

Team Updates | Fall Moments | Ignoring the Loudest Headlines | Protecting Yourself from Scams
Building a More Fulfilling Retirement | Family Trip or Future Inheritance? | In The Community

Fall 2026

Living Well

Newsletter



ASPIRE
WEALTH GROUP

AspireWealthGrp.com

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Broccoli Cheddar Chicken and Noodle Casserole



From the desk of
Jason Dugan

As we settle into another fall season, I'm reminded how quickly time passes. The summer months often seem to fly by, and before we know it, the routines of fall arrive with cooler temperatures, changing leaves, football weekends, and the anticipation of gatherings with family and friends.

Fall has always felt like a season of perspective. Nature provides a visible reminder that change is a normal and necessary part of life. The transitions around us encourage us to pause, reflect, and appreciate the moments that matter most. Whether it's cheering from the sidelines at a game, sharing a meal with loved ones, taking a weekend drive to enjoy the scenery, or simply enjoying a quiet evening at home, these experiences often become the memories we treasure for years to come.

In many ways, this same perspective applies to financial planning and investing. Headlines come and go. Markets rise and fall. Economic predictions change almost daily. While it can be easy to become distracted by short-term events, long-term success is often built by focusing on what remains constant rather than reacting to what is temporary. Maintaining discipline, staying committed to a plan, and keeping your goals at the center of every decision can make a meaningful difference over time.

In this edition, you'll find several articles designed to support that mindset. From navigating major family decisions and protecting yourself from scams to asking purposeful questions about retirement and preparing for year-end tax planning opportunities, our goal is to provide practical ideas that help you live with greater confidence and clarity.

You will also read about our team's summer highlights and Aspire CARES' recent support of The Unforgotten Haven, an organization making a meaningful difference in the lives of others. Giving back continues to be an important part of who we are, and we are grateful for the opportunity to strengthen the communities we serve.

From all of us at Aspire Wealth Group, thank you for the trust you place in our team. We are honored to be part of your journey and wish you and your family a wonderful fall season filled with meaningful moments, lasting memories, and much to be grateful for.

A handwritten signature in black ink that reads "Jason Dugan".

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

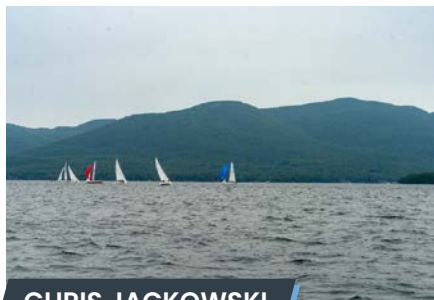
Summer Highlights

We asked the team to share a highlight from summer, and here's what they had to share.



KEELY SWARTWOOD

"Making memories with our daughter and enjoying quality family time together. It was wonderful watching her experience summer and discover her love of being outdoors."



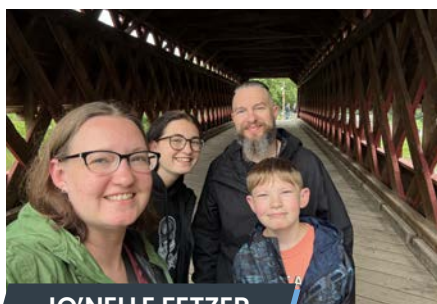
CHRIS JACKOWSKI

"Lake George was a big part of my summers growing up in New York, so visiting in July after many years away was really nice."



JOEL APPLEMAN

"Seeing Union Pacific Railroad's 'Big Boy' No. 4014 in action during its coast-to-coast tour celebrating America's 250th anniversary."



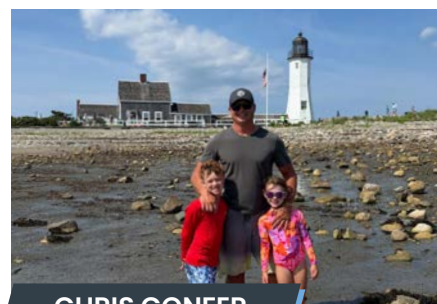
JO'NELLE FETZER

"We took our annual trip to Gettysburg early August. Enjoying the sights at Sachs Bridge."



SAMMARA VECCHIO

"My family's annual trip to Beach Haven, NJ on Long Beach Island in August."



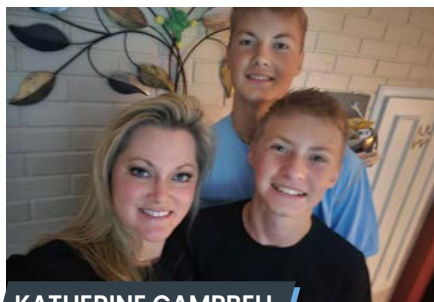
CHRIS CONFER

"In July, my kids and I visited family and friends in Duxbury, Massachusetts."



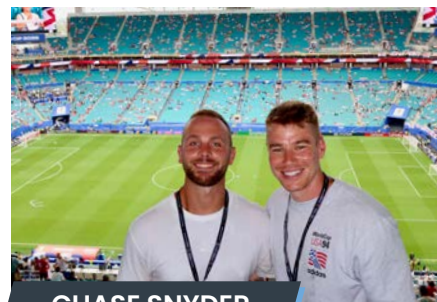
RENEE' HITCHNER

"Tubing with the family down the Delaware River. Loving summer!"



KATHERINE CAMPBELL

"Enjoying a nigh out with my boys."



CHASE SNYDER

"Getting to watch England take on Norway in the World Cup."

[HIGHLIGHTS CONTINUED ON PAGE 6 >](#)



The Aspire Family Continues to Grow

Congratulations to Advisor Drew Newcomb and his wife, Marissa, on the birth of their son, Charles, on August 26. He weighed 8 pounds, 10 ounces, and everyone is happy and healthy!

Fall Moments

That Become Family Memories



Years from now, your grandchildren may not remember which pumpkin they picked at the pumpkin patch or who won the family football game. But they may remember holding your hand as you walked through the orchard, helping you bake a favorite family recipe, or listening to stories around the dinner table.

Those are the moments that often stay with us. As the days grow shorter and the air turns crisp, fall creates natural opportunities to slow down and enjoy them together. Football games fill the weekends, pumpkins appear on front porches, and families begin gathering for the holidays ahead. For grandparents, it can be one of the most meaningful seasons to connect with the next generation.

More Than a Seasonal Outing

Fall offers countless ways to spend time together. You might pick apples, visit a harvest festival, carve pumpkins, attend a football game, or take a drive to admire the changing leaves. Yet the activity itself is rarely what matters most. Grandchildren remember the conversations along the way. They remember feeling included, listened to, and loved. They remember hearing family stories and enjoying the undivided attention of someone important to them.

Passing Down More Than Traditions

Seasonal activities can also open the door to sharing

something deeper. Teaching a grandchild to make your famous pumpkin pie, telling stories about autumns from your childhood, or gathering everyone for the same Thanksgiving ritual each year helps preserve a sense of family identity. These experiences carry values, history, and traditions from one generation to the next in ways that feel natural rather than formal.

A Legacy Measured in Moments

Legacy is often discussed in financial terms, but some of the most meaningful things we leave behind cannot be measured in dollars and cents. Time, attention, wisdom, and shared experiences can become lasting gifts, too. Years from now, your grandchildren may not recall every detail of a particular outing, but they may remember how those moments made them feel and the traditions they later chose to continue with their own families.

Make Time for the Season

Before holiday calendars fill up, consider setting aside time for one simple fall tradition with the grandchildren in your life. It does not need to be elaborate or expensive. An afternoon in the kitchen, a walk beneath the changing leaves, or an evening around the table may be enough. Long after the leaves have fallen, the memories created together can remain one of the most treasured parts of the season.



Why Long-Term Investors Often Ignore the Loudest Headlines

Every generation faces uncertainty. Successful investors understand that is nothing new.

If you have been investing for any length of time, you have likely lived through no shortage of reasons to worry. Market corrections. Recessions. Rising interest rates. Inflation concerns. Geopolitical conflicts. Elections. Banking fears. Economic slowdowns.

At the time, each of these events felt significant. Many dominated headlines for weeks or months. Some led investors to wonder whether things would ever return to normal. Yet with the benefit of hindsight, an interesting pattern becomes clear: every generation believes the uncertainty of its era is somehow different.

The Headlines Change. The Pattern Does Not.

Think back over the past several decades. Investors have navigated the dot-com collapse, the financial crisis, the COVID-19 pandemic, inflation surges, wars, political uncertainty, and countless predictions about what might happen next. Each event created anxiety. Each generated headlines warning about what could come next.

Yet through it all, businesses continued to operate, innovation continued, economies adapted, and long-term investors who remained disciplined often benefited from staying invested rather than reacting emotionally. That does not mean every challenge was insignificant. Some were painful. Some lasted longer than expected. Markets do not move upward in a straight line, and periods of decline can test even experienced investors. But uncertainty itself is not unusual. It is part of investing.

What makes the latest concern feel different is that we experience it in real time, without knowing how the story will end. Previous periods of uncertainty appear more manageable in hindsight because we already know that markets eventually moved forward. Today's headlines feel more threatening precisely because the outcome remains unknown.

The Real Risk Is Not Always the Headline

One of the greatest challenges investors face is not a particular news story. It is the temptation to make long-term decisions based on short-term emotions. Fear can encourage investors to abandon a well-designed plan after markets decline. Optimism can tempt them to chase whatever investment or trend happens to be making headlines today.

Both reactions can move investors farther away from their long-term goals. Reacting to the news also requires investors to make two difficult decisions correctly: when to leave the market and when to return. Waiting until conditions feel more comfortable may provide temporary relief, but markets may already be recovering by the time the outlook appears more reassuring.

Successful investing often requires accepting that uncertainty cannot be eliminated. Instead, the focus shifts toward maintaining a portfolio designed to withstand challenging periods without depending on the ability to predict each market turn.

Focus on What You Can Control

Investors cannot control markets, interest rates, inflation, elections, or world events. They can maintain an appropriately diversified portfolio. They can review their goals regularly. They can make sure their investments remain aligned with their risk tolerance and timeline. And they can avoid making significant decisions based solely on the latest headline.

When uncertainty increases, one question can be especially helpful:

Has anything about my goals, timeline, or financial situation actually changed?

If the answer is no, the appropriate response may be no change at all. If something meaningful has changed, that may warrant a thoughtful conversation and a review of the plan, rather than an immediate reaction to the news. The headlines will continue to evolve, just as they always have. Successful investing is not about predicting which headline comes next. It is about maintaining a strategy that can endure long after today's news has been forgotten.

The loudest headlines rarely last. A thoughtful investment plan is designed to.

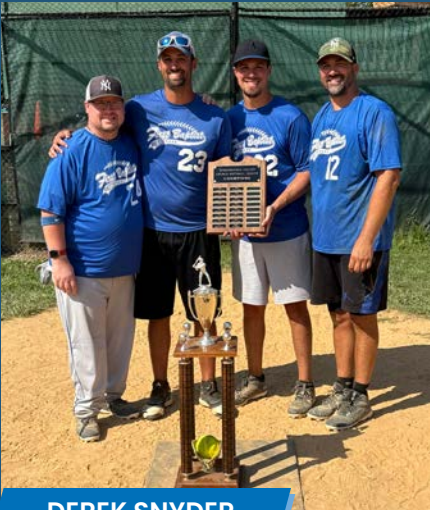
Summer Highlights

CONTINUED FROM PAGE 3



AMANDA BUTLER

"Following the Raymond James Chairman's Council Retreat, in Boston, my husband and some friends joined me for an extended stay. We caught a Red Sox game during our time there. Always a great time at Fenway Park!"



DEREK SNYDER

"Playing softball with my three older brothers and bringing home the Championship."

STAY CONNECTED...FOLLOW
US ON SOCIAL MEDIA!



9 WAYS To Protect Yourself From Scams



Scammers often succeed by creating urgency, catching people off guard, or impersonating someone they trust. In 2025 alone, victims reported \$20.9 billion in losses to the FBI's Internet Crime Complaint Center. Building a few good security habits can make it easier to recognize suspicious activity and respond thoughtfully.

- 1. Initiate the conversation yourself** – If you receive an unexpected request, pause before responding. Contact the person or organization directly using information you know is legitimate.
- 2. Strengthen your passwords** – Use a unique password of at least 12 characters for each account. Consider a password manager and enable multifactor authentication when available.
- 3. Keep your technology current** – Update your computer, phone, operating system, browser, and apps. Securely back up important information, preferably to an encrypted device.
- 4. Monitor your financial accounts** – Review bank, credit card, and investment statements for unfamiliar activity. Check your credit reports regularly and consider whether a credit freeze is appropriate.
- 5. Be mindful online** – Use trusted devices and secure networks for sensitive activity. Avoid public Wi-Fi, limit personal details shared on social media, and review app privacy settings.
- 6. Protect sensitive documents** – Secure important records, shred documents containing personal information, use a locked mailbox, and consider electronic delivery for financial statements.
- 7. Reduce unwanted calls and texts** – Register your number with the National Do Not Call Registry (www.donotcall.gov). Your wireless provider may also offer tools to identify or block suspicious calls or text messages.
- 8. Think before you click** – Use caution with unexpected links and attachments, even when a message appears familiar. Verify the sender another way before opening anything or sharing information.
- 9. Report suspected scams** – Report internet-related and international scams through the FBI Internet Crime Complaint Center (www.ic3.gov). Other suspected scams may be reported to the Federal Trade Commission (www.ftc.gov).

Scams continue to evolve, but the fundamentals remain the same: slow down, verify unexpected requests independently, and protect your personal information. A few moments of caution may help prevent a costly mistake.

A Growing Concern: Advances in artificial intelligence are making it possible for scammers to imitate the voices of family members and other trusted individuals. If a call involves an urgent request for money or sensitive information, hang up and contact the person directly using a number you know.

Building a More Fulfilling Retirement

3 Questions Worth Asking

Your retirement income may be secure and flowing just as you intended, but financial preparedness alone doesn't guarantee a fulfilling retirement. According to MIT AgeLab, living well in retirement requires more than a strong balance sheet. To gauge your readiness for this next chapter, researchers developed three deceptively simple questions that can help reveal how prepared you are to live well in retirement:

1. Who will change my light bulbs?

Some retirees enjoy the upkeep that comes with owning a home; others would rather spend the time elsewhere. There's no right or wrong answer. The harder question is what you'll do when the choice is no longer yours: when balance, strength or stamina make getting on a ladder a more dangerous proposition than it was at fifty.

With fewer children per family and higher divorce rates than past generations, baby boomers can't always count on the family help that prior generations took for granted. That makes it worth thinking early about what you'd want if your independence at home started to slip.

Would you stay put and build a network of friends and paid help around you? Would you move to a continuing-care or assisted-living community? Or would you take a different path altogether? Whichever path you choose, the key is to plan for the practical support that helps keep home safe, comfortable, and manageable as your needs change.

2. How will I get an ice cream cone?

This question is about independence of movement – specifically, the freedom to walk or drive to places you want to go, whether that's to enjoy some ice cream, see a movie or visit your favorite beach.

Are you living in a community where all your favorite activities are a short walk or drive away? Do you have

your own car or access to transportation that can get you everywhere you want and need to go?

Mobility is critical to well-being. Your ability to take care of errands, go to appointments, see friends and participate in community life supports your emotional health, resilience and quality of life, according to research.

That's why, if you can't drive, it's essential you live in an age-friendly community, where public transit and rides from family, friends and ride services help maintain social connection and daily functioning.

3. Who will I have lunch with?

Social connection is an often-overlooked aspect of retirement readiness. Something as simple as sharing lunch with friends, family or new acquaintances can be a sign of a strong social network. And numerous studies show that strong social connections and in-person interactions are critical for healthy aging, brain health, and overall well-being. Does where you live enable you to enjoy existing social connections or build new ones?

Retirement often shrinks the social network you built through work or raising a family, so the effort to maintain other connections matters more than ever. Take stock of your social fabric. Are family and longtime friends within easy reach? Do you have regular opportunities for socialization, like a weekly walking group, a faith community or a volunteer commitment? Does your neighborhood offer gathering places like cafes, parks, libraries, or community centers where casual connections can grow?

Financial security may be the foundation of retirement, but what you build on top of it matters too. A fulfilling retirement also depends on having a home that supports your needs, reliable ways to get where you want and need to go and meaningful connections with the people who enrich your life.



Family Trip or Future Inheritance?

Finding the Right Balance

For many families, financial success creates an important question: *What is the best way to share it?*

Traditionally, the answer was straightforward. Work hard, save diligently, and leave as much as possible to the next generation. While that goal remains important, many retirees are beginning to think differently about how and when they pass along the benefits of a lifetime of saving.

Increasingly, families are choosing to invest in experiences together today rather than preserving every available dollar for an inheritance years down the road.

That doesn't mean abandoning sound financial planning or spending recklessly. Instead, it reflects a growing recognition that some of life's most meaningful gifts are best shared while everyone is healthy enough to enjoy them.

More Than a Vacation

Consider the value of a family trip that brings together grandparents, children, and grandchildren. The cost may reduce the size of a future inheritance by a modest amount, but the memories created can last for generations. A week at the beach, a national parks adventure, an overseas family vacation, or even an annual long-weekend getaway often delivers something that money alone cannot: time together.

Many retirees discover that these shared experiences become increasingly difficult to coordinate as families grow and schedules become more complicated. Children establish careers, grandchildren become involved in school and sports, and geographic distances widen. The opportunity to gather multiple generations in one place doesn't always remain available indefinitely.

There is also a practical side to the discussion. Many adult children would gladly trade a slightly larger inheritance decades from now for additional opportunities to spend meaningful time with their parents and grandparents today.

The Difference Between Wealth and Legacy

That perspective highlights an important distinction between transferring wealth and creating a legacy.

Wealth transfer focuses on assets. Legacy often goes much deeper. It includes family stories, traditions, shared experiences, values, and relationships. While financial gifts certainly matter, many families find that the moments they experienced together become some of their most treasured inheritances.

Finding the Right Balance

Of course, that doesn't mean every family should dramatically increase spending. Retirement plans still need to support long-term goals, healthcare costs, unexpected expenses, and potential longevity. Financial security should come first.

The real question is whether your plan has room for both.

For some retirees, the answer may be setting aside a portion of their assets specifically for family experiences. Others may choose to help fund a multigenerational vacation every few years or establish a family tradition that brings everyone together on a regular basis.

The objective is not to spend more simply for the sake of spending. It's to spend intentionally on things that align with your values and priorities.

Years from now, your family may not remember the exact value of your investment portfolio or the size of your estate. They are far more likely to remember hiking a trail together, sharing meals around a large table, laughing over old stories, or watching a grandchild experience something new for the first time.

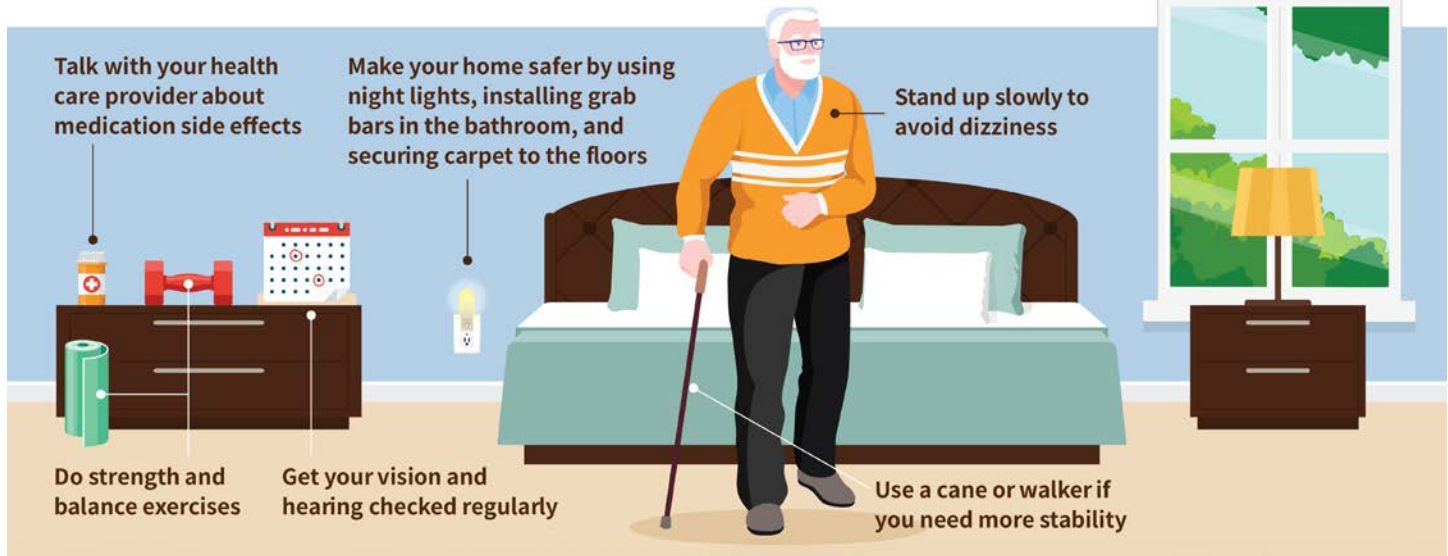
A well-designed financial plan can help you preserve wealth for future generations. But in many cases, it can also help create opportunities to enjoy some of that wealth together today.

Sometimes the most meaningful inheritance isn't the money you leave behind. It's the memories you create while you're here.



6 Tips To Help Prevent Falls

More than one in four adults age 65 and older fall each year, and the risk increases with age. Falls can cause serious injuries for older adults, often leading to fractures, hospitalization, and a loss of independence. The good news is that many falls are preventable with simple steps to improve safety and reduce risk.



Source: National Institute on Aging (<https://www.nia.nih.gov/health/falls-and-falls-prevention/six-tips-help-prevent-falls>)

Key Dates for Tax Year 2026

Get ahead of Tax Season with these important dates and deadlines.

October 15, 2026: Deadline to file and pay your 2025 income tax return if you received an extension.

December 31, 2026: Last day to complete charitable contributions for 2026. (Be sure you allow enough time to complete donations that may require additional lead time.)

January 15, 2027: Fourth estimated payment for 2026 due.

January 31, 2027: Deadline for employers to send W-2s and certain 1099 forms to individuals.

February 16, 2027: Deadline for financial institutions to send Consolidated 1099s to individuals.

April 15, 2027: Last day to contribute to traditional and Roth IRAs for 2026. Deadline to file your 2026 individual income tax return or file for an extension with IRS.



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YOUTUBE!**



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ASPIRE
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In the Community



The Unforgotten Haven

Established in 2021, Aspire CARES was created to support local nonprofit organizations and bring greater awareness to the important impact they make throughout our communities. Since then, the initiative has donated more than \$100,000 to a variety of organizations, helping make a lasting difference in the communities we are proud to serve.

In the third quarter we, supported to The Unforgotten Haven in Blackwood, New Jersey. Their mission is to help the less fortunate by providing free assistance to people in need through volunteer-driven programs and community support. They serve individuals experiencing homelessness, low-income families, domestic violence survivors, cancer patients, children, and seniors. Learn more at: www.theunforgottenhaven.org.

Go Bucknell Bison!

We're proud to be the presenting sponsor of the 2026-27 Bucknell Men's Basketball Season. We value our partnership with Bucknell Athletics and our connection to the Lewisburg community, and we're looking forward to another exciting season.

Interested in attending a home game?

Let us know by emailing: team@aspirewealthgrp.com



DATES TO REMEMBER

Our offices will be closed on the following days:

- Monday, October 19th – *Team Retreat*
- Tuesday, October 20th – *Team Retreat*
- Thursday, November 26th – *Thanksgiving*
- Friday, November 27th – *Black Friday*
- Thursday, December 24th – *Christmas Eve*
- Friday, December 25th – *Christmas Day*
- Thursday, December 31st – *New Year's Eve*
- Friday, January 1st – *New Year's Day*

Broccoli Cheddar Chicken and Noodle Casserole

Total Time: 45 minutes

Yield: 6 servings

INGREDIENTS

- ✓ 1 tablespoon extra virgin olive oil
- ✓ 1 yellow onion, chopped
- ✓ 2 carrots, chopped
- ✓ 3/4 pound boneless chicken breasts, cut into cubes
- ✓ 1 teaspoon garlic powder
- ✓ Kosher salt and black pepper
- ✓ 2 tablespoons salted butter
- ✓ 2 tablespoons fresh thyme leaves
- ✓ 1 teaspoon paprika
- ✓ 1/2 teaspoon cayenne pepper, to taste
- ✓ 2 cups low sodium chicken broth
- ✓ 1 1/2 cups milk
- ✓ 1 pound short cut pasta
- ✓ 3 cups broccoli florets, roughly chopped
- ✓ 1/3 cup grated Parmesan cheese
- ✓ 1 1/2 cups shredded cheddar cheese



MAKE IT

1. Preheat the oven to 425° F.
2. Heat the olive oil in a large pot over medium heat. Add the onion and carrot and cook until fragrant, about 5 minutes. Stir in the chicken and season with salt and pepper. Add the butter, thyme, paprika, garlic powder, and cayenne, and cook until golden and toasted, 2-3 minutes.
3. Add the broth and milk. Bring to a gentle boil over medium heat. Add the pasta and broccoli and season with salt and pepper. Stir frequently until the pasta is al dente and the broth has been absorbed, about 8-10 minutes.
4. Stir in 1 cup of cheese. If needed, transfer everything to an oven-safe casserole dish. Scatter the remaining cheese over top of the casserole.
5. Bake 20 minutes, until the cheese is melted and beginning to brown. Serve warm with additional thyme and fresh basil.

COMING IN DECEMBER

YEAR-END CELEBRATION

Dinner & Concert featuring Jordan Smith

Thursday, December 3

5:30 PM – 9:00 PM

Season 9 Winner
of *The Voice*



Join us for dinner and a festive concert featuring Jordan Smith, the Season 9 winner of *The Voice*, at Herman & Luther's in Montoursville, Pennsylvania.



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

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2019–2026

Jason Dugan awarded for
the 8th consecutive year!



Jason Dugan awarded for
the 6th consecutive year!



Aspire Wealth Group awarded for
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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 2026 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 6/30/2024 to 6/30/2025 and was released on 4/7/2026. 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 52,043 nominations, roughly 11,302 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 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 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 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.