



Welcome to the very first edition of our newsletter: "From the Desk of Andy & Jason."

In a world full of complex financial decisions, our mission is simple: to help our clients spend time on what is most important to them so they don't have to worry about what they could or should have done differently with their finances.

Whether you're planning for retirement, running a growing business, or just looking for solutions to real-world financial situations, this newsletter has you covered. Each issue will bring you actionable advice, insights into market trends, and practical strategies to build & retain wealth - all delivered in a clear, approachable way, designed to work for YOU.

Look out for our "Spotlight" section, highlighting a partner, business, or someone we feel is making a meaningful impact in our lives. This month, we're showcasing small business owner Jen Singer of Snappy Chocolates. Our clients had the good fortune to receive a box of Jen's chocolates as a thank-you for their support during our transition, so we encourage you to learn more about her delicious confections.

Thank you for letting us be part of your financial journey. Please feel free to share this newsletter with someone in your life who would also benefit from our advice and service.

Let's continue to grow together - one smart decision at a time.

- Andy & Jason

Spotlight



Snappy Chocolates

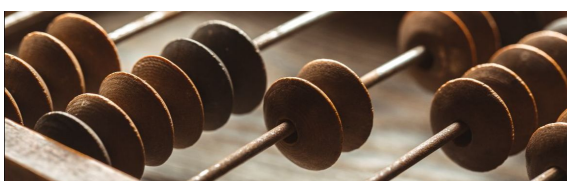
Snappy Chocolates was born in Brooklyn, NY during the Spring of 2018 as a side project for Jennifer Singer, software engineer turned chocolatier. Juggling full-time work as a web developer and a mom, Jen needed an outlet for her chocolate chops. She started providing weddings with her unique and colorful bonbons as favors, and selling boxes of bonbons as gifts around the holidays. Jen's head for numbers, love of aesthetics, and discerning palate made her transition from coder to chocolatier a natural one.

She tinkered with formulas to perfect ganache recipes, tempered her chocolate to get that all-important shine and snap, and created colorful and unique designs. It all came together to make Snappy Chocolates a full-time reality during the pandemic fall of 2020, at a time when people especially needed moments of enjoyment and escape.

With colorful bonbons, delectable fillings, fun shapes and whimsical colors, Snappy ships boxes of delight from coast to coast.

[Learn More](#)

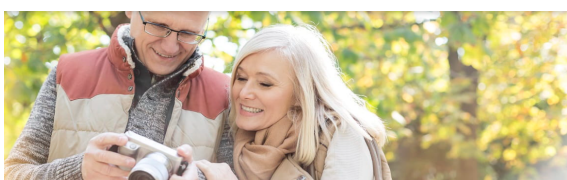
Articles



Your First 5 Investment Moves for 2025

Investors are heading into 2025 in an optimistic mood, believing that a solid economy, as well as a White House that is pro-growth, will be enough for the stock market to continue its climb.

[Article Link](#)



Tech nostalgia: In with the old

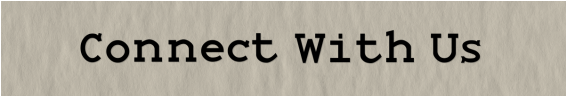
Everything old is new again – even the dusty tech in your junk drawer. Millennials and Gen Zers are resurrecting vintage technology, and not just for the novelty kick. Tech nostalgia can save consumers money, or help them unplug. The trend reflects a simple truth: Newer isn’t always better.

[Article Link](#)



Mark Your Calendar

- February 1: 1099-R, 1099-Q, and 5498 mailed to Raymond James clients.
- February 15: Original 1099s mailed to Raymond James clients.
- February 17: Market closed in observance of President’s Day.
- February 28: Amended 1099s mailed to Raymond James clients.



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