

LET'S TALK FINANCIAL WELLNESS[®]

November/December 2025

USING STOP ORDERS IN UNCERTAIN TIMES



Investors may face heightened risks during periods of market volatility. One strategy for safeguarding your investments during these turbulent times is the use of stop orders. Stop orders aren't just tools for selling off underperforming assets. They can also serve as a comprehensive approach for protecting your portfolio gains while adhering to your investment strategy.

A stop order is a direction to buy or sell a security once it reaches a specified price, known as the stop price. They can be used across various asset classes, including ETFs, mutual funds, and commodities.* This versatility makes them a valuable investment tool, especially during uncertain times. Once triggered, your financial professional will execute the order at the best available price. This mechanism may help prevent further losses in a declining market or lock in profits during a rally.

Emotional Relief

A primary benefit of using stop orders is the emotional relief they offer. Market fluctuations can trigger panic selling or irrational decision-making. Having a stop order in place means you're not glued to your screens 24/7, anxiously waiting for the right moment to act. Instead, you have a preset strategy, allowing for a more objective response to potential market downturns.

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Karen Petrucco
Account Manager

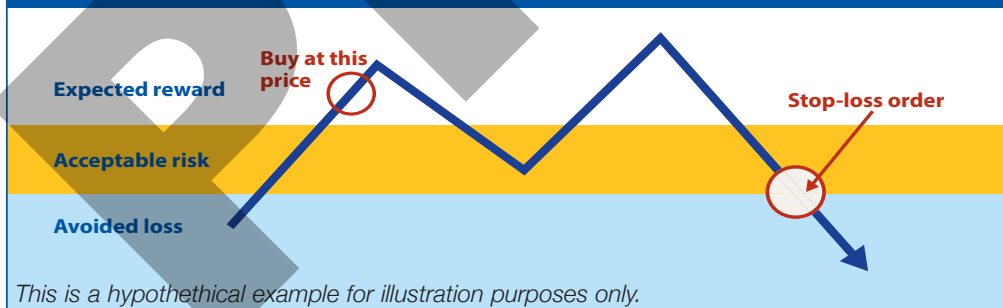
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With my training and commitment to my clients, I am confident I can provide a high level of personalized service. As your financial professional, I will work diligently to help you work toward your financial goals with appropriate insurance products, investment and financial planning strategies.

HOW A STOP-LOSS ORDER WORKS

A stop-loss order triggers the sale of a stock once the stock's price reaches a certain value.



* Investors should read the prospectus and consider the investment objectives, risks, charges, and expenses of the fund before investing. Because mutual fund values fluctuate, redeemed shares may be worth more or less than their investment. Past performance won't guarantee future results.

High Net Worth Version



PROTECT YOUR HOME FROM DEED THEFT



Your property isn't just a piece of real estate—it's a significant investment and a crucial part of your financial portfolio. Unfortunately, with the rise of digital documentation and online transactions, deed theft has become a growing concern you can't ignore. Here's how you can protect your home.

Understand the Risks. Recognize the vulnerabilities that can lead to deed theft. Criminals often seek out seasonally vacant properties, such as vacation homes or homes owned by absent owners. Public property records can reveal ownership details. This transparency can give criminals an opportunity to exploit.

Monitor Property Records. Consider quarterly reviews to catch any suspicious activity as soon as possible. Local governments may offer services you can access online to alert homeowners of changes to their property titles. Taking advantage of these monitoring services can provide an extra layer of assurance against unauthorized changes.

Invest in Title Insurance. This insurance protects you against financial loss caused

by defects in the title, including deed theft. If someone successfully transfers ownership of your property illegally, your title insurance policy can cover the legal fees and any losses incurred.

Secure Your Personal Information. Use strong passwords for all your online accounts and two-factor authentication wherever possible. Consider a comprehensive identity theft protection service, which can monitor for suspicious activity related to your personal information.

Deed theft may be an alarming prospect, but taking proactive measures can significantly reduce your risk. The effort you put into security today can prevent substantial financial losses tomorrow.

MANAGE YOUR DEBT PORTFOLIO

Like most people, you probably have a debt portfolio in addition to your investment portfolio. To make the most of your finances, you need to evaluate your debts regularly, just as you evaluate your investment performance.

Navigating debt can be complex. Talking with your trusted advisor about tailoring your strategy based on your financial situation can provide valuable insights.

1. Categorize debts into good and bad debt and assess how they align with your financial goals.
2. Focus on paying off high-interest, bad debts first.
3. Leverage good debt. Ensure your investments have a clear return pathway and weigh the risks associated with borrowing.
4. Seek professional guidance.



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History

Yale Hirsch, the founder of the annual Stock Trader's Almanac, coined the "Santa Claus Rally" in 1972 for the likely market performance during the last five trading days of December and the first two trading days of January (12/ to 1/ this year). But the history of the Santa Claus rally dates to the early 1900s. In 1942, author Sidney B. Wachtel presented the analysis in "The Journal of the Business of the University of Chicago." Wachtel used the Dow Jones Industrial Average (DJIA) to study the effect from 1927 to 1942.

While past performance doesn't guarantee future results, the period has posted higher stock prices about 79% of the time since 1950. The S&P 500 index has averaged a 1.3% gain during this time. When stocks decline during this period, significant market downturns have often followed. For example, in 1999, a 4% decline during the Santa Claus rally period was followed by the Dow's 37.8% slide over the next 33 months, and in 2007, a rally period

Rally Year	Santa Claus Rally Return
2013	2.03%
2014	.16%
2015	-3.02%
2016	-2.2%
2017	.49%
2018	1.08%
2019	1.96%
2020	.28%
2021	.88%
2022	1.27%
2023	1.00%
2024	-1.03%
2025	1.10%

* As of closing 5/16/25

Source: S&P 500



COMING TO TOWN?

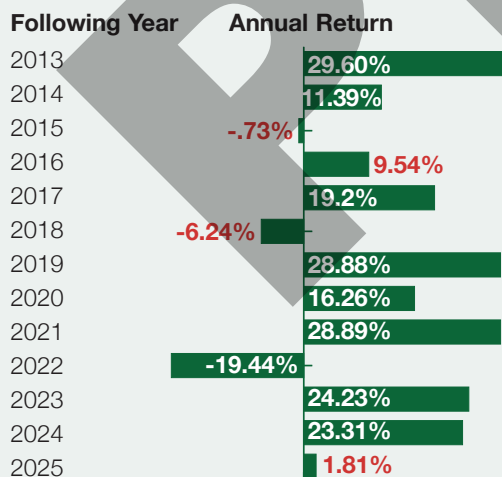
decline preceded the 2008 financial crisis.

Possible Causes

One theory is that greater consumer spending during the holiday season leads to positive retail earnings, giving investors confidence and increasing stock prices. Another factor is the general mood in the market. Investors often feel more optimistic around the holidays, buying more stocks. They rebalance their portfolios and invest year-end bonuses. Trading activity among individual and institutional investors trends lower, leading to lower market volumes and upward price movements, that allow the Santa Claus rally to thrive.

Approach with Skepticism

It's smart to be aware of market conditions and focus on long-term investing strategies rather than relying on seasonal trends. Monitor your investments and overall market conditions, and stay in touch with your financial professional about how your investments could behave during this unique time.



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Additionally, stop orders can aid in risk management. By using stop orders, you effectively create a safety net that helps manage downside risk. For example, if a stock you own has made significant gains, you can set a trailing stop order. This allows you to capture profits while still giving the investment room to grow.

Hypothetical Example: You've invested heavily in a tech company whose stock has surged due to a product launch. As the price climbs, you might set a stop order at a percentage lower than the peak price. If the stock price begins to slide after a short-lived rally, your stop order kicks in, selling your shares before they can drop significantly. This strategy secures your profits and mitigates potential

losses, allowing you to reinvest your capital elsewhere.

Discipline and Leverage

Integrating stop orders into your investment strategy isn't just about selling losers—it's about maintaining a disciplined approach to managing your wealth. They provide you with the leverage to navigate market fluctuations with more confidence and peace of mind.

So, as you consider your strategy with your financial advisor, don't underestimate the power of stop orders. They're invaluable in your quest to protect portfolio gains, ultimately allowing you to focus on the bigger picture: building and maintaining long-term wealth in an ever-changing market.

INTRODUCING THE GREEN IMPACT STOCK EXCHANGE (GIX)

Set to launch in early 2026, the GIX* is being hailed as the first stock market in the U.S. solely dedicated to the burgeoning \$35 trillion sustainability economy. The sustainability economy encompasses a wide range of sectors, including renewable energy, waste management, sustainable agriculture, and more.



Exchange Standards

The Exchange plans to implement rigorous standards for listed companies, ensuring that they meet specific environmental, social, and governance (ESG) criteria. It will strive to provide diverse investment opportunities, from green technology startups to established companies transitioning to more sustainable practices and even social enterprises that prioritize community impact.

Positioning

As you prepare for 2026, talk with your

financial professional about how companies listed on the Green Impact Exchange might fit into your investment strategy. By investing in GIX-listed companies, you and your financial professional may be able to position your portfolio at the intersection of profitability and social responsibility.

** You cannot invest directly in an index. Past performance cannot predict future results. You must take certain adjustments into account in the combined income calculation.*

A TIME FOR GIVING

Year-end is a time for giving, not only to family and friends but also to charity. If you're among our readers who are passionate about philanthropy, year-end giving can offer the satisfaction of making a difference as well as significant financial advantages.



The Impact

Data from the Indiana University Lilly Family School of Philanthropy shows that charitable donations typically increase during the year-end giving season. This surge is partly driven by holiday spirit and the motivation to leverage tax advantages before the calendar year ends. Many people find that giving strategically can maximize their contributions while minimizing their taxable income. Charitable contributions have a profound impact, and exploring innovative options can elevate your giving strategy.

Consider a Gift of Life Insurance

While traditional methods of donating, such as cash or grants, are well-known, using life insurance in charitable giving is an option that's often overlooked. One of the most innovative ways to contribute is through life insurance policies. If you have a life insurance policy that you no longer need, or if you're looking to give a substantial gift to a charity, you can transfer ownership of the policy to a nonprofit organization. This not only delivers a significant future benefit to the charity, but it also provides you with some notable tax advantages today.

When you make a charity the owner and the beneficiary of your life insurance policy, you may be able to deduct the policy's cash surrender value on your federal income tax return for the year you gift the policy. Further, if you continue to pay the premiums on the policy, those payments can also be deductible as contributions to charity.

Non-tax Benefits

By naming a charity as the beneficiary of your life insurance, you're effectively building a legacy. This can be particularly appealing if you're enthusiastic about a cause and want to ensure lasting support for it beyond your lifetime. Life insurance gifts also may be simpler and more flexible insurance than other asset transfers, such as real estate or stocks, which can involve complexities associated with valuation and appreciation. You don't have to give away your entire policy. You can choose to gift a portion of the policy or maintain partial ownership while designating a charity as the beneficiary.

Final Thoughts

As you contemplate your year-end giving strategy, remember that the essence of giving lies not just in the act of donating but in how creatively and effectively you can align your philanthropy with your financial goals. Engaging with a professional advisor who specializes in charitable giving can provide additional insights tailored to your financial situation, ensuring you are making the most of your generosity.

**Keeping with trends of the past decade,
34% of all giving in 2024 occurred in the
last three months of the year.**

*Source: 2024 Trends in Giving,
Blackbaud Institute, 2025*



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The attached has been given an 'Approved As Is' status by the Corporate Advertising Compliance Team. Advisors who are interested in using and/or customizing pre-approved materials should ensure an understanding of the **Pre-Approved Communications** section of the **Advisor Compliance Manual** posted on the Resource Center. This section of the compliance manual includes instructions on how to use pre-approved materials and meet the necessary Books and Records requirements.



ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

June 27, 2025

Reference: **FR2025-0617-0136/E**

Org Id: 23568

1. LTM-173 Nov Dec 25 High Net Worth
Rule: FIN 2210
5 Pages

Our review is based on your representation that the final version of this communication will prominently disclose the name of the member, pursuant to FINRA Rule 2210(d)(3)(A).

The communication submitted appears consistent with applicable standards.

Reviewed by,

Jeffrey R. Salisbury
Principal Analyst

Reminder: The fee charged for Regular filings submitted to the Advertising Regulation Department on January 1, 2025 and after, will increase from \$125 to \$300 (for the first 10 pages/minutes). The fee of \$10 per additional page/minute has not changed. The filing fee for expedited filings will remain at \$600 (for the first 10 pages/minutes) and \$50 per additional page/minute. Please see <https://www.finra.org/media-center/blog/funding-finras-mission-111224> for more information.

Please send any communications related to filing reviews to this Department through the Advertising Regulation Electronic Filing (AREF) system or by facsimile or hard copy mail service. We request that you do not send documents or other communications via email.

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