

Dear Valued Clients and Friends, Thank you for the confidence you have in us year after year.

As we close out the year we wish you and your loved ones a holiday season full of

peace, love and joy. In this edition discover strategies for holiday giving, how investors can prepare for

the new year, how innovation is set to shape the coming decade and recipes to add to the holiday cheer. Enjoy!

-Solaria and Ross

December Insights





cherished part of the holiday routine for many. Let's discuss some financially smart ways to approach this tradition.



As we head into the

to Avoid

holiday season, stay a step ahead of cybercriminals this season by being aware of these common scams.



Heading into 2025, it's time to take stock of your

budget, debt and investments—and check them against your financial goals. These six steps can get you started.

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Learn More

Learn More

What is tax-loss harvesting, and how do some investors use it to opportunistically reduce their tax bills? Read more below.

Consider Tax-Loss

Harvesting

Learn More

The GOP's 2024 U.S. election result sets the

How Investors Can Prepare for Trump's First 100 Days



stage for pivotal shifts in policy. Discover what investors should expect for the

economy and key equity sectors. Learn More

Technology That Could Define the Decade



Innovation driven by necessity may spark significant breakthroughs by 2030 in areas such as self-driving cars, humanoid robots and Al-assisted fertility.

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2025 Global Economic

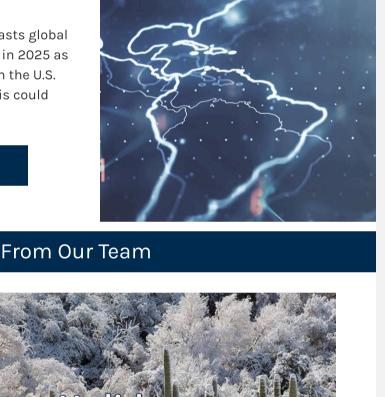
Outlook

Morgan Stanley Research forecasts global economic growth at around 3% in 2025 as



policy changes begin to restrain the U.S. economy. Let's discuss what this could mean for your portfolio.

Learn More



Happy Holidays And Have a Wonderful New Ye





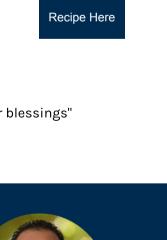
Holiday Hot

Chocolate



Holiday Monster

Cookies



Holiday Charcuterie

House

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