Q2 | 2021

ParsecFinancial

YOUNG INVESTORS

"Money is only a tool.
It will take you wherever you wish,
but it will not replace you as the driver."
- Ayn Rand

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2021

Parsec Financial

— Young Investors —

A NOTE FROM THE CEO

I am often asked how to raise a financially literate child. It seems easy enough, right? We help them with some terminology, coach them to have financial discipline and teach them about the stock market. With a combination of an allowance and a lecture about frugality, we send them on their way into life on the path to financial freedom.

But like so many other aspects of raising a high-functioning human, we learn that it does not work as we thought. Instead, I believe we must start with our children's underlying motivations. We must get into their psychology so that they can better perform with their decisions. Introducing our children to concepts like peer comparison can help teach them how to avoid peer pressure, but it also supports the idea of not trying to keep up with the Joneses.

> "Introducing our children to concepts like peer comparison can help teach them how to avoid peer pressure, but it also supports the idea of not trying to keep up with the Joneses."

Here are my three tips to raise a financially literate child:

1. **Take time with your children to learn about their experiences, individuality and resilience.**
   These lessons transfer nicely into the financial realm where their financial plan is tailored to their own situation. It also reinforces the notion that get-rich-quick schemes rarely work. Teach them that they should first invest in themselves (via higher education and personal well-being) and that doing so will help lead to better chances of financial success later in life. They need to know that they are their own greatest asset and can determine their own level of success. That is a powerful and invaluable lesson.

2. **Don't forget that they are watching.**
   Children constantly watch their parents to learn life skills. If they see you reading, practicing wellness and living well within your means, then they, too, are likely to adopt these great habits. Openly talking about your financial plan is different from talking about your portfolio. Share with your children some of your goals, both short-term functional goals and long-term aspirational life goals. Tell them that you are taking steps with the family finances to move in the direction of your goals. Help children understand capitalism and the economy. Explain how the stock market works and its differences from the bond market. Do not be intimidated that your own knowledge might not be perfect because it is about exploring the topic and how it can relate to a better life. Reinforce how investments are fuel for the financial plan and will hopefully take you closer to your goals.

3. **Once they understand broad concepts, introduce the weekly allowance and more technical terms.**
   Funding a Roth IRA for a young adult is a great way to introduce them to investing. It gives a parent or grandparent the chance to answer their questions about what to do. It is such a good account for them to learn about and will hopefully be funded year after year when they begin their careers. If we can get their curiosity and engagement at this small level, they will be on the path to financial independence.

My team has recently launched an impressive website — youngmoneysmartmoney.com — to help young people strategically save and invest at an early age so that they can hopefully enjoy financial freedom later in their lives. If you have children in their 20s and 30s, I encourage you to share this website with them and use it as a tool to continue your dialogue with them around saving, finance, investing and financial planning fundamentals. I believe it is our duty to educate the next generation to be financially literate, and we are honored to have the opportunity to do so.

- Rick Manske, CFP®, BFA™

Young Money, Smart Money

In line with our firm's dedication of investing in the next generation, we are providing a wealth of starter materials for those in their 20s and 30s who are trying to get a handle on their finances. It's difficult to figure out how to juggle school loans with a mortgage and ongoing monthly bills (sometimes it's no fun growing up!). The topics are not exciting and sometimes it's super confusing, so we tried our best to simplify it and hand-hold readers through it. We applaud millennials for taking the time to invest in their future (and that of their families). We feel as though this site is our way of paying it forward, so please help us spread the word by sending it to your family and friends who could benefit from these starter materials!

What can they learn from the site?

- **Saving basics:** Here we outline eight fundamentals to learn how to save, invest and hopefully help secure independent wealth over the course of your career.
- **Financial basics:** In this section we establish a general knowledge of all investment classes that investors will likely encounter including their benefits, risk/return characteristics, and tax implications … much of which will just be for general information since we will argue that young investors shouldn't invest in many of these asset types. But, it's wise for them to know why they don't want to invest in certain instruments!
- **Investing basics:** Here we review why we believe equity investing is a smart choice for young investors and how to start investing, including explaining topics like compounding interest, company financial statements, how to read a stock quote, and more.
- **Financial planning basics:** Last but certainly not least, we discuss a variety of topics related to longer-term planning, such as debt management, home mortgages, 529 plans, insurance, tax planning and estate planning.

youngmoneysmartmoney.com

Thanks in advance for sharing this website with others – we hope they find it valuable!

How Do I Save?

Learn eight fundamentals you need to know so you can save, invest and work to secure independent wealth over the course of your career.

How Do I Invest?

Here we will walk you through how to start investing (both at work and outside of work), how to review company financial statements, and what to do depending on how much money you have.

What Are My Investment Options?

Here we will give you a brief overview of the universe of investment opportunities available to you, though eventually we will make a case that you will only need to focus on a few types of investments.

How Do I Plan For My Future?

Plans can be daunting to start, especially for those who don't enjoy the upfront work. But, when it comes to your financial plan, the longer you wait the worse off you are.

Marriage and Money

Anna Bruder, FPQP® | Financial Paraplanner

Marriage, no matter your current stage in life, is a huge and exciting life change.

In the midst of all the excitement, it can become financially stressful. I hope to provide you with some tips and tricks to take on this challenge with confidence so that you can enjoy this amazing time in your life.

Tony Gaskins, a high-profile author and life coach, once said, "Communication to a relationship is like oxygen to life." I often ask my friends and family what they think is the key to a successful marriage. Almost always, the answer is communication!

Pre-Wedding

According to current research, the average wedding costs approximately $30,000. An expense at that level runs the risk of putting a significant dent in your savings and, in some cases, can send you into debt. This new debt on top of student loans, mortgage payments and other bills can make for a rocky start to your new marriage.

As soon as you and your partner are engaged, start saving for the big day. Many financial recommendations land on trying to set aside 20% of your income each paycheck toward your wedding/honeymoon fund. It is also best to set aside this money as a team. If both of you are contributing a little at a time, you will reach your goals quickly and effectively.

If you have different dreams of what your big day will look like, make sure to come to a compromise from day one so that your financial plan is clear. If neither of you is set on a huge wedding, consider eloping. It is a fun, intimate, less expensive option for couples who are not interested in a large wedding. If an extravagant destination wedding has always been your dream, go for it. Simply start saving as early as you can or even consider lengthening your engagement to give you more time to save.

Other budgeting options abound. In today's technologically advanced world, guests welcome —and sometimes even prefer — electronic invitations. Many websites offer free electronic invitations. Plus you get to help the environment at the same time.

> I often ask my friends and family what they think is the key to a successful marriage. Almost always, the answer is communication!

Also, think about cutting your guest list or finding a less expensive caterer. Make sure to check your venue's seasonal rates. Most of the time, depending on where you are located, your venue will have lower rates for getting married during the off-season or even for getting married on a Sunday versus a Saturday. Look into do-it-yourself decoration options that can be fun and more meaningful. The options are endless, but just start early and communicate clearly with your partner.

Post-Wedding

After the big day, it is time to communicate some more! Sit down with your spouse and record each of your financial goals. If your goals line up, begin thinking about whether you want to combine financial accounts. A benefit of having joint accounts, specifically called joint tenancy with rights of survivorship, is that the money will go directly to the other spouse in the instance of unexpected death. By taking this important step, you will prevent the money from going through the long and often difficult probate process. It also provides for more honest conversations regarding account balances, etc.

If you are more independent in your financial goals, no problem. Again, make sure you have beneficiaries set up on all your accounts in case of an unexpected death. You also can add a transfer-on-death (TOD) beneficiary to any non-retirement brokerage accounts.

If you keep your finances separate, agree on a percentage that each of you will pay toward monthly household expenses. Sometimes the answer is 50-50, but if only one of you is working full time, that allocation could look a little different. Even if your finances are separate, you are still a team.

Establish a budget with your partner. Always make sure you are both setting aside cash for an emergency fund in case of an unexpected home repair, car repair or health care emergency. Creating that cash buffer is important in preventing debt. The recommended emergency fund is to have at least three to six months of basic living expenses saved up and easily accessible.

Another topic to discuss with your spouse is investing and preparing for the future. If you both want kids, consider setting up 529 plans for their future education or a different type of education savings tool.

Do you plan on moving in the next few years? If so, take steps to build your credit and investigate programs that can help you secure lower payments and interest rates such as first-time homebuyer loans or veterans loans.

If you have available funds, set up an investment brokerage account together. The earlier you start investing, the longer your investments have time to grow.

You may also want to discuss things like life insurance. In the horrible case that you were to pass away unexpectedly, will your spouse be provided for? Use online tools or an attorney to set up updated wills. This may sound morbid, especially if you are young, but it is always best to have a plan regarding financial matters.

In conclusion, don't let the possible financial stresses of a new marriage take away from the joy you and your partner should experience. Simply communicate. Be clear, honest and smart about your financial goals and write them down. Your financial strength as a team will quickly increase, leading to a less stressful beginning to a wonderful life.

7 Reasons To Consider a Prenup

Ashley Gragtmans, CFP®, BFA™, CSRIC™ | Senior Financial Advisor

There is nothing that can kill the romance of upcoming nuptials more quickly than your partner asking you to sign a prenuptial agreement (aka prenup). But do you know what can really kill the romance? Divorce!

Perhaps you are thinking, "Our relationship is going to last. We'd never get a divorce." Well, let's face it: I don't think anyone goes into a marriage thinking that in five to 10 years they are going to split. Other people may think that the agreement is only for the rich. This is actually a misconception. While it's true that a prenuptial agreement may not be right for everyone, the following are a few scenarios in which it makes a lot of sense:

1. **One partner earns the majority of the income.**
   If you know going into a marriage that one person will be the primary breadwinner, a prenup can be used to determine the amount of alimony that will need to be paid upon a divorce.

2. **What about the partner who doesn't make a lot of money?**
   The prenup can also be used to make sure that the partner who is less financially set is protected in the event of a divorce.

3. **One partner has substantial assets.**
   If you own a home or other substantial assets prior to a marriage, you can use a prenup to establish that those assets that came with you will leave with you.

4. **One spouse is a stay-at-home parent.**
   This will obviously affect your income. If it is decided prior to marriage that one parent will stay at home with the children, a prenup can be used to make sure that each parent shares in the responsibility of taking care of the children financially.

5. **One partner has a significant amount of debt.**
   A prenup can establish who will be responsible for paying off debt in the event of a divorce. This can prevent you from getting saddled with debt that the other spouse created prior to marriage.

6. **You have children from a previous marriage.**
   When entering into another marriage, you need to make sure that your kids are protected from another divorce. This can ensure that in the event of your death/divorce, assets that should be going to your children won't go to your disgruntled spouse.

7. **You own a business.**
   It is possible that in the event of a divorce, your spouse will end up owning part of the business. Your partner will then go from being an unwanted spouse to an unwanted business partner. Establishing that the business is off-limits in a prenup can prevent this from happening.

It's understandable that many couples don't even want to entertain the idea of a prenuptial agreement. The important thing to remember is that this is a document used to protect all parties. Communicate openly and listen to the concerns of your partner. Even if you do live happily ever after, there will always be peace of mind involved with foresight and deliberate planning.

5 Financial To-Do's Ahead of Welcoming a New Baby to the Family

Chad E. Foster, CFP®, CDFA®, ChFEBC℠ | Senior Financial Advisor

My wife and I are slowly turning the corner from having two babies to two full-blown toddlers. Like most parents, the question "Where did the time go?" seems ever so true. It was not easy, and we still have a lot more fun chaos ahead, but we are glad we took the following steps to prepare financially before we had our first child.

At times, it is hard to think of control when having kids, but let's review some of the things you can control.

1. **Guestimate baby delivery expenses.**
   This is complicated as it depends on multiple variables, such as whether the baby is going to be delivered at home or at a hospital, the health of the baby and mother, and your health insurance plan. The cost can range from a couple of thousand to more than $30,000. If possible, try and go to the doctor's office or the billing office at the hospital prior to delivery to get an idea of the cost. Personally, having a ballpark was helpful for us, and I appreciated the various scenarios that the financial coordinator at my wife's OB-GYN walked us through in those early pregnancy days.

2. **Determine how you will pay.**
   If you or your spouse is eligible for a health savings account (HSA), flexible savings account (FSA) or other medical expense plan, find out what the maximum limit is for your plan and fully fund it. Saving dollars pretax and then being able to pay for medical expenses with tax-free dollars is an amazing benefit. There are different caveats to the various accounts, so understand if dollars need to be spent before a certain date, what qualifies for medical expenses and if you can invest extra funds in the account.

3. **Review your insurance policies.**
   If you have life and/or umbrella insurance policies, review them ahead of time. And if you don't have one or the other, research your options as they are both easy to get and affordable. People often forget about umbrella, but it is important. Your basic auto and home policies are good, but it is nice to have a little extra when the baby arrives as you will likely have more visitors, babysitters/nannies and play dates. Life insurance is something people do not want to think about, but premiums are low when both of you are healthy and young, and if there is not a need for the coverage down the road, it is easy to cancel.

4. **Do not overspend on stuff.**
   My wife and I were among the last of our friends to have children, and one bit of advice I found helpful was to not buy a lot of stuff. That was not an easy task. We saw how it would be easy to go into a store and say we need this or that. We tried to keep it simple and got the car seat, crib and diapers. Before going out and buying certain items, I suggest trying hand-me-downs from family or friends. Let's just say that not all bottles are created equal!

5. **Get your estate documents in order.**
   This might sound morbid considering you are about to bring life into the world, but for that very reason it's extremely important to ensure your documents are current and, after the birth, that the child is included in your estate plans as you desire. Work with your estate planning attorney to determine what should be reviewed and updated.

These are just a few things to think about before having a child, but I strongly suggest knocking out this to-do list now before the lack of sleep sets in.

Tax Help For Growing Families

Brad Burlingham, CPA | Co-Director of Tax Services

Having a child is one of life's special events, but the cost of a growing family can also bring challenges to your life. Here are some ways that you can take advantage of tax breaks that come along with those extra mouths to feed.

New and improved child tax credit:

For 2000 tax returns, the tax law allowed a credit of $2,000 per child under 17. Under the American Rescue Plan Act passed in March 2021, that child tax credit has been increased to $3,000 per child between the ages of 6 and 17, and $3,600 per child under age 6. Not only that, but the tax credit is fully refundable in 2021, unlike the old tax credit. This is not a tax deduction, but a dollar-for-dollar reduction in tax. The credit is reduced for taxpayers (filing jointly) with income of $112,500 or more, and completely goes away for taxpayers with joint income over $400,000.

Please note: In order to get this credit, you need a Social Security number for your child. So, if your child joins your family late in the year, you should not delay in applying for a Social Security number so that you will have it in time to file your tax return.

Increased child and dependent care credit:

If both parents are working, including self-employment, there is relief available for the cost of child care in the form of the child and dependent care credit. Parents can claim a credit for amounts paid for day care, home child care employees, preschool or after-school programs, and some day camps during the summer.

The credit is based on expenses up to $8,000 for one child or $16,000 for more than one. A percentage of those costs (based on your income level) is credited toward your tax bill, and there is no income limit phaseout. In addition, this same credit is available for older children who are disabled or parents who qualify as dependents.

Adoption tax credit:

If you, like me, have adopted children, there is a fairly generous tax credit available to offset your adoption expenses. If you incur expenses when adopting a child under 18 or a person over 18 with disabilities, you can claim a credit for qualified adoption expenses incurred up to $14,440 (in 2020). For children with disabilities, the full $14,440 credit is available even if the adoptive parents spent less than that amount.

The child will need a Social Security number to claim this credit, and the rules are very specific regarding when you can take the credit relative to the progress of your adoption. This credit is phased out for taxpayers in higher brackets (amounts over $216,600). If your employer reimburses you for adoption expenses, that amount is excludable from income (subject to the rules above).

Hiring your child:

If you have your own business, there are several benefits (besides providing your child work experience) to hiring your child as an employee for a legitimate business purpose. If you have a sole proprietorship or single-member LLC, your under-age-18 child's wages will be exempt from both employee and employer taxes for Social Security and Medicare, a tax savings of nearly 18%. (You will want to consider 2020 COVID-19 tax relief as well, which could affect this.)

This exemption is not applicable if your business is incorporated, but there is an additional tax strategy that applies no matter how your business is organized. Since your employee-child has now earned wages, that child can make contributions to a Roth IRA up to the amount of their wages, and that Roth account can accumulate tax-free earnings throughout your child's life.

Head-of-household status:

If you're unmarried and providing more than half of the support for dependents living with you, you can claim head-of-household rather than single filing status and benefit from both lower tax brackets and a higher standard deduction.

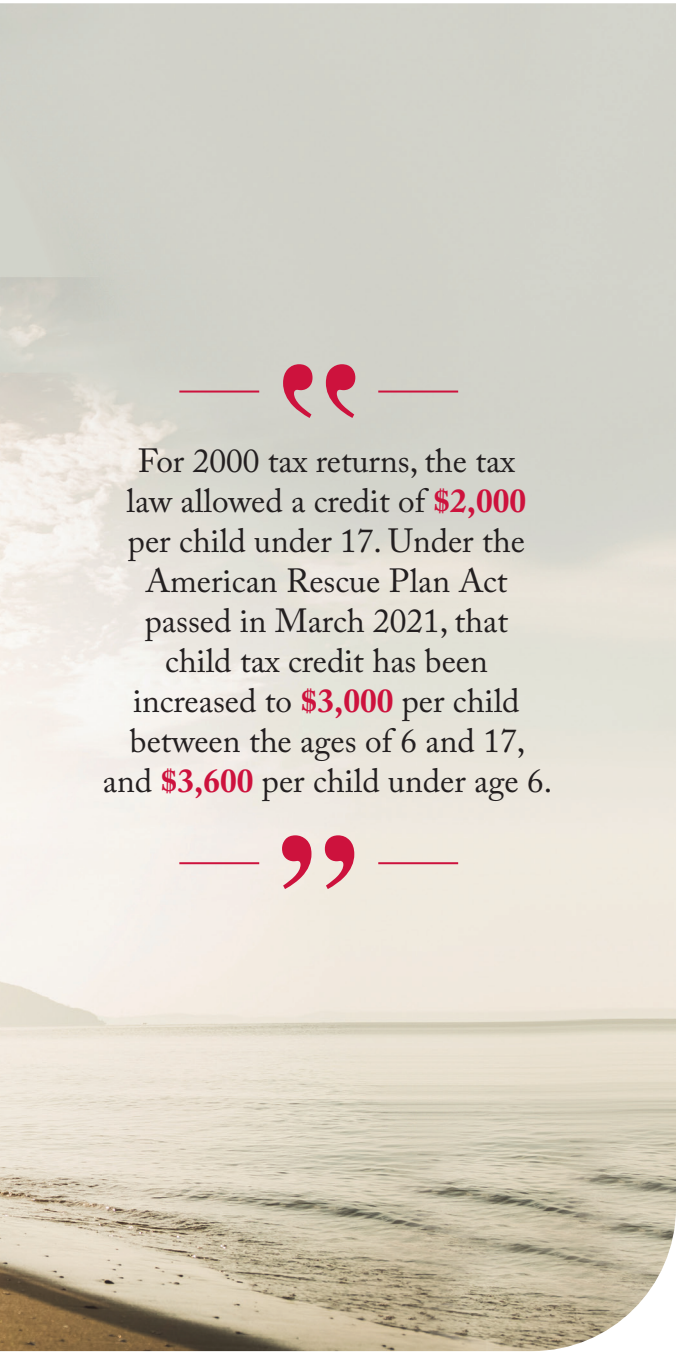
More good news:

Parents may also benefit from tax-free education savings plans, tax credits and deductions, and the deduction of medical expenses for dependents (and some nondependents in certain circumstances).

Pitfalls to be aware of:

Children of dependent age may be taxed on investment income according to their parent's tax bracket under the kiddie tax. In addition, the IRS is aware that child-based tax credit programs can be used by the unscrupulous to claim tax benefits, so it's important to maintain documentation of any credit claimed.

We would be pleased to help you through the details of these tax considerations.



Achieve Student Loan Forgiveness in 10 Years With the Public Service Loan Forgiveness Program

Lori Pilon, CFP® | Financial Advisor

Student loans are, for many, a necessary means to an end. Whether you are the borrower or the spouse, one of your main concerns upon graduating is how to pay off student debt and/or how to have those loans forgiven ASAP.

I am a "lucky" spouse whose husband had a cry-worthy amount of law school debt upon graduation. When he landed his first job at a nonprofit hospital, an entirely new world of student loan forgiveness opened its doors to us. Enter the Public Service Loan Forgiveness Program.

What is this program and why might it be important to you?

This program, if you qualify, allows your student debt to be forgiven after 10 years (as opposed to the traditional 20 or 25), and the forgiven amount is tax-free to you as the borrower. If 10 years isn't enough to make you excited, the tax-free aspect of this should be. If you are a borrower and you are thinking about going into a nonprofit career (and yes, being a medical doctor at a hospital can count; I have a family member to prove it), this is a program you should not ignore.

Here are the basics to qualify:

1. You must work for the government or a qualifying nonprofit organization.
2. You must work full time.
3. Your loans must be Direct (don't worry, you can consolidate your federal loans into a Direct Loan if they aren't Direct already).
4. You must repay your loans with an income-based repayment program.
5. You must make 120 qualifying payments.

There is some documentation involved with this program, and proof of your annual income and that of your spouse (if applicable) is required.

Here is where the help of a financial professional can come in handy:

The payments that you make are based on your annual income, so the lower your annual income, the lower your monthly payments, and thus the higher the amount of debt that can be forgiven after 10 years. This means paying attention to things like deferrals to retirement accounts and whether you should file jointly with your spouse or separately. There are some stringent rules to follow, and it is advisable to talk with a financial professional and make a call to the studentaid.gov helpline before making any decision that could affect your loan repayment plan.

Is it worth the hassle?

First, let's be honest: Student loan repayment in general is a hassle, whether you're trying to figure out which repayment program makes sense for you, fighting a high interest rate or making payments according to an income-based repayment program. Second, my short answer is yes. Even if you decide to change careers down the road or decide that you would rather work for a for-profit institution, you would have still made qualifying payments on your loans and would be steps closer to either loan forgiveness or full repayment.

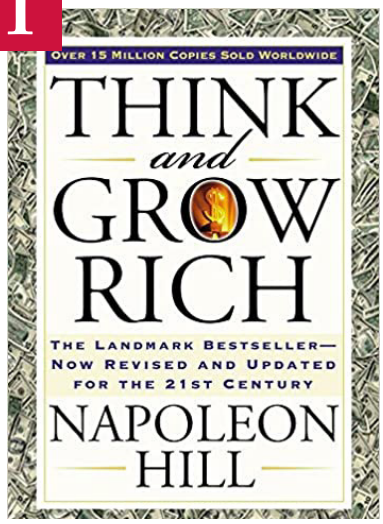
Finally, to reemphasize, I highly recommend talking to a financial professional and the student aid helpline when you are considering taking on student debt, repaying student loans and, of course, generally planning for your financial future.

3 Books for Young Investors

Aaron Combs, CFP® | Senior Financial Advisor

With all of the financial headlines in the news recently, interest in the stock market has never been higher and what better way to expand your knowledge than through reading. I have three book recommendations that would be great for young investors.

1



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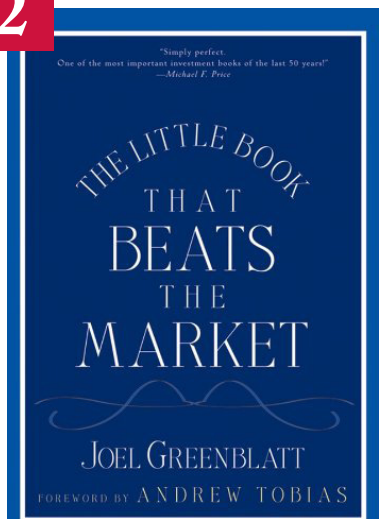

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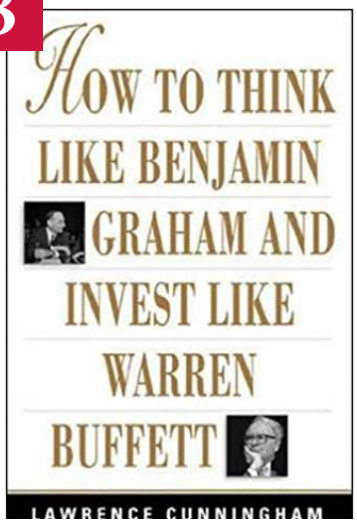

First, "Think and Grow Rich" by Napoleon Hill , which originally published during the Great Depression. This is still a must-read today. Napolean Hill lays out 14 principles for the reader that show through persistence, discipline and faith how to reach your long-term financial goals.

Second, "The Little Book That Beats the Market" by Joel Greenblatt. This book does a great job introducing the reader to value investing principles while also touching on the importance of human emotion and behavioral finance.

Last but certainly not least, "How To Think Like Benjamin Graham and Invest Like Warren Buffett." What better way than to learn from these two legendary investors how to find value in almost any market while also learning how to overcome investor mistakes like market timing.

Hopefully these three book recommendations pique your interest to continue to show you the importance of why investing is important and setting goals.

Shouldering the Burden of Financial Responsibility

Sarah DerGarabedian, CFA | Director of Investment Management

My Wednesday morning started with five 400-meter runs, uphill, carrying a 35-pound sandbag. OK, maybe "run" is a bit of an exaggeration – it was more of a trudge, and there might have been some walking in there toward the top. I hated every second of it, but I kept going because, well, that's just what you do.

When I thought about it later, it struck me as an apt metaphor for the way life feels sometimes – an endless uphill struggle with the weight of responsibility resting heavily on your shoulders. This is particularly true for anyone who is the primary provider for their family. More and more women (including me) are finding themselves in this position, whether by choice or necessity.

Most of the time I am able to face each day as it comes and maintain an upbeat outlook on life, but sometimes the enormity of this responsibility is paralyzing and my mind races with worries – what if something happens to me? Have I prepared for the worst possible outcome? What more can I do to ensure that the people who depend on me to keep going will be OK if I can't?

Let's break this down into 5 areas that you want to address if you are the primary provider for your family:

1. **Life Insurance –** This one is pretty obvious, and I hope most people have some amount of life insurance in order to provide for their dependents should the worst come to pass. But do you have enough? Many companies provide life insurance as an employee benefit, but the standard amount will probably not be enough to replace your salary for an extended time. As a starting point, consider your current salary and how old your children are, so you can estimate how much financial support they will need and for how long. Beyond that, you may want to provide your spouse with your lost income until retirement age.

2. **Long Term Disability Insurance –** This one is a little less common, but no less important than life insurance. Think of it this way – if you become disabled and cannot perform the job that supports your family, how will you replace your income? What if your disability adds to the household expenses in the form of ongoing medical care? Now you've not only lost your earning power, but you've also become a liability to the family you once supported. Don't let that happen.

3. **Estate Planning/Will –** Many times younger people who are still in the asset accumulation phase tend to put off drafting a will, despite its importance. It is especially imperative if you have young children, since it allows you to determine who will become their guardian if both you and your spouse are gone. Make sure your beneficiary designations are up-to-date for any IRAs, 401(k) plans, pension plans or life insurance policies. For more complex estate planning strategies you might want a trust – your financial advisor can help you figure out what you need to do to make sure your estate plan is sufficient.

4. **Retirement Savings –** If the worst doesn't happen and you live to a ripe, old age, you need to be sure that you are saving money to provide for your golden years. As the primary earner, the bulk of this responsibility falls to you to contribute to your company's 401(k) or another retirement plan, but it is equally important to include your spouse in your retirement projections and contribute to a plan for him or her if you can. Again, your advisor can help you figure out how much you need to be putting aside and how to navigate the ever-complicated IRS rules and requirements for retirement savings.

5. **Education Savings –** Saving for your children's education expenses will relieve them of significant financial pressure when they are in school and will help them avoid taking on massive amounts of student loan debt. You can rest easier knowing that if you predecease your spouse and children, you won't be leaving them with an insurmountable tuition bill. As with retirement plans, there are several investment vehicles available to you for education savings. Work with your advisor to determine the best plan for you and your family.

Shouldering the burden of financial responsibility shouldn't be overly burdensome. With a little planning and preparation, you can weather the uphills, savor the downhills, put down the sandbag every once in a while and live fully in the present.

Parsec Announcements

Upcoming Closings

Monday July 5 – Fourth of July observed
Monday Sept. 6 – Labor Day

Parsec Kudos

Congratulations to our entire Tax Services team for another successful (albeit delayed) federal tax deadline in the books!

Congratulations to Jessie Goodwin for her promotion to senior portfolio manager.

Congratulations to Edmund Clapham for his promotion to senior research analyst.

Congratulations to Michael Starkel for his promotion to client service specialist.

Congratulations to Janine Bitz for receiving her Financial Paraplanner Qualified Professional™ designation.

Congratulations to Jeff Urich for receiving his Financial Modeling & Valuation Analyst certification.

New Hires

We warmly welcome …

Lauren Morgan as a client service assistant in Asheville.

Savannah Gramza as a client service assistant in Charlotte.

Laura Gragtmans as an executive assistant in Asheville.

Summer Interns

We warmly welcome …

Adaeze Jonathan and Anthony Rodriguez as two financial planning interns this summer.

Celebrating Life

Congratulations to Client Service Specialist Kalei Mull on her recent marriage.

Congratulations to Portfolio Manager Ben Blake for successfully moving his family to CO.

Congratulations to Trader Karisa Weissgerber for recently purchasing her first home in Charlotte.

Congratulations to Client Service Specialist Sherry Davis for recently selling/buying a home.

Congratulations to Senior Portfolio Manager Jessie Goodwin for recently selling/buying a home.

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WEALTH MANAGEMENT

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