

From the desk of

*Laura Blanton*

Greetings and well wishes to you all – I hope your 2025 is off to a great start.

As we recently marked the one-year anniversary of our transition to Raymond James, Bethany and I have had the chance to look back on an eventful 12 months and take stock of all we've been able to accomplish.

First, we are thankful that you have joined us on this journey. We've learned so much and are very excited about what the future holds for you as our clients, and for us as your team.

A quick recap of 2024:

On January 16<sup>th</sup>, we resigned from Wells Fargo Advisors and joined Raymond James. Since then, we've learned to navigate new systems, we created and rolled out a quarterly newsletter, improved our website, streamlined many of our processes, developed new professional connections, added new clients, welcomed old friends and clients to our new home, hosted a fantastic evening at the Greenville Drive baseball game, and had a ton of fun along the way.

Two major accomplishments I want to highlight:

On June 11<sup>th</sup>, Bethany passed her SIE (Securities Industry Entrance Exam). Then, on December 3<sup>rd</sup>, she passed her Series 7. She passed both on her first attempt – which is no small feat. Having these licenses makes her a registered representative of the NYSE. I want to congratulate her and acknowledge what an accomplishment this truly is. Congratulations, Bethany!

We also would love to share some of our plans for the coming year.

First, I remain confident in your allocations. We have thoughtfully selected investments, models, and strategies that are high quality, and appropriate for your goals and risk tolerance.

With the noise in the industry around various market outlooks and expectations, the uncertainty of inflation still looming, the Fed's indication that interest rates may remain higher for longer, the politicization of...well, everything, and global unrest – I know that many of you are wondering what's in store for investments in 2025.

Personally, I expect some continued volatility, along with moderate economic growth – with some sectors poised to do expand more quickly than others. I wouldn't, however, be surprised if we were in for a choppy ride in the markets.

This doesn't worry me, not long term – this is just part of investing.

What's important is that we have a plan that is thoughtfully designed, implemented, and managed, and I'm more confident in that today for you all than I have ever been in the past. Let's keep steady.

If you'd like to read more about what to expect in 2025, and for a market recap of 2024, please review the attached reports.

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As to how the rest of your experience of 2025 will go with us, we have some exciting things in store:

\*Bethany has implemented a new system for scheduling and managing your review meetings. You can expect to hear from her when you're due to sit down with me to review your account(s) and your plan. She will reach out first by phone, then by email, for scheduling. We're also rolling out an online scheduling tool that will allow you to go in and reserve your meeting time with me, so keep an eye out for that – but don't worry if you don't want to use that method and prefer a simple phone call – that is always an option!

\*We will continue our newsletter cadence of one per quarter, but will be implementing this informational, letter format communication as well. For now, we're simply calling it "From Laura's Desk". We hope both will be informational and interesting, and we always welcome your feedback. Let us know if there's something specific you'd like to see.

Finally, to close, I want to again express what a privilege it is to serve each of you. I'm so thankful that I'm able to do this every day. Please don't hesitate to reach out if there's anything we can do for you, to share your thoughts, or just to check in. We're here for you.

Thanks for a great 2024, and here's to a successful and happy 2025.

Sincerely,

*Laura*

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