

## December 2025 Newsletter

Carlos Duque, Vice President, Financial Advisor

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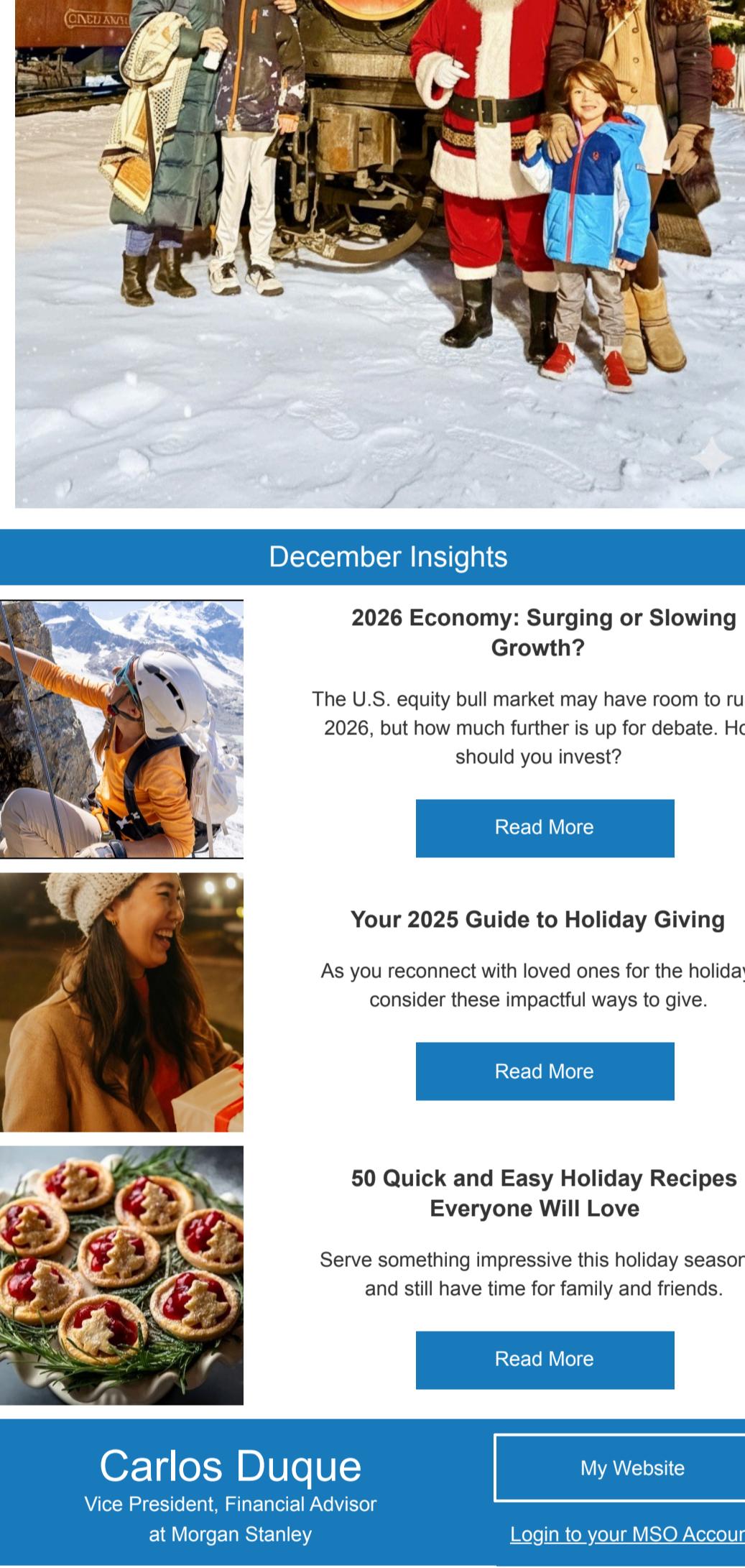
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As we embrace the holiday season, we are reminded of the joy and warmth that this special time of year brings. Recently, our family had the delightful experience of riding the Polar Express in Durango, Colorado, where we witnessed the magic of the holidays through the eyes of our children. It was a heartwarming reminder of the importance of connection and creating cherished memories.

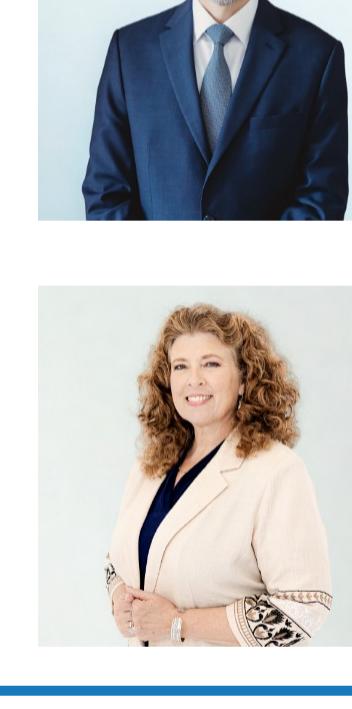
We extend our heartfelt wishes to you and your loved ones. May your holidays be filled with warmth, happiness, and the joy of spending well-deserved time together.

We are grateful for your trust and relationship, and we look forward to continuing our successful journey together in the New Year.

Warm regards



### December Insights



#### 2026 Economy: Surging or Slowing Growth?

The U.S. equity bull market may have room to run in 2026, but how much further is up for debate. How should you invest?

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#### Your 2025 Guide to Holiday Giving

As you reconnect with loved ones for the holidays, consider these impactful ways to give.

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#### 50 Quick and Easy Holiday Recipes Everyone Will Love

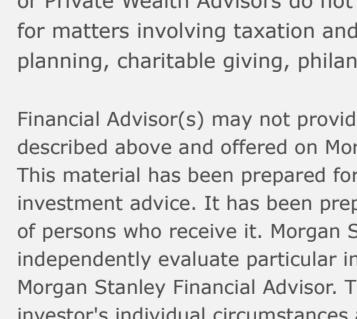
Serve something impressive this holiday season—and still have time for family and friends.

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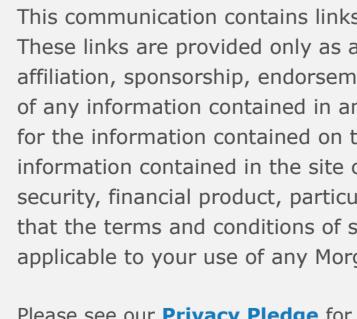
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