

Team Highlights | RV Life or Cruising | One Big Beautiful Bill Act Changes | Football & Family
Aging In Place or Downsizing | The Evolution of AI | In the Community | Fall Recipe

Living Well

Newsletter

ASPIRE
WEALTH GROUP

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From the desk of **Jason Dugan**

As we move into fall, I'm reminded of how seasons of change often bring new opportunities for growth both personally and professionally. This year, my family experienced one of those meaningful transitions as we moved our son Josh into Bucknell University to begin his college journey.

Although Bucknell is close to home, the shift in our daily lives has been significant. The house feels a little quieter, the routines a bit different, and the emotions a mix of pride and nostalgia. Watching Josh spread his wings, discover new interests, and embrace independence has been incredibly rewarding. It's a reminder of how important it is to support the people we care about as they step into new chapters of life.

At the office, we've also embraced new experiences. This summer marked our first-ever team retreat, a chance to step away from the day-to-day and focus on collaboration, strategy, and personal growth. It was a meaningful time for our team to reconnect, share ideas, and strengthen the foundation of the service we provide. These moments of reflection and renewal are vital, and they energize us as we continue to support our clients through their own transitions.

As we approach the end of 2025, I encourage you to take time to reflect on your goals and consider any adjustments that may help you finish the year strong. Whether it's a conversation about your retirement strategy, tax planning, or simply checking in, we're here to help.

Thank you for allowing us to be part of your journey. We look forward to continuing to serve you with care and purpose.

Warm regards,

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



Welcome **Drew Newcomb**

Drew joined our team at the Central Pennsylvania office in July. He is passionate about helping people feel more confident in their financial journey and looks forward to getting to know the individuals Aspire Wealth Group serves.

Drew holds a Bachelor's Degree in Economics from Bucknell University in Lewisburg, Pennsylvania. Before joining Aspire Wealth Group, Drew spent five years as a retail sales supervisor at Woodlands Bank, where he worked closely with clients to guide them through the mortgage process and help them make more informed financial decisions.

Outside of work, Drew enjoys all things sports-related. He has coached high school football for six years and basketball for two. His hobbies include golfing, going to the gym, traveling, cooking, watching and playing sports, and spending time with family.

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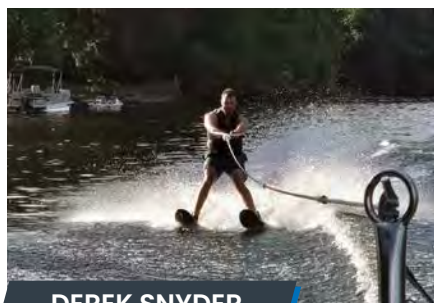
Summer Highlights

Our team had the opportunity to spend some time away from the office this summer to pursue their passions, spend time with loved ones, and engage in enjoyable activities. We asked the team to name their favorite highlight from the summer and here's what each of them had to say.



JASON DUGAN

"Our successful fishing trip with friends on our vacation to the Outer Banks in June."



DEREK SNYDER

"Water skiing with my family on Labor Day."



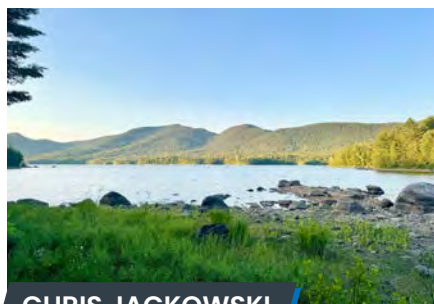
JO'NELLE FETZER

"Enjoying quality time with family on weekends by taking scenic mountain rides in the Jeep with the top off, soaking in the beauty of nature."



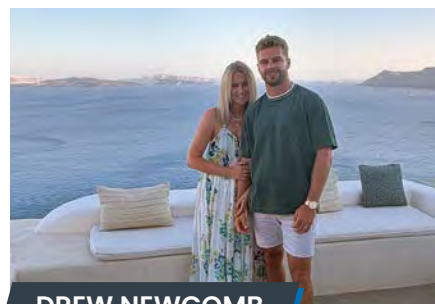
KATHERINE CAMPBELL

"I enjoyed a spontaneous trip to Dave & Buster's with my boys—it was a day full of laughter, great food, and tons of games"



CHRIS JACKOWSKI

"Camping with longtime friends in Vermont."



DREW NEWCOMB

"My wife Marissa and I traveled to Santorini, Greece, for our honeymoon."



CHRIS CONFER

"Spending time with family at the beach on my visit to Massachusetts."



AMANDA BUTLER

"If you didn't know there's a Yankee Candle Village—there is! After visiting family in Massachusetts and New Hampshire, we made a stop in South Deerfield, MA before heading home. We spent several hours there exploring and shopping with my oldest son, my parents, and my sister."



SAMMARA VECCHIO

"On the last night of our vacation at Long Beach Island, we got our faces painted at Fantasy Island Amusement Park."

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RV Life or Cruises?

Choosing Your Adventure in Retirement



One of the greatest gifts of retirement is freedom—especially the freedom to travel. But how you choose to travel can shape the experience in very different ways. Two popular approaches among retirees are hitting the road in an RV or setting sail on a cruise. Both bring adventure, but the lifestyle, costs, and even the type of memories they create are very different.

The Rise of RV Travel

RV ownership has exploded in the last two decades. More than 11 million U.S. households now own an RV, a 62% increase since 2001¹. For many, it's the flexibility that appeals: you can spend fall chasing foliage in New England, winter in Florida, and springtime exploring the Rockies—all with your “home” tagging along.

But RV life isn't always the budget option it's often imagined to be. The annual cost of owning and operating a motorhome typically runs between \$5,000–\$10,000¹, depending on fuel, insurance, and maintenance. Add in campground fees (anywhere from \$30 to \$100 per night at private parks), and the expenses can add up quickly. Renting can be a savvy way to test the lifestyle without the long-term commitment. A two-week RV trip often runs \$3,000–\$4,500 all-in, surprisingly close to the cost of a mid-range cruise.

Cruises: More Than Just Buffets

Cruising has changed dramatically in the last decade. It's no longer just Caribbean islands and deck chairs. River cruises in Europe, small-ship adventures in Alaska, and even “expedition cruises” to Antarctica are attracting retirees who want a curated, cultural experience without the stress of planning².

What surprises many is how cost-predictable cruises can be. With lodging, food, entertainment, and often excursions bundled together, budgeting is simpler than with road travel. But one hidden cost? Internet packages. As more retirees stay connected while traveling, shipboard Wi-Fi (often \$15–\$30/day) is something to plan for. Shore excursions, specialty dining, and gratuities can also inflate the final bill if not carefully planned³.

Lifestyle Fit: Independence vs. Ease

When deciding between RV travel and cruising, cost is only part of the equation. Lifestyle fit often matters more.

- **RV Travel:** Ideal for retirees who enjoy independence, open roads, and slower travel. RVing offers flexibility to change plans on a whim and the chance to immerse yourself in small towns, national parks, and hidden gems. It's also a more social lifestyle than many realize—RV communities often create lasting friendships.
- **Cruises:** Perfect for those who want to maximize relaxation and minimize logistics. Cruisers wake up in a new destination each day without worrying about maps or meal planning. For socially inclined retirees, cruises also offer an easy way to meet new friends over dinner or group excursions.

Why Not Both?

Some retirees are finding joy in combining both approaches. They might spend part of the year exploring North America in an RV, then fly to Europe for a river cruise. It doesn't have to be an either/or decision—just another way to customize retirement travel to fit your personality.

Whether you prefer the independence of the open road or the ease of the open seas, both options can deliver unforgettable experiences. The best choice isn't about dollars alone, but about what kind of stories you want to collect in retirement.

Sources: ¹ RV Industry Association (RVIA), 2023 RV Ownership Trends Report

² Cruise Lines International Association (CLIA), 2023 State of the Cruise Industry Report

³ AARP Travel, Hidden Costs of Cruising: What to Know Before You Go, 2024



The One Big Beautiful Bill Act

What it could mean for your financial future

On July 4, 2025, the One Big Beautiful Bill Act (OBBBA) was signed into law, ushering in sweeping tax updates that could shape how individuals and families plan for the future. While tax law can often feel complicated, this bill aims to bring more clarity, stability, and opportunity to taxpayers. Here's a breakdown of the most notable changes—and what they might mean for you.

Key Tax Provisions Made Permanent

Several provisions that were set to expire have now been made permanent, offering greater certainty for long-term financial planning. These include:

- **Current tax rates** remain in place.
- **Standard deduction** continues, with a modest increase.
- **Mortgage interest deduction** remains capped at \$750,000.
- **Alternative Minimum Tax (AMT) patch** preserved, keeping millions of taxpayers out of AMT exposure.
- **20% pass-through deduction (Section 199A)** retained for small business owners.

For individuals and business owners alike, this permanence means fewer surprises and more predictability when building financial strategies.

Updates That May Boost Your Bottom Line

The Act also modified several existing provisions that could result in more money in your pocket:

- **State and Local Tax (SALT) deduction:** increased to \$40,000 through 2029, with phaseouts for high earners.
- **Child Tax Credit:** increased to \$2,200, with \$1,700 refundable—offering meaningful support for families.
- **Estate and Gift Tax Exemption:** rises to \$15 million in 2026, giving families more flexibility in legacy and wealth transfer planning.

New Deductions to Consider

Perhaps the most eye-catching updates are the newly added deductions designed to offer short-term tax relief:

- **Tips:** Deductible up to \$25,000 (single) or \$50,000 (joint), with income phaseouts.
- **Overtime pay:** Deductible up to \$12,500 (single) or \$25,000 (joint), also with phaseouts.
- **Senior Deduction:** Temporary \$6,000 per taxpayer, available for those 65 and older.

These provisions are temporary, so they may be most valuable for tax planning strategies through 2028.

Household-Friendly Tax Breaks

Other updates offer direct benefits for everyday expenses:

- **Car loan interest:** Deductible up to \$10,000 for U.S.-manufactured new cars purchased from 2025–2028.
- **Itemized deduction limits:** Higher earners will see a cap of 35 cents per dollar of deduction, reducing the overall benefit of itemizing.
- **Trump Savings Account:** A new savings vehicle for minors, allowing \$5,000 per year in after-tax contributions without requiring earned income. As part of a newborn pilot program, eligible children born from 2025–2028 will automatically receive a \$1,000 contribution from the federal government. These accounts convert to traditional IRAs at age 18, potentially giving young savers a powerful head start.

Why It Matters to You

The OBBBA's changes span everything from everyday household deductions to generational wealth planning. Families may benefit immediately from the increased Child Tax Credit and newborn savings program. Retirees can take advantage of the Senior Deduction, while small business owners gain long-term certainty with the 199A deduction.

As with any major legislation, the real value lies in understanding how these changes apply to your personal situation. Some deductions are temporary, others permanent, and many include income-based phaseouts. Aligning these updates with your financial goals could help you save money, plan more confidently, and create stronger opportunities for your future.

Final Thoughts: Planning Ahead Is Key

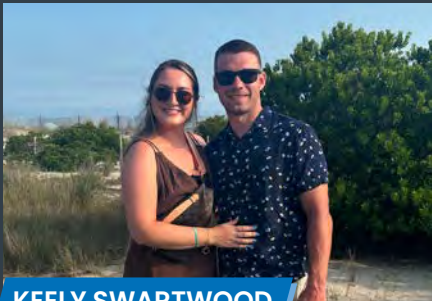
The One Big Beautiful Bill Act represents one of the most significant tax updates in recent years. With a mix of permanent and temporary provisions, the bottom line is clear: proactive planning can help you make the most of these opportunities.

If you'd like to explore how these changes may impact your financial future, please reach out—we're here to help.

Changes in tax laws or regulations may occur at any time and could substantially impact your situation. While we are familiar with the tax provisions of the issues presented herein, as Financial Advisors we are not qualified to render advice on tax or legal matters. Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

Summer Highlights

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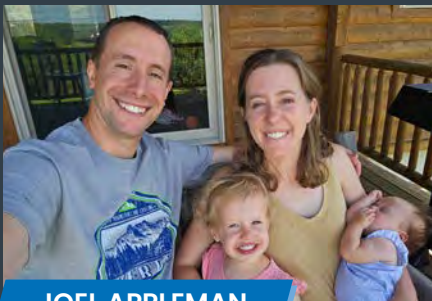
KEELY SWARTWOOD

"Our long weekend trip to Cape May, New Jersey for Hadyn's birthday in June."



CHASE SNYDER

"Visiting Acadia National Park with my wife and son!"



JOEL APPLEMAN

"Our cabin vacation with extended family to the Cook Forest area."



RENEE' HITCHNER

"We always have someone's birthday to celebrate with 8 grandkids and I am here for it."

Football, Family, & Fall Traditions



More than winning—it's about the moments that matter.

Fall and football just seem to go hand in hand. The air turns crisp, leaves begin to fall, and weekends suddenly revolve around games, gatherings, and plenty of good food. For many of us, football isn't just about the sport itself—it's the backdrop to some of our favorite traditions.

Picture it: a pot of chili simmering on the stove, family and friends gathered in the living room, cheers and groans rising with every big play. Maybe it's sitting under the lights at a Friday night high school game, bundled in a blanket and cheering on the hometown team. Or maybe it's a Sunday ritual—the same snacks, the same chair, the same playful arguments about referees' calls.

The truth is, the real magic of football season has little to do with the scoreboard. Wins and losses come and go, but what we remember are the moments that happen around the game. A grandchild proudly wearing their first team jersey. The comfort of familiar traditions, like hearing the same fight song or enjoying that once-a-year tailgate spread. These little things turn into lasting memories.

For those in or approaching retirement, football season often carries new meaning. Without the rush of workweek schedules, there's more time to enjoy the experience. It becomes less about the clock and more about the company. Sharing old stories ("I remember when tickets cost five dollars!") or teaching younger fans the basics of the game is a way of passing down more than just rules—it's passing down connection.

And for those who don't follow the sport? Football season still offers plenty: the smell of barbecue, the joy of a gathering, the rhythm of a season built around community.

So whether your team is on a winning streak or a rebuilding year, remember this: football, like life, isn't measured only by the final score. It's about the traditions we build, the people beside us, and the joy of playing the long game well.





Aging in Place or Downsizing?

Making the Right Choice for Your Retirement Lifestyle

As the leaves begin to change, many of us find ourselves reflecting on life's transitions—including where and how we want to live in retirement. Two common paths often come up in these conversations: staying in your current home as you age, or downsizing to something smaller and easier to manage. Both options can work beautifully. The key is understanding what each path offers—and what it requires—so you can make a confident, informed decision.

The Case for Aging in Place

There's something deeply comforting about staying in the home you know and love. Familiar rooms, long-time neighbors, and a community you've built over the years can be hard to leave behind. In fact, nearly three out of four adults over 50 say they'd prefer to remain in their homes as long as possible.

But aging in place often means making a few adjustments. Simple upgrades—like grab bars in the bathroom, better lighting, or a stairlift—can go a long way toward improving safety. It's also wise to think ahead about healthcare needs, whether that means having family nearby, hiring in-home help, or using technology like fall detection systems.

And don't forget the financial side: budgeting for maintenance, renovations, and those inevitable "surprise" expenses is essential.

The biggest benefit? The comfort and continuity of staying in a place that feels like home.

The Appeal of Downsizing

On the flip side, downsizing can feel like a fresh start. Moving to a smaller home, a condo, or an active adult community can simplify life in meaningful ways. With less space to maintain and fewer repairs to worry about, you may find yourself with more time, energy, and financial flexibility.

Selling a larger home can also unlock valuable equity—funds that can be redirected toward retirement income, travel, or future healthcare needs. And many newer homes or communities come with built-in accessibility features like single-level layouts and walk-in showers, making daily life easier.

There's also a social upside: many retirement communities offer clubs, events, and activities that help residents stay connected and engaged—something that's just as important as physical health.

The tradeoff? Leaving behind a home full of memories and possibly moving farther from familiar faces or places.

Finding the Right Fit

So, which option is better? The truth is, there's no one-size-fits-all answer. Aging in place offers comfort and familiarity, while downsizing can bring simplicity and new opportunities. Some people even do both—staying in their homes for as long as it makes sense, then downsizing when the time feels right.

What matters most is planning ahead. Thinking through your finances, health needs, and lifestyle preferences now—before a decision is urgent—can make all the difference.

Final Thoughts

Whether you envision cozy autumns in the home you've always loved or a fresh start in a more manageable space, the most important thing you can do is plan ahead. With the right preparation, either path can support a safe, comfortable, and independent future.

If you're weighing the pros and cons of aging in place versus downsizing, we'd be glad to talk through how each option might fit into your overall financial plan—with clarity, care, and confidence.

The Evolution of AI

How It's Changing Your Life and the Future

Artificial Intelligence (AI) is no longer a futuristic idea—it's already woven into our daily lives. From the way we stream movies to how we navigate traffic, AI is quietly shaping the world around us. But what does that mean for you, and what should you know about its growing role? Let's take a closer look at how AI is helping—and where we should tread carefully.

What Is AI, Really?

At its core, AI is computer technology that can “learn” from data and make decisions or predictions. It powers everyday tools like voice assistants (Siri, Alexa), personalized recommendations on Netflix, and even advanced medical software that helps doctors detect diseases earlier. It's not magic—it's software designed to make life more efficient.

There are two key types of AI worth understanding:

- **Traditional AI (Assistive AI):** The version most of us use every day. It responds to human input and provides support—like predictive text, fraud alerts from your bank, or GPS apps suggesting faster routes.
- **Agentive AI:** A newer, more advanced type that can take action on its own within defined limits. For example, it might automatically rebalance a portfolio, schedule appointments, or monitor systems without being asked.

The distinction is important. Assistive AI helps us make decisions more efficiently, while agentive AI introduces autonomy. That creates exciting opportunities but also raises questions about oversight, trust, and accountability.

Everyday Benefits of AI

AI is already making life easier in several areas:

- **Healthcare:** AI helps doctors analyze scans, predict health risks, and personalize treatments—leading to faster diagnoses and better outcomes.
- **Home & Lifestyle:** Smart thermostats learn your preferences while voice assistants manage reminders, shopping lists, and even turn off lights.

- **Transportation:** GPS apps suggest faster routes and help avoid traffic. Self-driving cars are being tested to improve safety and accessibility.
- **Entertainment:** If you've ever wondered how Netflix seems to know what you'll like next, that's AI at work—learning your preferences and curating content.

Risks to Keep in Mind

AI offers convenience, but it also comes with challenges:

- **Privacy Concerns:** AI systems often rely on personal data. It's important to know how your information is being used—and take steps to protect it.
- **Job Disruption:** Some industries are seeing roles change or disappear due to automation. Staying adaptable and informed is key.
- **Bias in Decision-Making:** AI can unintentionally reflect human biases if not carefully designed, influencing everything from hiring to loan approvals.
- **Over-Reliance on Technology:** It can be tempting to let AI do the thinking for us, but human judgment, empathy, and experience still matter—especially when it comes to life's biggest decisions.

What This Means for You

For clients, business owners, and investors, the rise of AI highlights the importance of staying invested in the future. Companies that adopt and adapt to AI are likely lead the next wave of growth and innovation. Adaptability will be just as essential for individuals—whether planning for retirement, making career moves, or navigating an ever-changing marketplace.

AI is a powerful tool that's changing how we live, work, and connect. But at the end of the day, it's still just that—a tool. The most important decisions in life require human wisdom, values, and relationships. At Aspire Wealth Group, we remain dedicated to guiding you with clarity and confidence, no matter how technology evolves. Together, we'll help you prepare for the future while staying rooted in what matters most.

5 Myths About Advance Care Planning

Get the facts about these common advance care planning myths.



Myth

My loved ones will know what I want when the time comes.

Fact

Not necessarily. In one study, nearly 1 in 3 people guessed wrong when asked to predict which end-of-life decisions their loved one would make.



Myth

I need a lawyer to create an advance care plan.

Fact

Most states offer free advance directive forms online, and you do not have to involve a lawyer.



Myth

I only need a plan if I'm very old or ill.

Fact

It's impossible to predict the future. An emergency can happen at any age. Creating a plan now helps ensure that someone you trust can make decisions that reflect your wishes.



Myth

An advance care plan only matters if I put it in writing.

Fact

The most important part of planning is discussing your wishes with your loved ones. It can save them from worrying about whether they made the right decisions for you.



Myth

Once I put my plans in writing, I can't change them.

Fact

Your advance directives can be changed at any time. In fact, you should review your plans at least once a year and after any major life event like a move, divorce, or change in your health.

Source: National Institute on Aging (<https://www.nia.nih.gov/health/advance-care-planning/five-myths-about-advance-care-planning>)

Key Dates for Tax Year 2025

Kickstart your Tax Season Planning with this list of important deadlines.

October 15, 2025: Deadline to file and pay your 2024 income tax return if you received an extension.

December 31, 2025: Last day to complete charitable contributions for 2025. (Be sure you allow enough time to complete donations that may require additional lead time.)

January 15, 2026: Fourth estimated payment for 2025 due.

January 31, 2026: Deadline for employers to send W-2s/1099s to individuals.

February 17, 2026: Deadline for financial institutions to send Consolidated 1099s to individuals.

April 15, 2026: Last day to contribute to traditional and Roth IRAs for 2025. Deadline to file individual income tax return or file for an extension with IRS.



The Greatest Compliment

Referring friends or family members is the highest way to show your trust, and we'd love the opportunity to serve the people who matter most to you.


ASPIRE
Cares

In the Community

In an effort to support and raise awareness for local nonprofit organizations, Aspire Cares was established in 2021. Since then, our contributions have totaled over \$100,000 to a variety of organizations, enriching our communities. For the third quarter of 2025, we selected two nonprofit organizations to support in southern New Jersey.



Lighthouse Ministry Inc.

Lighthouse Ministry is a faith-based Christian outreach to the children and youth of the city of Salem, New Jersey, and to the greater Salem County area. Its purpose is to provide recreational and educational developmental programs, to develop constructive relationships, to provide responsible Christian role models and mentors, with the goal of presenting the claims of Jesus Christ and his gospel to Salem area youth and to their families. Learn more at: www.lighthouseministryinc.org.



The Arc Gloucester

The Arc Gloucester, located in West Deptford, New Jersey, empowers individuals with intellectual and developmental disabilities and their families to achieve their highest potential through advocacy, education, and quality services. Learn more at: www.thearcgloucester.org.

Team Retreat

In September, we held our first-ever team retreat in Hershey, Pennsylvania. It was a chance to step away from the day-to-day and focus on collaboration, strategy, and personal growth. It also offered the perfect opportunity for team building and bonding, highlighted by our group go-karting activity.



Pumpkin Cream Cheese Muffins

INGREDIENTS

- ✓ 1/2 cup melted coconut oil
- ✓ 1/2 cup, plus 1 tablespoon maple syrup or honey
- ✓ 1 tablespoon vanilla extract
- ✓ 2 large eggs, at room temperature
- ✓ 3/4 cup pumpkin butter
- ✓ 3/4 cup pumpkin puree
- ✓ 1 1/2 cups white whole wheat flour
- ✓ 1 1/2 teaspoons baking powder
- ✓ 1/2 teaspoon baking soda
- ✓ 1 teaspoon cinnamon
- ✓ 1/2 teaspoon ginger
- ✓ 1/8 teaspoon cardamom
- ✓ 1/8 teaspoon grated nutmeg
- ✓ 1/8 teaspoon ground cloves
- ✓ 1 teaspoon kosher salt
- ✓ 2 tablespoons candied ginger pieces
- ✓ 8 ounces cream cheese, at room temperature

Sugared Ginger Topping

- ✓ 1/4 cup candied ginger pieces
- ✓ 1 tablespoon cinnamon sugar



www.halfbakedharvest.com

MAKE IT *(Servings: 12 muffins)*

1. Preheat the oven to 350° F. Line 12 muffin tins with paper liners.
2. In a bowl, stir together the coconut oil, 1/2 cup maple/honey, vanilla, eggs, pumpkin butter, and pumpkin. Add the flour, baking powder, baking soda, cinnamon, ginger, cardamom, nutmeg, cloves, and salt. Mix until just combined. Fold in 2 tablespoons candied ginger. Divide the batter evenly among the prepared pan.
3. In a bowl, whip together the cream cheese and 1 tablespoon of maple/honey. Dollop 1 rounded teaspoon into the center of each muffin, pushing the cream halfway into the muffin, but not fully.
4. Mix 1/4 cup candied ginger and cinnamon sugar. Sprinkle over each muffin. Bake 18-20 minutes, until the tops are just set. Enjoy warm with butter (if desired).

COMING IN DECEMBER

YEAR-END CELEBRATION

Dinner & Concert featuring Riley Clemmons

Thursday, December 4

5:30 PM – 9:00 PM



Enjoy dinner followed by a festive holiday concert featuring Christian pop and worship singer-songwriter Riley Clemmons, hosted at Herman & Luther's in Montoursville, Pennsylvania.





From left to right: Renee Hitchner, Sammara Vecchio, Joel Appleman, Drew Newcomb, Keely Swartwood, Chris Jackowski, Jason Dugan, Derek Snyder, Chase Snyder, Chris Confer, Amanda Butler, Jo'nelle Fetzer, Katherine Campbell.

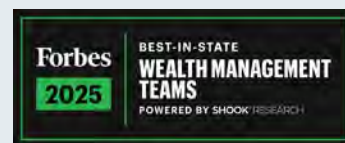
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Chairman's Council
2019-2025

Jason Dugan awarded for
the 7th consecutive year!



Jason Dugan awarded for
the 5th consecutive year!



Aspire Wealth Group awarded for
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Sewell, NJ 08080
856-352-6606

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

Chairman's Council Membership is based on prior year fiscal year production. Re-qualification is required annually. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of future performance. No fee is paid in exchange for this award/rating.

The Forbes Best-in-State Wealth Advisors 2025 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 6/30/2023 to 6/30/2024 and was released on 4/8/2025. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weighs 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 48,944 nominations, roughly 9,722 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. Compensation provided for using the 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.

The 2025 Forbes Best-In-State Wealth Management Teams, 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 3/31/2023 to 3/31/2024 and was released on 01/09/2025. 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 weighs 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 11,674 team nominations, 5,331 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. Compensation provided for using the rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please see <https://www.forbes.com/lists/wealthmanagement-teams-best-in-state> for more info.