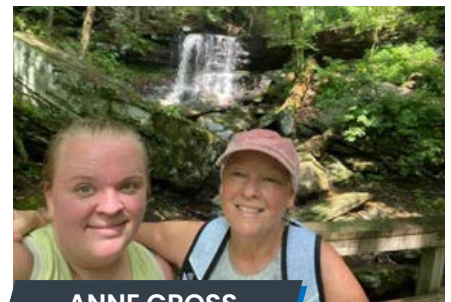
DEREK SNYDER

"I became a Pittsburgh tourist and finally rode the Duquesne Incline."



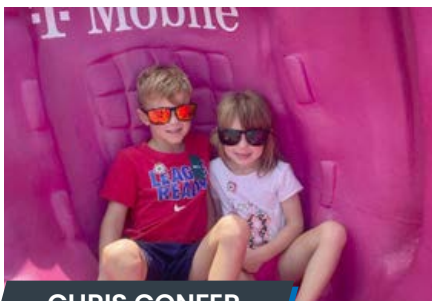
RENEE' HITCHNER

"Our family, with all eight grandchildren and three grown children, went tubing down the Delaware River. We love to get together and enjoy the summer as a family."



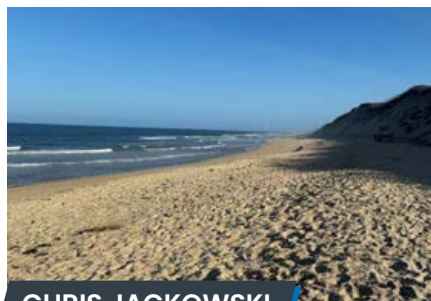
ANNE CROSS

"The best time of my summer was hiking with my daughter, Jackie."



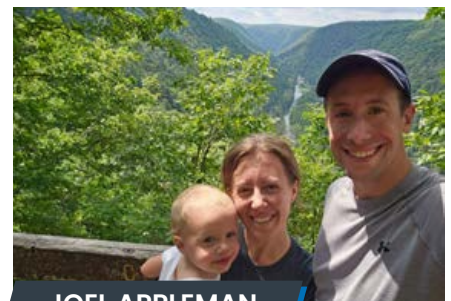
CHRIS CONFER

"Taking my two kids, Logan and Stella, to the Little League World Series in South Williamsport."



CHRIS JACKOWSKI

"My trip to Cape Cod over Labor Day. It was great weather with lots of fresh seafood and quality time spent with long time friends."



JOEL APPLEMAN

"Visiting the Pennsylvania Grand Canyon while staying at a nearby cabin with family for a week in August."

Fall Adventures

Within a Few Hours' Drive



As the crisp autumn air settles in, it's the perfect time to explore the stunning fall foliage in Pennsylvania and New Jersey. Whether you're a nature lover, a photographer, or just seeking a peaceful retreat, these destinations offer vibrant colors and outdoor activities. From the breathtaking views of Pine Creek Gorge to the historic charm of Jim Thorpe, each spot promises a unique fall experience.

Pennsylvania Grand Canyon

Located in north-central Pennsylvania, Pine Creek Gorge offers breathtaking views of fall foliage. Visitors can enjoy hiking, biking, and scenic overlooks from Leonard Harrison and Colton Point State Parks. The area is also great for wildlife spotting, with chances to see deer, eagles, and other native species. Don't miss the Turkey Path Trail, which descends into the gorge and offers stunning views of waterfalls and the vibrant autumn colors.

Ricketts Glen State Park

This park is famous for its stunning waterfalls and vibrant fall foliage. With over 13,000 acres of forest and 22 named waterfalls, it's a paradise for hikers and nature lovers. The Falls Trail is a must-do, offering views of the park's most impressive waterfalls, including the 94-foot Ganoga Falls. In addition to hiking, visitors can enjoy fishing, boating on Lake Jean, and camping. The park's diverse ecosystems support a wide variety of wildlife, making it a great spot for birdwatching and nature photography.

Jim Thorpe

Known as the "Switzerland of America," Jim Thorpe offers picturesque streets, historic architecture, and the Lehigh Gorge Scenic Railway, which provides stunning views of the fall foliage. The town is also home to a variety of boutique

shops, art galleries, and restaurants. Outdoor enthusiasts can enjoy hiking and biking on the nearby trails, while history buffs can explore the Asa Packer Mansion and the Old Jail Museum.

Delaware Water Gap National Recreation Area

Straddling the border of New Jersey and Pennsylvania, this area offers stunning fall foliage, hiking trails, and waterfalls. The Appalachian Trail runs through the area, providing challenging hikes with rewarding views. Canoeing and kayaking on the Delaware River are popular activities, offering a unique perspective of the autumn landscape. The area is also rich in history, with several historic villages and sites to explore.

Benezette / Elk County

Located in the heart of the Pennsylvania Wilds, Benezette is renowned for its elk population, the largest free-roaming herd east of the Mississippi River. The Elk Country Visitor Center offers interactive exhibits, a 4D theater, and guided tours to view these majestic animals up close. Fall is the best time to visit, as the elk rutting season coincides with the peak of fall foliage, providing a spectacular natural show. The area also features hiking trails, scenic drives, and opportunities for wildlife photography.

Witnessing the fall foliage in these beautiful destinations is a wonderful way to embrace the season. Whether you're hiking the trails of Ricketts Glen State Park, enjoying a scenic drive in Benezette, or paddling along the Delaware Water Gap, the vibrant autumn colors and serene landscapes will captivate you. So grab your camera, pack your bags, and set out to create unforgettable autumn memories.



10 Things You Should Know About Politics and Investing

Donkeys, elephants, bears, and bulls: Why who is in the White House or Congress may matter less than you think.

The frenzy surrounding US election cycles often causes investors concern about how their portfolios will fare under a Democratic or Republican administration. Perceptions, including beliefs about which political party will be better for investors, may overshadow their investment strategies. But a long-term look at the performance of the S&P 500 Index can help investors maintain perspective. Here are 10 reasons to consider staying the course during an election.

- 1 It takes a village:** The president is one of many factors that influence the market, and other influences may be stronger. Macroeconomic (macro) factors, such as interest rates, inflation, economic outlooks, policy changes, and wars may have more impact than who resides in the White House.
- 2 Profits can be prophets:** Yes, politics and policies can impact the stock market, but business profitability is a strong gauge that shouldn't be ignored. Increased demand for goods and services boosts company profits and, ultimately, stock prices. Look to profitability to foreshadow what's to come in the market.
- 3 The Fed:** The US Federal Reserve (Fed) controls interest rates. Interest rates are another key underlying factor, so watching what the Fed does will provide important information. When the Fed lowers rates, it makes it easier for companies to borrow and expand, which may help boost stock prices in the long run.
- 4 Innovation is an influencer:** Researchers found that the tech giant Apple was more of a force in the market than the White House. Today, Apple's iOS-app economy supports more than 2.4 million jobs in the US and facilitated \$1.1 trillion in commerce worldwide in 2022.¹
- 5 It's not party time:** Past performance in the market when a particular political party is in power doesn't mean the same results will occur the next time that party is at the helm. In fact, this is one of the most common misconceptions about politics and the market. Stocks have done well in the long term with a mix of Democratic and Republican administrations.
- 6 Diversification is a powerful tool:** Rather than trying to time the market around an election or political party, a diversified portfolio can help you build long-term wealth regardless of who's in the White House or Congress.
- 7 You play a role:** When big events such as an election take place, they don't automatically trigger market changes. Rather, the way investors react to the big news and the actions they take (or don't take) can set in motion a sea of change. So it's important to evaluate whether a new president or a party change in Congress will really cause dramatic market changes, or if other macro factors are more likely to influence the course.
- 8 Policy changes take time:** Proposed legislation must pass through the US House of Representatives, the US Senate, and be signed by the president to become law—a process that can take up to a year. A lot happens in the market in a year.
- 9 History speaks:** Election cycles, especially recent ones, are fraught with misperceptions, personal biases, and bad information. Dire predictions that a candidate's policies will negatively impact a particular sector often prove to be wrong. The Affordable Care Act was expected to harm the healthcare sector, and healthcare stocks sold off as a result. In reality, the healthcare law created a new set of winners and losers within the sector on which astute investors were able to capitalize.
- 10 Prudent investing is a healthy habit:** Decisions made during election cycles can be driven by emotion rather than facts. Your financial professional can help you tune out the noise and make decisions that align with your financial goals so you're better positioned for long-term success.

¹ Apple, "App Store Developers Generated \$1.1 Trillion in Total Billings and Sales in the App Store Ecosystem in 2022," 5/31/23.
Source: Hartford Funds Distributors, LLC, Member FINRA.



DANIEL at Sight & Sound

Saturday, December 7

Show Time: 3:00 PM

Join us for the day as we travel to Lancaster to experience DANIEL at Sight & Sound! From the fiery furnace to the infamous den of lions, DANIEL is a spectacular theatrical experience for the whole family. Witness one of the Bible's most hope-filled stories as it comes to life in this brand-new original stage production from Sight & Sound Theatres. Following the show, we will stop at Miller's Smorgasbord for dinner.

Transportation will leave from the Montoursville, PA Walmart parking lot, from our Sewell, NJ office parking lot, and from the Lower Nazareth Commons Target parking lot. Seating from each location is limited and reservations will be taken on a first-come, first-served basis. **To reserve your seats, call World Travel International at 570-368-1214** with your payment info or visit their office at the Williamsport Regional Airport.

Tickets: \$100 per person

The cost includes the show ticket and a portion of dinner. Aspire Wealth Group will cover the cost of transportation and the majority of dinner. The show is approximately 2 hours and 30 minutes long, with one intermission. Tickets are non-refundable after November 7, 2024.

Event is subject to change.

Budgeting Tips

for a Stress-Free Holiday Season

The holiday season is a time for joy, celebration, and often, increased spending. Without a well-thought-out budget, it's easy to overspend and face financial stress as the new year approaches. However, with some planning and a realistic budget, you can enjoy the festivities without putting a strain on your finances. By prioritizing your spending, seeking out deals, and preparing for unexpected expenses, you can fully embrace the holiday season while staying financially healthy.

Set a Realistic Budget

A realistic budget is key to preventing overspending. To set a budget that works for you, start by assessing your financial situation. Use budgeting tools or apps to track your expenses and ensure you stay within your limits.

Prioritize Spending

Focusing on what matters most helps keep your spending in check. Make a list of your essential holiday expenses, and focus on meaningful gifts and experiences. For example, instead of splurging on expensive gifts, you might plan a family outing or host a special dinner to create lasting memories.

Look for Deals and Discounts

Hunting for deals and discounts can significantly reduce your holiday spending. Shopping early and using cashback apps or loyalty programs can help you save even more.

Plan for Unexpected Expenses

It's important to set aside part of your budget for unexpected costs. To avoid financial strain, include a small buffer in your budget. For example, setting aside an extra \$100 can help cover any surprises without disrupting your financial plans.

By creating a realistic budget, prioritizing your spending, searching for deals, and planning for the unexpected, you can enjoy a stress-free holiday season. Not only will sticking to a budget help you avoid financial stress, but it will also allow you to focus on what truly matters—spending quality time with loved ones. Start your holiday budget early and stay committed to making this festive season both joyful and financially sound.



HOW TECHNOLOGY IS CHANGING THE WORLD OF *Giving*



In today's digital age, technology is revolutionizing every aspect of our lives, including the way we give and engage with charitable causes. From crowdfunding platforms to blockchain donations, technology is making philanthropy more accessible, transparent, and impactful. Understanding these technological advancements is crucial for both donors and non-profits to maximize their impact and reach.

Crowdfunding Platforms

Crowdfunding has become a popular method for raising funds for personal causes, projects, and non-profits. Platforms like GoFundMe and Kickstarter allow individuals to create campaigns and share them with a wide audience. This democratizes fundraising, enabling anyone with a compelling story to garner support. For donors, it provides a direct way to contribute to specific needs and see the tangible impact of their contributions. In North America alone, crowdfunding generates \$17.2 billion annually¹.

Blockchain Donations

Blockchain technology is transforming the landscape of charitable giving by ensuring transparency and traceability. Blockchain-based donation platforms, such as BitGive and Alice, allow donors to track their contributions and see exactly how their funds are being used. This reduces the risk of fraud and increases donor confidence, making it easier for charities to build trust and secure funding.

Mobile Giving

The rise of mobile technology has made donating easier than ever. Mobile giving apps, such as GiveDirectly and Charity Miles, enable users to make donations with just a few taps on their smartphones. This convenience has led to increased donor engagement and higher fundraising totals. Mobile giving also allows for real-time updates and interactions, keeping donors informed and connected to

the causes they support. In the past year, mobile giving donations have increased by a staggering 205%².

Social Media Campaigns

Social media platforms are powerful tools for raising awareness and generating funds. Charities can leverage platforms like Facebook, X, and Instagram to reach a wider audience and engage with donors in real-time. Effective social media campaigns often include compelling stories, visuals, and clear calls to action that encourage sharing and donations. Success stories, such as the ALS Ice Bucket Challenge, highlight the potential of viral campaigns to generate significant funding and awareness.

Data Analytics

Data analytics is becoming an essential tool for non-profits to optimize their fundraising strategies and measure the impact of their programs. By analyzing donor behavior and campaign performance, charities can make data-driven decisions that enhance their effectiveness. Tools like Google Analytics and donor management software provide valuable insights that help organizations tailor their approaches and maximize their resources.

Technology is undeniably transforming the world of philanthropy, making it more efficient, transparent, and engaging. As we look to the future, embracing these technological advancements will be key to maximizing the impact of charitable giving. Whether you're a donor or a non-profit, leveraging technology can help you achieve your philanthropic goals and make a meaningful difference in the world.

By staying informed and adapting to these changes, we can all contribute to a more connected and impactful philanthropic landscape. So, let's embrace the power of technology and continue to support the causes that matter most to us.

Sources: ¹Fundera.com, ²Nonprofitsource.com



5 Reasons Wealth Transfers Fail

Knowing these common legacy pitfalls can help your family avoid them.

Family coach and author Roy Williams surveyed more than 3,000 families and found that over 90% of family wealth transfers fail by the end of the third generation. But in this context, what does “fail” really mean?

A failed wealth transfer can mean several things: a disappearance of the family’s financial wealth, the dissipation of important memories and values, and even intense discord among family members. So why is this happening so frequently, and how can you help prevent the same thing from occurring within your own family?

Here are five of the most common reasons money doesn’t survive wealth transfers over multiple generations.

Lack of meaningful communication

It’s critical for multiple generations of a family to engage in clear, open dialog, which sets the foundation for successfully passing down both financial assets and important values. Getting to know how each of your family members prefers to communicate can also decrease the possibility of family discord. Encouraging clear communication can mitigate many of the reasons wealth transfers fail. Dialogue should center on aspects that go beyond just financial wealth.

Little or no shared vision

Once your family is engaged in meaningful communication, the next step is to define your shared vision. Moving in contradictory directions will eventually seed conflict, so build common ground by identifying what you’re all working toward. What do you want your family’s legacy to look like? What family qualities do you want your great-grandchildren to still value? Giving each person a chance to clearly communicate his or her interests will increase understanding by all, and it’ll help the purpose and positive impact of your family’s financial wealth.

Disregard for intangible assets

When family communication focuses too much on financial wealth, the opportunity to foster a sense of gratitude can be lost. Be sure you’re also communicating about things that go beyond money – like your core values, the experiences that have had the greatest impact on your life, and the philanthropic causes you care about most. Structured communications around these non-financial topics can help refocus everyone on what matters most: your family unit.

Erosion of trust and transparency

You may have heard the adage “transparency breeds trust.” Well, it also goes the other way: If family members believe transparency is lacking, trust can also erode. Transparency does not necessarily mean disclosing your net worth to every family member, but it does mean including them in discussions about the intended purpose of wealth you’ll pass down. Encourage family members to ask questions throughout your family dialogs, and be as open as you can with your answers.

Attitude of entitlement, not gratitude

If there’s one emotion that helps support wealth transfer success, it’s gratitude. When family members are focused on what money can do for them, overspending and misuse soon follow. But by communicating about both financial and intangible wealth and participating together in charitable events, you can slowly strengthen an attitude of gratitude.

It’s not always easy to navigate the complexities of family wealth. But with open communication and the guidance of a trusted financial advisor, you can begin these important conversations and help set your family up for wealth transfer success.

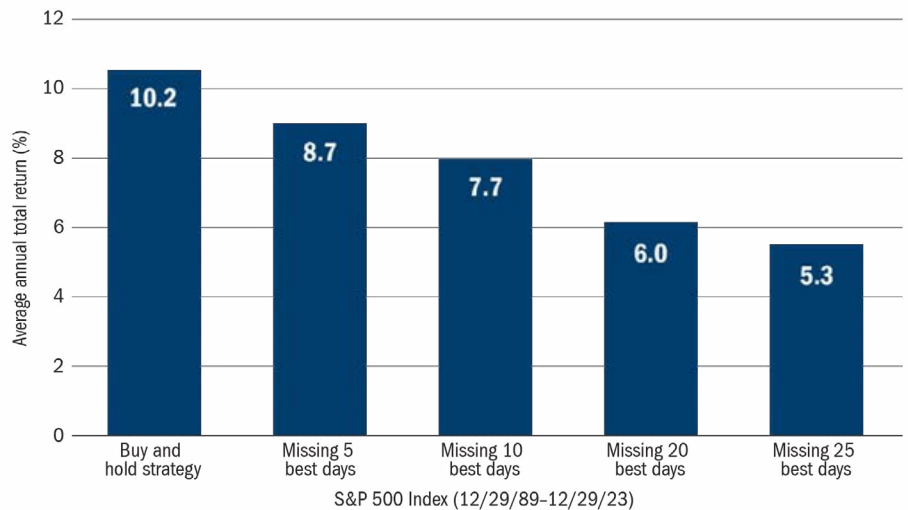
Source: More than Money 360

Time in the Market *Beats* Market Timing

Investors often make the mistake of trying to time the market by simply selling out of it. Historically, some of the worst short-term market fluctuations and losses were followed by periods of substantial market recovery.

In a volatile market, it's tempting to move to a "safe" asset like cash. For many of us, the prospect of loss drives our decision-making. But in many cases, the better approach is to build a resilient strategic portfolio that can help manage risks on the downside.

Consider your goals, time horizon, risk tolerance and overall financial situation when making an investment or asset allocation decision. A significant reallocation because of short-term uncertainty rarely pays off in the long term.



Sources: Columbia Management Investment Advisers, LLC and Bloomberg as of 12/29/23. Past performance does not guarantee future results. The S&P 500 Index tracks the performance of 500 widely held, large-capitalization U.S. stocks. It is not possible to invest directly in an index.

Key Dates for Tax Year 2024

Kickstart your Tax Season Planning with this list of important deadlines

October 15, 2024

Deadline to file and pay your 2023 income tax return if you received an extension.

December 31, 2024

Last day to complete charitable contributions for 2024. (Be sure you allow enough time to complete donations that may require additional lead time.)

January 15, 2025

Fourth estimated payment for 2024 due.

January 31, 2025

Deadline for employers to send W-2s/1099s to individuals.

February 17, 2025

Deadline for financial institutions to send Consolidated 1099s to individuals.

April 15, 2025

Last day to contribute to traditional and Roth IRAs for 2024. Deadline to file individual income tax return or file for an extension with IRS.



The greatest
compliment is the
Referral
of your friends
and family!

If you know someone who could benefit from financial advice or is seeking a second opinion, we're here to help. Each referral extends the reach of our expertise, enabling our team to impact more lives with our effective solutions. Our goal is to make financial well-being accessible to your friends and family.



SOUTH JERSEY DREAM CENTER



South Jersey Dream Center

For the third quarter, our team supported the South Jersey Dream Center in West Deptford, New Jersey. In South Jersey, 1 in 10 people live in poverty. Their mission is to break this cycle from the inside out. They provide opportunities for individuals to change their status quo, discover their purpose and value, and develop skills to reach their full potential. They begin by offering essential items like food, clothing, and hygiene products. From there, they provide personal, spiritual, and professional training to develop the whole person. Learn more at: www.southjerseydreamcenter.org.

Kids Around the World® OneMeal Packing Event at Milton First Baptist Church

With several of our staff attending Milton First Baptist Church, the team will be supporting the church's goal to pack 100,000 meals as part of their OneMeal packing event, a program by Kids Around the World®. The OneMeal mission is to meet the needs of starving children by empowering people to serve. Their mobile food-packing program engages groups to work together in a fun and meaningful hands-on, team-building experience. The meals packed at this event will be shipped and distributed to children in great need. Learn more at: www.kidsaroundtheworld.com/onemeal.



New Office Location *Same Trusted Service!*

In June, our Sewell office moved to Suite 302, conveniently located in the same Tower Commons complex, just a short walk from our previous location.

Our new office is located in the complex's courtyard, accessible between buildings 200 and 300. Parking is available at both ends of the courtyard.

Taking a quick *exercise break*?

Try one of these ideas!

Research has shown that it's important to get all four types of exercise: endurance, strength, balance, and flexibility. Adults should do muscle-strengthening activities at least two days a week and at least 150 minutes (2 1/2 hours) a week of moderate-intensity aerobic exercise, according to the Physical Activity Guidelines for Americans.



Endurance

Endurance exercises improve the health of your heart, lungs, and circulatory system.



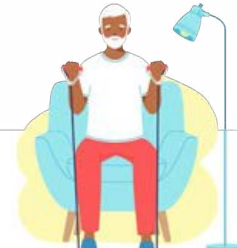
Flexibility

Stretching can improve your flexibility to make everyday activities easier.



Balance

Balance exercises help prevent falls and can improve balance.



Strength

Strength exercises can help you stay independent and prevent fall-related injuries.

Source: National Institute on Aging (www.nia.nih.gov/health/exercise-and-physical-activity)

Pumpkin Muffins

with Maple Cream Filling

INGREDIENTS

Muffin Batter

½ cup vegetable oil
 ½ cup granulated sugar
 ½ cup packed brown sugar
 1 ½ cups pumpkin puree
 1 tsp vanilla
 2 eggs
 ¼ cup milk
 1 ¾ cups all-purpose flour
 1 tsp baking soda
 1 ½ tsp ground cinnamon
 ¼ tsp ground cloves
 ¾ tsp salt

Cinnamon Sugar Topping

½ cup granulated sugar
 1 tsp cinnamon
 1 tbsp unsalted butter

Maple Cream Cheese Filling

¾ cup heavy cream
 8 oz cream cheese, softened
 ¼ cup maple syrup

MAKE IT

Preheat oven to 350°. Whisk oil and sugars. Add pumpkin, vanilla, eggs, and milk; whisk until just combined. Pour muffin batter into prepared muffin tin or cupcake liners filling about ¾ to the top. Combine cinnamon sugar topping and sprinkle over muffins. Bake 20–24 minutes or until the tops spring back when gently pressed.

Make Maple Cream Cheese Filling: Add the cream to a bowl and beat until light and fluffy and stiff peaks form. In a separate bowl, beat the softened cream cheese until smooth. Fold in the whipped cream. Add the maple syrup and mix until smooth.

Once the muffins have cooled, cut a cone out of the center of the muffins using a small paring knife. Using a piping bag, or a plastic bag with the corner snipped off, add the filling to the center hole in the muffins. Fill it all the way to the top, covering the top of the muffin.





From left to right: Jo'nelle Fetzer, Molly Veres, Joel Appleman, Keely Swartwood, Chris Jackowski, Jason Dugan, Derek Snyder, Renee Hitchner, Chase Snyder, Amanda Butler, Chris Confer, Anne Cross.

Aspire Wealth Group is honored to be recognized by Forbes!



For the second consecutive year, our team has been named to Forbes' list of Best-In-State Wealth Management Teams! We are honored to be recognized as leaders in our industry again in 2024.



Congratulations to our President, Jason Dugan, for being named to Forbes' 2024 list of Best-In-State Wealth Advisors. This marks the fourth consecutive year he has earned this recognition.



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Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation.

The 2024 Forbes ranking of America's Top Wealth Management Teams Best-In-State, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 3/31/2022 to 3/31/2023 and was released on 01/09/2024. Advisor teams that are considered must have one advisor with a minimum of seven years of experience, have been in existence as a team for at least one year, have at least 5 team members, and have been nominated by their firm. The algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 10,100 team nominations, 4,100 advisor teams received the award based on thresholds. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please see <https://www.forbes.com/lists/wealth-management-teams-best-in-state> for more info.

The Forbes Top Wealth Advisors Best-In-State 2024 ranking, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 6/30/2022 to 6/30/2023 and was released on 4/3/2024. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 42,108 nominations, roughly 8,500 advisors received the award. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/best-in-state-wealth-advisors> for more info.