

#### [Client Preferred Name]

As we head into the end of 2023, we have compiled valuable information and tips on current trends, opportunities, and happenings that might be of interest to you this December.

We wish you and your family happiness, health, and some well-deserved rest this holiday season.



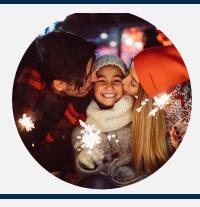
### Your 2023 Guide to Holiday Giving

As the holidays approach, many of us are eager to make the season bright by giving to loved ones and those in need. Here are some financially smart strategies to help you support the people and causes you value most.

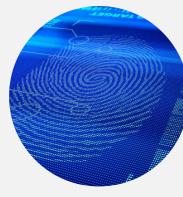
Holiday Giving Guide

#### Give the Gift of Education this Holiday Season

Looking for a more meaningful gift this holiday season? Consider giving your children, grandchildren, nieces and nephews the gift of learning—through a 529 plan.



Read More



## Five Holiday Scams to Avoid

Cybercriminals look forward to the holidays, too—but for starkly different reasons. This time of year represents an opportunity to unleash their schemes on a busy, distracted audience that's focused on merriment, not mayhem. Become familiar with these common scams.

Avoid these 5 Scams



# [Signature of Primary Contact]

**Top Winter Destinations** 

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Top 50 Holiday Recipes

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