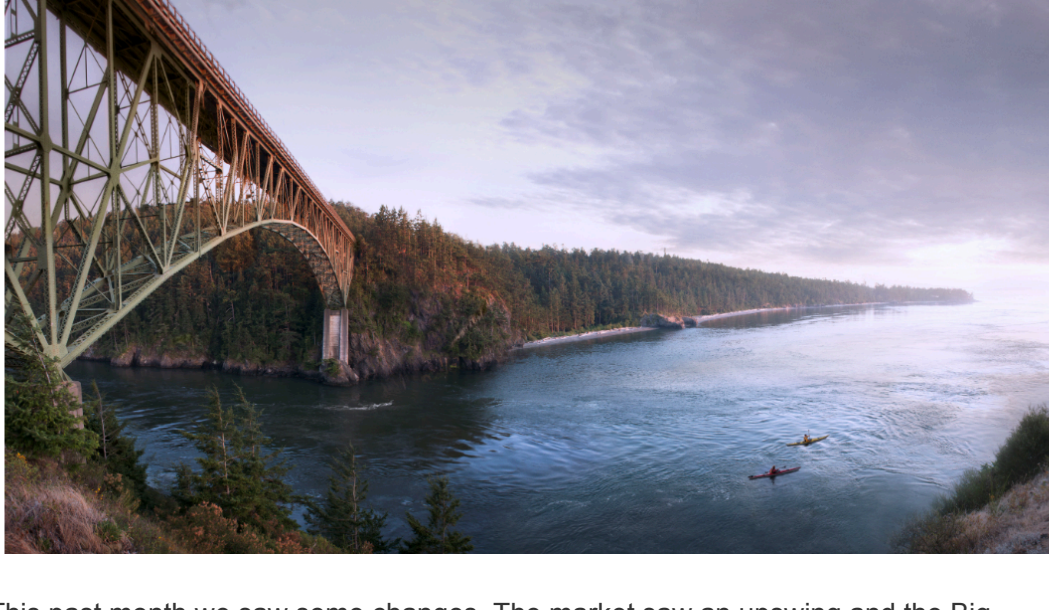


August Newsletter

The summer has flown by! Below is the August edition of our newsletter. If you have any questions or would like to discuss any of the material here, please reach out.



This past month we saw some changes. The market saw an upswing and the Big Beautiful Bill passed. The tax and American deficit implications full effects may not be seen for a few months. I still believe a steady approach with appropriate allocations in your portfolio is best. If you have questions about how your portfolio is doing, let's set up a time to talk.

As the last month of summer begins, I take this time to reflect on the Augusts I've been through before. Now that my children are adults, August is a less stressful month for me and my family. This summer I was lucky enough to spend time with my wife, Carolyn, and my two sons in Northern Michigan. The beautiful view of lake Michigan makes the hot weather worth it.

Enjoy August with your family and friends.

Guide to The Big Beautiful Bill

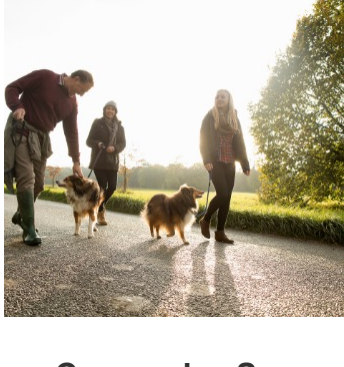


Following the enactment of new federal legislation, I wanted to share a brief report outlining the various tax provisions, as well as the implications for debt, deficits, and the markets.

I will continue to monitor the evolving economic landscape and keep you informed of any relevant updates. If you have any questions or would like to discuss how the recent updates relate to your objectives, please don't hesitate to reach out.

[Read Here](#)

Investor Resources



Companies See Sustainability as a Way to Create Value

Globally, 88% of companies view sustainability as a potential driver of long-term value, and more than 80% say they can measure returns on investment for sustainability-related projects.

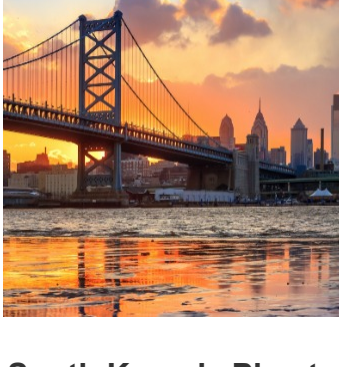
[Learn More](#)



How AI Is Reshaping Real Estate

From digital receptionists to hyperlocal valuation models, AI is transforming the real estate industry and paving the way for \$34 billion in efficiency gains by 2030.

[Learn More](#)

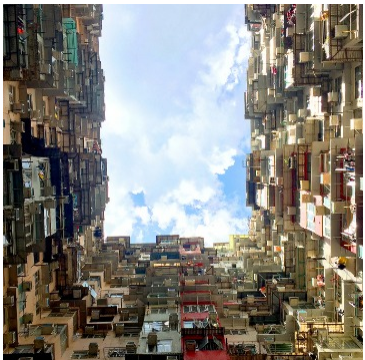


South Korea's Plan to Reverse a Population Crisis

With the world's lowest fertility rate, Korea became a "super-aged" society in December 2024, threatening its economy and fueling a new sense of urgency among policymakers.

[Learn More](#)

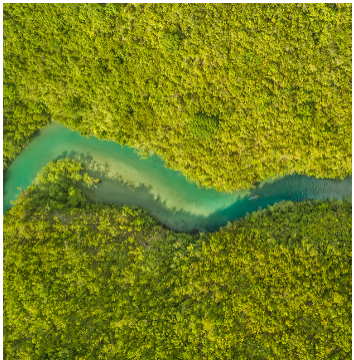
Financial Wellbeing



3 Smart Money Moves When Traveling Abroad

Consider these tips when planning for international travel and perhaps save yourself time, money and headaches.

[Learn More](#)



Want to Keep More of Your Investment Returns? Consider These Tax Moves

Establishing a tax management strategy for your investments may help you keep more of your returns.

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Patrick D Malzone

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Financial Advisor

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