

Third Quarter Newsletter

[Client Preferred Name]

I hope you had a wonderful summer and are looking forward to a successful and rewarding final quarter of the year. As we transition into the last stretch of 2026, it's a natural time to reflect on the year so far and begin preparing for the opportunities and priorities that lie ahead.

Before diving into this quarter's updates, I'd like to share a few personal moments featured at the beginning of this newsletter. This summer was especially meaningful for me, filled with family celebrations, memorable experiences, and opportunities for both personal and professional growth. It was a joyful and productive season, and I'm grateful for the chance to create lasting memories with loved ones while continuing to serve and support my clients.

As we move into the final quarter of the year, it's also a valuable time to revisit your financial plan and evaluate whether it remains aligned with your goals, priorities, and any changes in your personal or professional life. Taking stock now can help ensure you're well positioned for the months ahead and any year-end planning opportunities.

In the short video below, you'll find a concise market update highlighting recent developments, key trends we're watching, and what they may mean for investors in the months ahead.

I've also included a selection of timely insights and updates that may be helpful as you continue thinking about your broader financial picture.

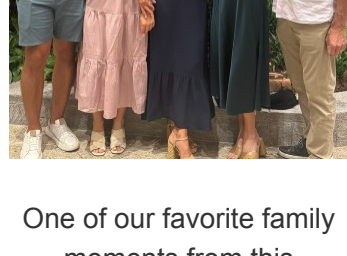
My goal is to help you stay informed and prepared while keeping the focus on long-term strategy rather than short-term market headlines.

If any of the topics in this newsletter raise questions, or if your circumstances have changed, I would be glad to connect. A brief conversation can be a valuable way to revisit your strategy, discuss year-end planning considerations, and ensure your financial plan continues to support what matters most to you.

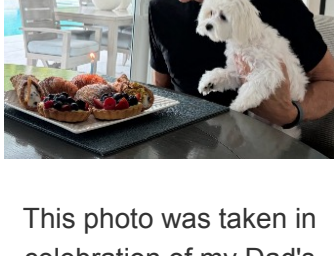
My Website

Upcoming Virtual Events

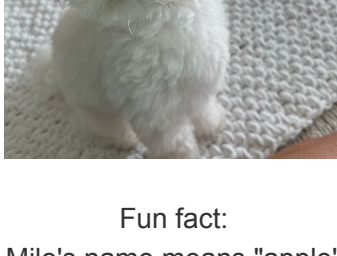
Events



One of our favorite family moments from this summer. Celebrating another birthday together was a reminder of how important it is to cherish time with loved ones and create memories that last a lifetime.



This photo was taken in celebration of my Dad's birthday earlier this year. We are grateful for his guidance, strength, and the countless ways he has made a difference in our lives. It was a wonderful opportunity to recognize and appreciate all that he does.



Fun fact: Milo's name means "apple" in Greek! His name has a special story behind it and even inspired me to start learning Greek and attending Greek school. Feel free to ask me about it the next time we chat!

Watch The Market Update Video

My video with timely market insights, including what is driving recent market activity, what the economy and central banks are focused on, and the key risks investors should keep in mind.



Watch Here

Updates

The Psychology of Money

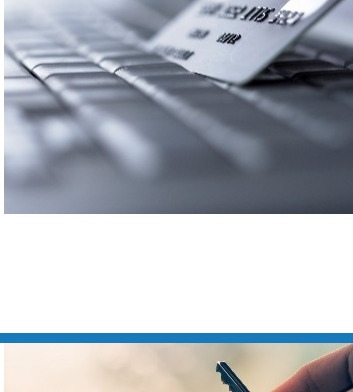
As uncertainty continues, understanding both the markets and our own reactions to them can be valuable. Before making significant changes, consider how a decision fits within your goals, time horizon, and overall financial plan.



Watch Here

Markets Shrug as U.S. Debt Hits \$40 Trillion

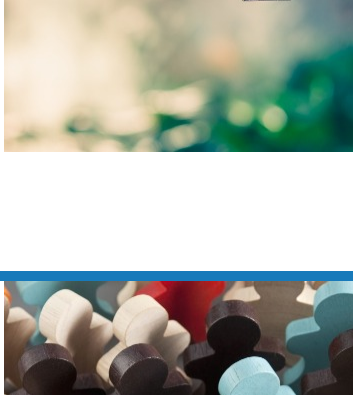
As government debt levels continue to rise around the world, investors are asking whether higher borrowing will weigh on economic growth or simply change how capital is allocated across markets.



Read Here

Mortgage rate predictions through 2030: Economic factors at plays

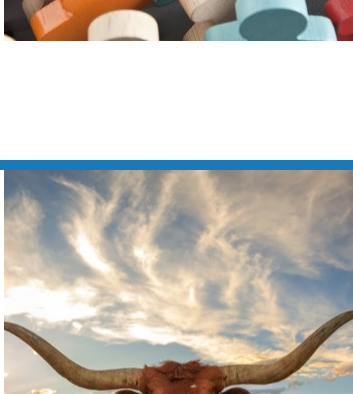
Mortgage rates have been higher in the last few years. But where are rates headed in the next five years, and should you wait for mortgage rates to fall significantly before buying or refinancing?



Read Here

You're Not 'Middle Class' Unless You Can Afford These 4 Things in 2026

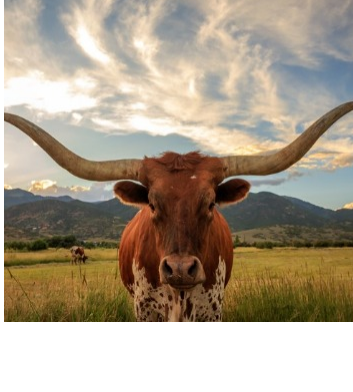
Achieving middle-class status is the desire of many Americans. What income level earns the label varies widely, largely depending on where you live?



Read Here

History Suggests the Bull Market May Have Room to Run

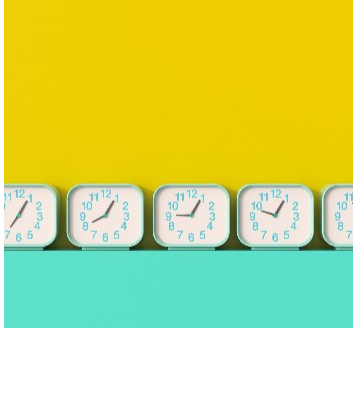
Reflections on Market History and the Importance of Maintaining a Long-Term Investment Perspective



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Key Considerations for Tax-Aware Investing

Understanding the Role of Tax Efficiency Within a Broader Financial Plan



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Season



41 Fun Fall Activities for All Ages in 2026

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Marking the 25th Anniversary

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Best Fall Vacation Spots in the U.S. for 2026

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Thank you for reading my third quarter Newsletter!

We hope you found these insights valuable. As always, please don't hesitate to reach out to us with any questions or if we can be of assistance.

Up Coming Virtual Events

[Signature of Primary Contact]

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