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Market Aware vs. Market Reactive | Starting Traditions with Grandchildren | In the Community

Spring 2026

# Living Well

Newsletter

**ASPIRE**  
WEALTH GROUP

[AspireWealthGrp.com](http://AspireWealthGrp.com)

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*Living Well*



From the desk of  
**Jason Dugan**

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As spring unfolds and the world begins to thaw, I'm reminded that every season carries its own wisdom. Spring's lesson is simple yet profound: renewal is always possible. Even after the quietest winters, life returns—steadily and often more beautifully than before. It's a rhythm that mirrors our financial lives and personal goals, where there's always an opportunity to refresh, refocus, and rediscover what matters most.

This edition of *Living Well* reflects that spirit, beginning with the heartbeat of our firm—our people. Our team updates highlight those who serve our clients with care and dedication, and their commitment inspires me daily. You'll also find a guide to "Spring Clean Your Finances," a reminder that progress often comes through small, consistent steps—reviewing accounts, updating documents, and bringing clarity to overlooked areas. These actions create momentum and renewed confidence.

Our Investment Analyst, Chase Snyder, shares perspective on alternative investments, offering a thoughtful lens on today's evolving markets. We're also sharing 2026 event dates and highlighting our Aspire Cares Q1 donation to Angels Community Outreach, whose work reminds us that renewal isn't just personal—it's something we can help create for others.

For families, we've included insights on helping fund education and creating meaningful traditions across generations. Amid market headlines, we offer guidance on staying calm, informed, and focused.

As you turn these pages, I hope you feel encouraged to embrace the season with renewed purpose. May spring bring clarity where you've been seeking direction, peace where you've been carrying uncertainty, and moments of joy with those who matter most.

Thank you for trusting our team to walk alongside you on your journey. It's a privilege we never take for granted. Here's to growth, renewal, and the promise of the season ahead.

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



# Team Highlights

We asked the team to share a highlight from the last few months, and here's what some of them had to share.



**SAMMARA VECCHIO**

"My kids and I visited friends in Virginia in March. We were right outside of Washington D.C. and were able to tour the town. We had a great time!"



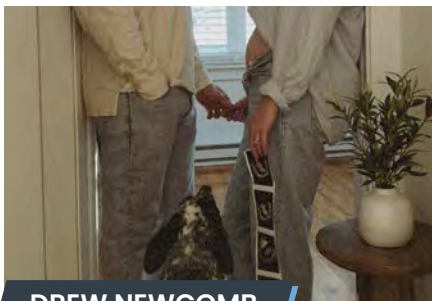
**CHRIS JACKOWSKI**

"Quick trip to New York City in March to catch Tedeschi Trucks Band at the Beacon Theatre and spend some time at the Museum of Natural History."



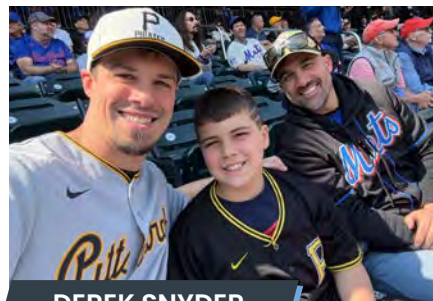
**AMANDA BUTLER**

"It was a COLD winter! So, when negative degree temperatures crept in, my sons and I HAD to try making ice cream in the snow! Cookies and cream was our flavor of choice that day. Delicious!"



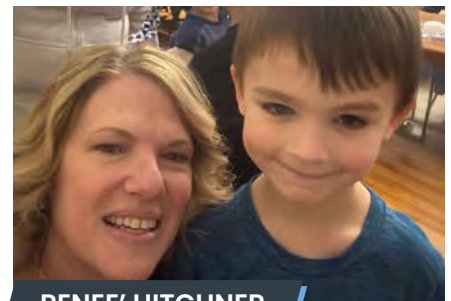
**DREW NEWCOMB**

"My wife, Marissa, and I are preparing for the arrival of our little one, as we are expecting a baby boy in August 2026."



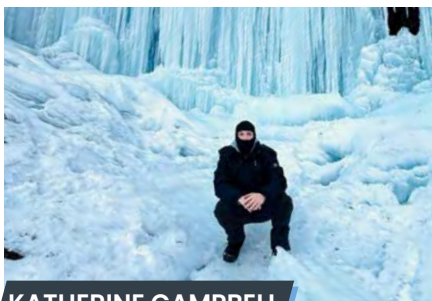
**DEREK SNYDER**

"Pirates Opening Day with my brother and nephew."



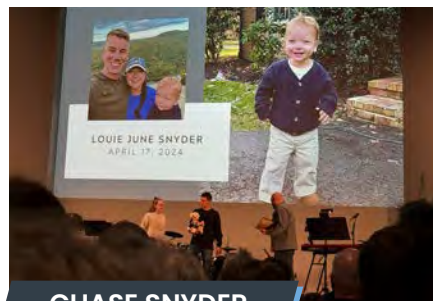
**RENEE' HITCHNER**

"In March, I got to have lunch with my youngest grandson, Dominick at his elementary school."



**KATHERINE CAMPBELL**

"We closed out winter with a quick adventure to Jacoby Falls to see the frozen waterfalls."



**CHASE SNYDER**

"We dedicated Louie at our church!"



**JOEL APPLEMAN**

"With all the snow we had this winter, I enjoyed sledding with my oldest daughter."

## The Aspire Family is Growing

Congratulations to Advisor Keely Swartwood and her husband, Hady, on the birth of their daughter, Isla, on March 11. She weighed 7lbs., 11oz., and everyone is happy and healthy!



# Spring Clean Your Finances

Spring is here, and while many of us focus on tidying up our homes, it's also the perfect time to give our finances a little refresh. A few small steps can simplify your financial life, reduce stress, and help you feel more in control. Beyond just organization, this process can highlight opportunities to save, invest more wisely, and plan ahead for big life events such as retirement, travel, or family needs. Taking time now can prevent last-minute scrambling later and help give you confidence that your finances are on track.

## Simplify, Consolidate, and Organize

Over time, it's common for accounts to accumulate—multiple bank accounts, retirement accounts, or investment portfolios can quickly become overwhelming. Consolidating accounts or at least creating a clear master list can save time and prevent mistakes. Combining similar accounts or moving assets to fewer institutions makes it easier to monitor balances, track progress toward goals, and spot potential fees or overlaps. It also simplifies tax reporting, reduces paperwork, and helps financial advisors or family members navigate your accounts if needed.

Organizing important documents is another essential step. Tax returns, insurance policies, wills, and estate planning papers can pile up over the years. Start by gathering these items and sorting them into clearly labeled folders, both physical and digital. Consider creating a checklist of essential documents to ensure nothing is overlooked. Digital copies can be stored securely on encrypted drives or password-protected cloud services. Adding brief notes on renewal dates, coverage limits, or beneficiaries can make referencing information faster and easier. A well-organized system ensures you can access what you need quickly and helps family members in case of emergencies.

## Review Security and Subscriptions

Financial housekeeping also includes reviewing digital security and recurring expenses. Take the time to update passwords for online banking, investment accounts, and other sensitive platforms. Enabling multi-factor authentication adds an extra layer of protection, and using a password manager makes creating and storing strong passwords much easier. You may also want to review authorized users on accounts, such as family members with access to shared platforms, and remove any that are no longer necessary. Proactively addressing security now can prevent headaches later and protect your accounts from fraud or unauthorized access.

At the same time, review recurring subscriptions and automatic payments. From streaming services to apps and memberships, many of these charges can quietly add up. Canceling services you no longer use can free up extra cash, and reviewing other payments—like utilities or insurance plans—might uncover opportunities to reduce costs. On average, households waste over \$300 annually on unused subscriptions alone. A quick review ensures your money is going toward the things you actually use and enjoy, while potentially creating room to save or invest more.

## Take the First Step

Spring cleaning your finances doesn't have to happen all at once. Pick one area to tackle this week—whether it's consolidating accounts, organizing documents, or reviewing subscriptions. Even small actions can make a big difference in creating clarity and confidence in your financial life. Over time, these habits compound, helping you make more informed decisions and feel more in control of your financial future.

Spring is in the air. Take a little time to refresh your finances and enjoy the peace of mind that comes with being organized, prepared, and ready for the months ahead.



# Looking Beyond Stocks & Bonds:

## Understanding Alternative Investments



By Chase Snyder, CFA | Investment Analyst

When most people think about investing, stocks and bonds come to mind first. While these traditional investments play an important role in many portfolios, they are not the only options available. Alternative investments provide access to assets and strategies that fall outside traditional markets—often involving real assets, private markets, or other specialized approaches. Because they are not typically traded on public exchanges, alternatives can offer opportunities unavailable in conventional markets—but they also carry risks and complexities that investors should carefully evaluate.

### What Counts as an Alternative Investment?

Alternative investments cover a broad range of assets and strategies. Common examples include:

- **Private real estate investments:** commercial or residential properties held in private funds.
- **Private credit:** loans to businesses outside of traditional banking channels.
- **Infrastructure:** toll roads, renewable energy, or utilities, which may offer more stable return streams.
- **Commodities:** tangible resources like gold, oil, or agricultural products, which some investors use as a potential hedge against inflation.
- **Hedge funds and specialized strategies:** approaches that seek returns less correlated with traditional market trends.

These options may allow investors to access different markets, potentially smoothing overall portfolio performance and opening opportunities for income or growth that traditional investments may not provide. However, there is no guarantee that these outcomes will be achieved.

### Why Do Investors Consider Alternatives?

The primary draw is diversification. Because many alternatives behave differently than traditional markets, their performance may not always move in the same direction as stocks or bonds, which can help add balance during periods of volatility. That said, diversification does not eliminate risk or guarantee against loss.

Alternatives may also offer income or return potential in different environments—private real estate through rental payments, private lending through interest income, or long-term growth through assets not publicly traded.

Commodities like gold are sometimes viewed as a store of value during economic uncertainty. In some cases, certain structures may also provide tax advantages depending on the investor's situation. None of these potential benefits are guaranteed, and actual results will vary based on market conditions and the specific investment.

### Important Considerations and Risks

Alternative investments come with important considerations that investors should understand before committing capital:

- **Complexity:** Structures, fees, and strategies may require a higher level of due diligence than traditional securities.
- **Illiquidity:** Investors may not be able to sell or redeem on a daily basis. Some investments require holding periods of several years.
- **Loss of capital:** There is a risk of losing some or all invested capital, with additional risks from leverage, concentration, and valuation uncertainty.
- **Higher fees and limited transparency:** Many alternatives carry management and incentive fees that can reduce returns, and may provide less frequent reporting than publicly traded investments.
- **Suitability:** Because of these factors, alternatives are not suitable for every investor and should be evaluated in the context of an investor's overall financial situation, goals, risk tolerance, and time horizon. Additionally, many alternative investments are available only to investors who meet certain income or net worth thresholds established by the SEC.

### How Alternatives Can Fit Into a Portfolio

When aligned with long-term goals and risk tolerance, alternatives can play a role in a diversified portfolio. Our team carefully evaluates these opportunities and incorporates them as part of a broader financial plan when appropriate. With careful planning, education, and professional guidance, alternatives may help investors pursue their financial goals while navigating today's markets.

Alternative Investments involve substantial risks that may be greater than those associated with traditional investments and may be offered only to clients who meet specific suitability requirements, including minimum net worth tests. These risks include but are not limited to: limited or no liquidity, tax considerations, incentive fee structures, potentially speculative investment strategies, and different regulatory and reporting requirements. There is no assurance that any investment will meet its investment objectives or that substantial losses will be avoided.

## SAVE THE DATE

# 2026 Events



### 5<sup>th</sup> Annual “Stock Up On Summer” Client Appreciation Event

June 5 | 11:00 AM – 2:30 PM

Join us for this popular event where you'll create your own decorative planter at The Potting Bench Greenhouse in South Williamsport, PA. You'll work directly with a designer using a variety of flowers to create a beautiful pot for the summer. Before you leave, be sure to visit their ice cream stand for complimentary ice cream.



### A Taste of Summer Celebration Featuring Darryl Worley

June 26 | 5:30 PM – 8:00 PM

Enjoy a relaxing evening at Blue Cork Winery & Vineyards in Williamstown, NJ. Sample great wines, enjoy delicious food, and experience live entertainment by platinum-selling country music singer-songwriter, Darryl Worley.



### Year-End Celebration Featuring Jordan Smith

December 3 | 5:30 PM – 9:00 PM

Save the date for a festive evening at Herman & Luther's in Montoursville, PA. Experience a delicious buffet dinner followed by a concert featuring Jordan Smith, season 9 winner of *The Voice*.

# 10 Ways Grandparents Can Help Fund Education

Education costs continue to rise, and many grandparents want to make a meaningful impact on their grandchildren's futures — without overcomplicating the process. Below are ten practical ways grandparents can help fund college expenses.

#### 1. Pay Tuition Directly

Covering tuition directly with the college ensures your gift goes straight to education and can avoid certain gift tax issues.

#### 2. Open a 529 Plan in Your Name

A 529 plan in your name grows tax-free and can be used for qualified college expenses, maximizing the impact of your gift.

#### 3. Contribute to a Parent-Owned 529 Plan

Gifts to a parent-owned 529 plan keeps the account under the parents' control and generally doesn't affect financial aid eligibility.

#### 4. Offer an Interest-Free Loan

A low- or zero-interest loan can help bridge short-term funding gaps while keeping college costs manageable.

#### 5. Pay Off Student Loans Later

Helping with student loans after graduation can relieve financial pressure without affecting aid during college.

#### 6. Buy U.S. Savings Bonds

Series EE or I bonds grow safely over time and can be redeemed tax-free for college expenses if used according to the rules.

#### 7. Use Other Tax-Advantaged Accounts

Custodial accounts (UGMA/UTMA) or Coverdell ESAs provide additional funding options, though rules and limits vary.

#### 8. Pay for Room & Board

Some colleges allow grandparents to pay housing or meal plans directly. Covering these costs can significantly reduce the family's out-of-pocket expenses.

#### 9. Contribute Through an Education Trust

Setting up a trust allows you to designate how and when funds are used for college. Trusts provide structure and control while offering peace of mind.

#### 10. Work With a Financial Advisor

A professional can guide you through saving strategies, tax-efficient gifting options, and ways to coordinate contributions with parents.

#### The Bottom Line

Every contribution—whether funding a 529 plan, paying tuition, or helping with room and board—can make a lasting difference in a grandchild's college journey. Thoughtful planning lets grandparents support education effectively while keeping the process simple and manageable.





# Market Aware vs. Market Reactive

## Why Calm Wins Over Impulse

We've all been there: a financial news alert flashes across your phone, reporting a sudden market dip or surge. The instinct to check your portfolio—or even make immediate changes—is strong. This is where behavioral finance comes into play. Investors face a critical choice in moments like this: remain market aware or become market reactive. Understanding the difference can make a meaningful impact on long-term outcomes.

### Staying Market Aware

Being market aware doesn't mean ignoring the news; it means staying informed while keeping your emotions in check. Market-aware investors focus on their financial goals, understand that markets move in cycles, and consult trusted advisors before making decisions. They evaluate market events in the context of their overall plan rather than reacting impulsively. A simple approach is to check your investment plan regularly instead of obsessing over daily portfolio movements—knowledge guides decisions, but strategy prevents mistakes.

### The Pitfalls of Reacting Too Quickly

Market-reactive behavior is driven by emotion. Fear, excitement, or headlines can prompt hasty actions, such as selling investments after a minor drop, chasing "hot" stocks, or abandoning long-term goals for short-term thrills. For example, an investor who sells after a 3% market dip might miss the rebound that follows. Emotional responses like these can undermine compounding and steady growth, which are the foundation of long-term investing.

### Why Our Brains React


Behavioral finance explains why even experienced investors react emotionally. Humans are naturally loss-averse, meaning the pain of losing money often outweighs the satisfaction of gains. Herd mentality can also influence decisions, as seeing others buy or sell can trigger similar impulses. Constant news cycles amplify fear and excitement, making it harder to stay calm. Recognizing these tendencies is the first step toward making rational, informed decisions.

### Practical Tips to Stay Market Aware

Focus on your long-term goals rather than short-term market swings. Schedule periodic portfolio reviews—quarterly check-ins work far better than daily monitoring. Lean on your financial advisor as a sounding board before acting on market news, and ensure your investments are diversified to reduce the impact of volatility. Think of your portfolio like spring gardening: steady attention and thoughtful care yield better growth than panicked digging ever could.

### Takeaway

Being market aware is about responding thoughtfully rather than emotionally. Market-reactive decisions may feel satisfying in the moment, but they can jeopardize long-term outcomes. By staying informed, sticking to a plan, and consulting an advisor before acting, investors set themselves up for steady growth season after season. Simple habits—like reviewing goals quarterly, asking before you act, and avoiding impulsive reactions—can make all the difference.

| Market Aware   | VS. | Market Reactive  |
|--|-----|--|
|  Focuses on long-term goals         |     |  Focuses on short-term swings                   |
|  Reviews portfolio periodically     |     |  Checks portfolio constantly                    |
|  Makes decisions with a plan        |     |  Makes decisions based on emotions or headlines |
|  Consults a financial advisor       |     |  Acts impulsively without guidance              |
|  Views market dips as normal cycles |     |  Panics during market drops                     |
|  Keeps emotions in check            |     |  Lets fear or excitement drive choices          |



# 5 Traditions to Start with Your Grandchildren

Being a grandparent is one of life's great joys. While big vacations and special occasions are wonderful, it's often the small traditions that grandchildren remember most. Simple routines and shared activities create moments that build lasting memories and strengthen family bonds. If you're looking for ways to spend meaningful time together, here are a few traditions many grandparents enjoy starting with their grandkids.

## A Special Outing Day

Consider setting aside a regular outing with your grandchild, even if it's just a few times a year. It could be breakfast at a favorite diner, a trip for ice cream, or a visit to a local park. The activity itself doesn't have to be elaborate. What matters most is the one-on-one time together and the anticipation of a tradition they know is coming.

*"The traditions that seem small today often become the memories families treasure most."*

## Cooking or Baking Together

The kitchen can be a wonderful place to connect across generations. Many grandparents enjoy teaching their grandchildren how to make a favorite family recipe. Whether it's cookies, pancakes, or a holiday dish passed

down through the years, cooking together is a fun way to share time and family traditions.

## Game Night With Grandma or Grandpa

Classic games never seem to go out of style. Card games, board games, and puzzles are simple activities that encourage conversation and laughter. They also offer a chance to teach patience, sportsmanship, and problem-solving while spending time together.

## Plant Something Together

Spring is a perfect time to start a small gardening tradition. Planting flowers, vegetables, or even a small tree together can be a rewarding experience for children. They enjoy watching something grow and feeling proud of helping care for it along the way.

## Share a Favorite Story

Reading a favorite book when your grandchildren visit can quickly become a cherished routine. Over time, that story often becomes associated with time spent together, creating memories that can last long after the book is closed.

Grandparent traditions don't need to be elaborate to be meaningful. In many cases, it's the simple moments that children remember most. A regular activity, a shared story, or a favorite recipe can become a small thread that connects generations. Over time, these traditions often become part of a family's story and a legacy that is passed down from one generation to the next.

# The Mental Health Benefits of *Exercise and Physical Activity*

Have you been feeling down lately? Try exercising to help improve your mood!  
Exercise can:



Source: National Institute on Aging (<https://www.nia.nih.gov/health/mental-and-emotional-health/mental-health-benefits-exercise-and-physical-activity>)

## Awarded for the 4<sup>th</sup> Consecutive Year!



## Aspire Wealth Group Recognized by Forbes

We're proud to share that Aspire Wealth Group has been named to Forbes' 2026 List of Best-In-State Wealth Management Teams for the fourth consecutive year. Being recognized alongside so many respected teams across the country is truly an honor, and one we don't take lightly.

**Forbes**  
**2026**

**BEST-IN-STATE  
WEALTH  
MANAGEMENT TEAMS**  
SHOOK® RESEARCH

This recognition reflects the care, collaboration, and commitment our team brings to serving you each day. Most importantly, it would not be possible without the trust our clients place in us. Thank you for allowing us to guide you and for being an essential part of what we do.



ASPIRE  
Cares

# In the Community

To help support and bring greater awareness to local nonprofit organizations, Aspire Cares was launched in 2021. Since its founding, the initiative has contributed more than \$100,000 to a wide range of organizations, helping strengthen and enrich the communities we serve.



ANGELS  
COMMUNITY OUTREACH  
PROVIDING A HAND UP AND SPREADING KINDNESS

For the first quarter of 2026, our team supported Angels Community Outreach in Pitman, NJ. Their mission is to provide a hand up to those in need while spreading kindness throughout the community. They fulfill this mission by offering clothing, toiletries, food, and more—completely free of charge—to individuals and families facing financial hardship. Learn more at: [www.angelsoutreach.org](http://www.angelsoutreach.org).

## Jason Appointed to the Raymond James Technology Advisory Council

Jason recently attended a Technology Advisory Council (TAC) meeting in Florida, where he collaborated with fellow advisors and leadership. He looks forward to bringing back insights to enhance the advisor and client experience.



## Discover Tips, Team Moments, and Insider Insights!



Get a behind-the-scenes look at our team, grab practical tips, and explore our latest insights—all on Facebook. It's the easiest way to stay inspired, connected, and in the know between newsletters.

Scan the QR code and follow us today to join a community enjoying updates, advice, and a little extra behind-the-scenes fun.

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Scan & follow us!

# Roasted Peanut Kale Crunch Salad

**Total Time:** 15 minutes

**Yield:** 4-6 servings

## INGREDIENTS

### Kale Crunch Salad

- ✓ 4 large stalks kale, stems removed
- ✓ Half a head of green cabbage
- ✓ 2 small freso peppers, sliced
- ✓ 1 cup peanuts, chopped
- ✓ 1/2 cup chopped cilantro
- ✓ 1/2 cup chopped green onions

### Roasted Peanut Vinaigrette

- ✓ 1/2 cup roasted peanut oil
- ✓ 2 tablespoons rice vinegar
- ✓ 1 clove garlic
- ✓ 2 1/2 tablespoons sugar
- ✓ 1 teaspoon coarse kosher salt (more to taste)
- ✓ Freshly ground black pepper



## MAKE IT

- 1. Make the Roasted Peanut Vinaigrette:** Blend all ingredients in a small blender or food processor until smooth. (This is mostly to incorporate the garlic, so if you'd rather, you can grate the garlic into the jar with the other ingredients and shake thoroughly to combine.)
- 2. Prep the Salad:** Chop your herbs, peanuts, and freso peppers.
- 3. Chop the Kale and Cabbage:** Using a food processor, pulse the kale and cabbage in batches until it is very finely chopped, stopping before the greens get too mushy. If they release too much water, just give them a gentle squeeze with a paper towel. Transfer to a large bowl.
- 4. Mix and Serve:** Toss your kale and cabbage with some of the dressing; massage it together with your hands for a minute to make sure the kale is tender! Add peanuts, peppers, and the rest of the dressing. YUM!



## Dates to Remember

Our offices will be closed in observance of the following holidays:

- Monday, May 25<sup>th</sup> – *Memorial Day*
- Friday, June 19<sup>th</sup> – *Juneteenth*
- Friday, July 3<sup>rd</sup> – *Independence Day Observed*



## Summer Hours

From Memorial Day through Labor Day, our offices will be open the following hours:

**Monday–Thursday:** 8:30am–4:30pm  
*(evenings by appointment only)*

**Friday:** 8:30am–12:30pm



# Your Team

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

## ASPIRE WEALTH GROUP

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The 2026 Forbes ranking of America's 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 3/31/2024 to 3/31/2025 and was released on 01/07/2026. 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 12,787 team nominations, 6,149 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/wealth-management-teams-best-in-state> for more info.