



ANNUAL REPORT

2023



2023 ANNUAL REPORT



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CARVERFINANCIALSERVICES.COM



Your Vision.
Our Priority.





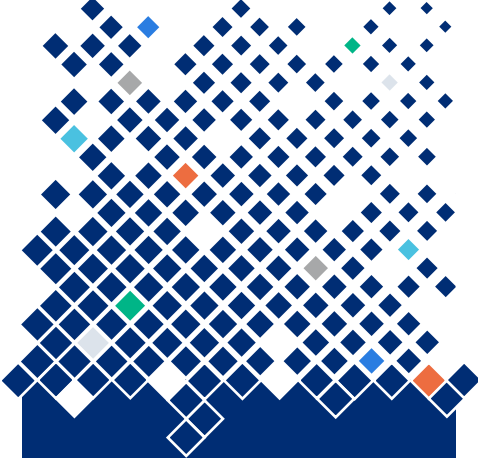
A Clear Path for Your Future.

Your vision and goals are unique. Together we create a clear path for your future. More importantly, our team will monitor and update the plan with you as both your needs and the world change. You are working with an enduring firm with a team who has the experience and compassion to simplify your life while enhancing your lifestyle. We are here for you as you navigate your personal journey along a path that is uniquely yours. Your success is our guiding star – and our top priority.

Our Difference. Your Advantage.

While many firms focus on model portfolios and market activity, we start with you and your vision. This commitment shapes everything we do. As our client, you have access to a full team, not just an individual advisor, that draws upon their collective experience to craft a plan that's right for you. Most importantly, we make investment planning easier on you. We leave industry jargon at the door and deliver clear, personalized investment advice that aligns with your goals – and your goals only.

The information contained in this Annual Report does not purport to be a complete description of the securities, markets, or developments referred to in this material. The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Any opinions are those of Randy Carver and not necessarily those of RJFS or Raymond James. Investments mentioned may not be suitable for all investors. Past performance may not be indicative of future results. Raymond James does not provide legal or tax services. You should discuss any tax or legal matters with the appropriate professional. Keep in mind that individuals cannot invest directly in any index, and index performance does not include transaction costs or other fees, which will affect actual investment performance. Individual investor's results will vary. Be sure to contact a qualified professional regarding your particular situation before making any investment or withdrawal decision. Diversification and asset allocation does not ensure a profit or guarantee against a loss. Investing involves risk and you may incur a profit or loss regardless of strategy selected. There is no guarantee that these statements, opinions or forecasts provided herein will prove to be correct. Rebalancing a non-retirement account could be a taxable event that may increase your tax liability.



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Welcome to our 2023-2024 Annual Report

The pace of change and overall media negativity has never been greater; yet we believe this presents an opportunity for you in 2024 and beyond. As I write this introduction, I find myself optimistic and energized by what lies ahead for our clients and for Carver Financial Services.

In December 1990 I founded Carver Financial Services with the mission, and vision, of making people’s lives better — our clients, our team, and our community. Clearly, “better” means different things to different people. One of our core values is getting to know you, and your family, and understanding exactly what is important to you. Since 1990 there has been constant change to how we fulfill our mission, the global landscape, markets, investments, and the political climate to name just a few. Our core mission and vision remain steadfast.

There are thousands of firms that sell investments and/or offer financial planning from an investment centric view. We are not one of them. We view investments and planning merely as tools for truly helping you live your best life possible. We are always here to provide advice that is consistent with your personal goals and vision, whether it is about a trip to take, a tax strategy or an investment. The more we understand what’s important to you, the better we can design and implement a plan that will help you get there. We are not a financial planning practice; we are a personal vision practice.

As the world becomes more complex and more impersonal, we are committed to providing human interaction and being here for you. In 2023, we made our largest commitment ever to new technology, launched a new Private Client Group and expanded our New Beginning Initiative — more on these inside. We continue to add to our team.

2024 and beyond will bring more challenges and uncertainty — we are here for you. Challenging times often present opportunities. We believe this has been

the case over the past few years and will be in 2024. Corrections, uncertainty and even pandemics are not new, nor is the opportunity to benefit from periods of volatility, both in the near and long term.

As we endure another election season, the speed at which technology is evolving and the 24/7 media coverage of current events can be overwhelming. The news will predominantly be negative. Any pretense of objectivity is gone from many “news channels” that provide commentary rather than reporting the news. Yet we believe there are opportunities for those who are prepared and intentional.

We are glad that you are part of our community and are here for you.

Thank you for taking a few minutes to read our 2023-2024 Annual Report, which reviews 2023 and, more importantly, looks forward to 2024 and beyond. We outline some of the of the resources available to you and special events coming up. Our entire team is committed to proactively helping you simplify your life while enhancing your lifestyle as you live your life intentionally, with both a plan and a purpose.

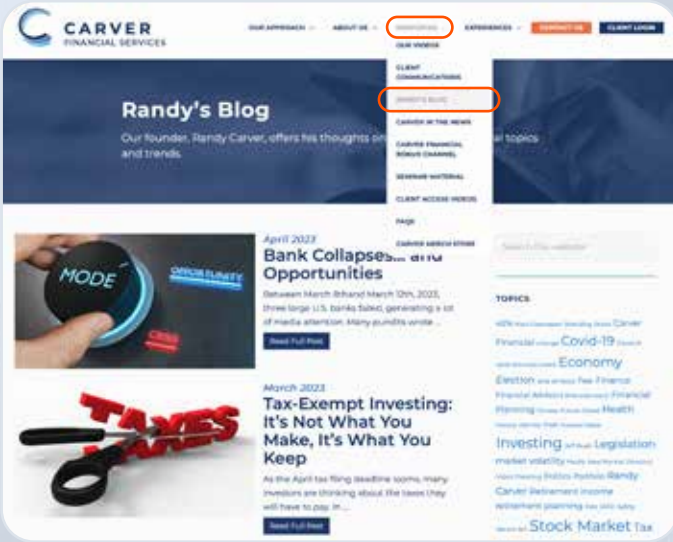
Please contact me personally — or anyone on our team — whenever we can be of service. We look forward to being your partner and sharing your life’s journey with you, and we hope you enjoy this Annual Report. Best for a very healthy, happy, and prosperous 2024!

Best,
Randy Carver

Resources for You

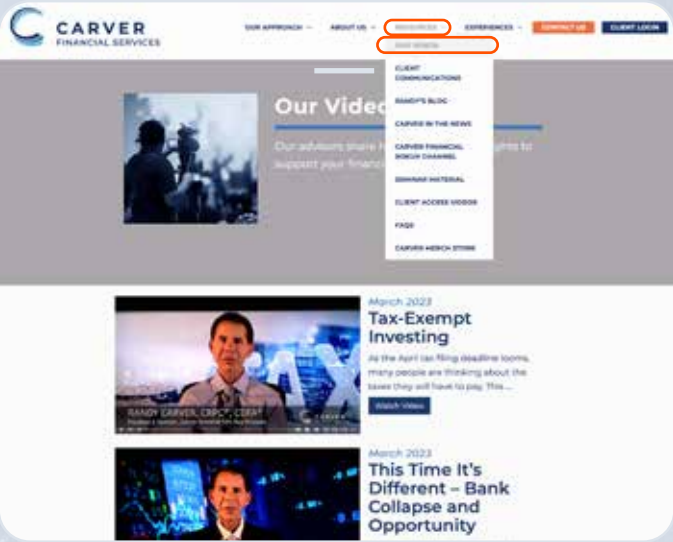
Randy's Monthly Blogs

Can be found under the [Resources Tab > Randy's Blog](#)



New Weekly Videos

Can be found under the [Resources Tab > Our Videos](#)



Awards & Recognition



Gianna Fiore, Client Services Associate & James LaMar, RJFS Registered Associate received their Ohio Life & Health Insurance License



Josh Croyle, CFP® RJFS Financial Advisor & Ryan Bennet, CFP® RJFS Financial Advisor, were promoted to RJFS Financial Advisors



Nicole Remesik, ChFC® Sr. Registered Associate, obtained her ChFC designation and her Notary Public License



Cristina Kosta, Client Services Associate, obtained her Notary Public License

At Carver Financial, ongoing learning is a core value. Our advisors work hard to advance their expertise so they can deliver quality service and solutions to you with current and state-of-the-art information.

ADVISORHUB

Randy Carver Recognized on Top Advisors to Watch (Over \$1B)



June, 2023

Randy Carver, RJFS Registered Principal, and the President of Carver Financial Services, Inc. has been recognized as #11 on AdvisorHub's list of the 2023 Top 100 Advisors to Watch (Over \$1B). This recognition underscores Carver's commitment to providing unparalleled financial guidance and his team's dedication to the success and satisfaction of his clients.

2023 AdvisorHub 100 Advisors to Watch over \$1b, is based on the period from 1/1/2021 to 12/31/2022 and was released on 6/20/2023. 1,246 nominations were received and 100 advisors won. Neither Raymond James nor any of its advisors pay a fee in exchange for this award. More: <https://bit.ly/3NC5gZX>

Randy Carver Ranked #65 Among BARRON'S 2023 Top 100 Financial Advisors



April, 2023

Randy Carver, RJFS Registered Principal, and the President of Carver Financial Services, Inc. has been named one of Barron's Top 100 Financial Advisors in the United States for 2023. Carver placed #65 on the prestigious list, which is compiled based on a rigorous evaluation of various factors. This is the first year Carver has been named to the list.

Barron's Top 100 Financial Advisors 2023, is based upon the period from 12/31/2021 to 12/31/2022 and was released 4/14/2023. 961 nominations were received and 100 won. Neither Raymond James nor any of its advisors pay a fee in exchange for this award. More: <https://www.raymondjames.com/award-disclosures/#2023-barrons-top-100-financial-advisors>

Carver ranked among BARRON'S Top 100 Independent Wealth Advisors

Years Received



Randy Carver, RJFS Registered Principal, and the President of Carver Financial Services Inc. was once again included on the 2023 Barron's list of the "Top 100 Independent Wealth Advisors" in the country. Barron's produced the listing of top advisors after weighing factors such as client assets under management, philanthropic work, compliance record and the overall quality of their practices. Barron's Top 100 Independent Advisors 2023, is based on the period from 6/30/2022 to 6/30/2023 and was released on 9/15/2023. Of 476 considered, 100 won. Neither Raymond James nor any of its advisors pay a fee in exchange for this award. More: <https://bit.ly/45WEbXN>

Carver ranked among BARRON'S Top 1200 Financial Advisors List

Years Received



Randy Carver, RJFS Registered Principal, and the President of Carver Financial Services Inc., was recognized by Barron's on March 11th as one of the Top 1,200 financial advisors in the country and top three in Ohio. Rankings for the Barron's award are based on data provided by the nation's 4,000 most productive advisors. Factors included in the rankings: assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work. Barron's Top 1,200 Financial Advisors 2023, is based on the period from 09/30/2021 – 09/30/2022 and was released on 03/15/2023. 5,630 nominations were received and 1,200 won. Neither Raymond James nor any of its advisors pay a fee in exchange for this award. More: <https://www.raymondjames.com/award-disclosures/#2023-barrons-top-1200>

2023 Carver named to Forbes 2023 list of Top 250 Wealth Advisors in the U.S.

Randy Carver, RJFS Registered Principal, and the President of Carver Financial Services Inc. was once again named to Forbes' 2023 list of Top Wealth Advisors. The Forbes ranking of Top Wealth Advisors, developed by SHOOK Research is based on an algorithm of qualitative criteria and quantitative data. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weighs factors like revenue trends, AUM, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. 2023 Forbes America's Top Wealth Advisors, developed by Shook Research, is based on the period from 6/30/2021 to 6/30/2022 and was released on 4/4/2023. 39,007 nominations were received and 250 advisors won. Neither Raymond James nor any of its advisors pay a fee in exchange for this award. More: <https://go.rjf.com/432ppOn>. Please see <https://www.forbes.com/top-wealth-advisors/> for more info.

2023 Carver named to Forbes 2023 Best-In-State List of Top Wealth Advisors

Randy Carver, RJFS Registered Principal, and the President of Carver Financial Services Inc. was once again named to Forbes' 2023 list of "Best-In-State Wealth Advisors". The Forbes ranking of Best-In-State Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weighs factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. 2023 Forbes Top Wealth Advisors Best-In-State, developed by Shook Research, is based on the period from 6/30/2021 to 6/30/2022 and was released on 4/4/2023. 39,007 nominations were received and 7,321 advisors won. Neither Raymond James nor any of its advisors pay a fee in exchange for this award. More: <https://go.rjf.com/3KsXbF7>. Please see <https://www.forbes.com/best-in-state-wealth-advisors> for more info.

2020 Carver named to 2020 FINANCIAL TIMES Top 400 Financial Advisers

Randy Carver, RJFS Registered Principal, and the President of Carver Financial Services, Inc., was once again named to the 2020 Financial Times list of Top 400 Financial Advisers. The Financial Times 400 Top Financial Advisers is an independent listing produced annually by Ignites Research, a division of Money-Media, Inc., on behalf of the Financial Times (April 2020). To qualify for the list, advisors had to have 10 years of experience and at least \$300 million in assets under management (AUM) and no more than 60% of the AUM with institutional clients. The FT reaches out to some of the largest brokerages in the U.S. and asks them to provide a list of advisors who meet the minimum criteria outlined above. These advisors are then invited to apply for the ranking. Only advisors who submit an online application can be considered for the ranking. In 2020, roughly 1,040 applications were received and 400 were selected to the final list (38.5%). The 400 qualified advisors were then scored on six attributes: AUM, AUM growth rate, compliance record, years of experience, industry certifications, and online accessibility. AUM is the top factor, accounting for roughly 60-70 percent of the applicant's score. Additionally, to provide a diversity of advisors, the FT placed a cap on the number of advisors from any one state that's roughly correlated to the distribution of millionaires across the U.S. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of advisor's future performance. Neither Raymond James nor any of its Financial Advisors pay a fee in exchange for this award/rating. The FT, Ignites Research, and Money-Media are not affiliated with Raymond James.

2023 Case Western Reserve names Carver Financial to its 2023



The 2023 Weatherhead 100 is based on the period from 01/01/2018 to 09/01/2023 and was released on 09/26/2023. Out of 165 nominations 89 were selected as winners. Neither Raymond James nor any of its advisors pay a fee in exchange for this award.

The Weatherhead 100 recognizes companies for their percent of revenue growth over the past five years. Qualifying firms exhibit: 12-month period of net sales, net sales must be at least \$100,000; headquartered in Ashland, Cuyahoga, Erie, Geauga, Huron, Lake, Lorain, Mahoning, Medina, Portage, Richland, Stark, Summit, Trumbull or Wayne County; not a franchise or subsidiary of another company; must be a for-profit organization.

Upcoming Events

Please **Save the Date**
for Carver's legendary
upcoming events.

2023 EVENT RECAP

We had over 12 client events in 2023. Our Annual Golf outing raised a record-breaking amount of money that we were able to donate to the Mentor Rotary and the New Beginning Initiative. At our Client Appreciation event, we raised enough food for over 3,200 meals for Lake County's End 68 Hours of Hunger.

**We Can't Wait
For You to Join Us!**

2024

JANUARY 13TH
28TH ANNUAL RESOURCE EVENT
Mentor Fine Arts Auditorium | 8:00 AM

FEBRUARY 13TH
NAVIGATING INTERGENERATIONAL FRICTION
Springbrook Gardens Park | 7:00 PM

JUNE 10TH
ANNUAL TIM GROVES MEMORIAL GOLF OUTING
Little Mountain Country Club

AUGUST 10TH
13TH ANNUAL WINGS AND WHEELS
Lake County Executive Airport | 9:00 AM

AUGUST 16TH
35TH ANNUAL CLIENT APPRECIATION EVENT - CAPTAIN'S BASEBALL GAME
Lake County Captain's Stadium | 7:00 PM

OCTOBER 22ND
37TH ANNUAL CPE BREAKFAST
Carver Financial Office | 8:00 AM

28TH ANNUAL RESOURCE BREAKFAST

Save the Date

Join us for a fun and informative look at the year ahead and resources available to you. We will discuss potential opportunities and challenges and specifically discuss the election, tax law changes and markets. Our special guest speaker will present how you can take control of your life and improve your well-being in the year ahead.

Special Guest Speaker
Liz Koehler, CFA – Managing Director, BlackRock

Event Details & Location
Saturday January 13, 2024 | Breakfast Served at 8:00 AM | Presentation at 9:00 AM
Mentor Fine Arts Center - 6477 Center St., Mentor, OH 44060

Raymond James and Carver Financial are not affiliated with Liz Koehler or BlackRock



TO REGISTER FOR THE FREE EVENT

Call the office at (440) 974-0808, email us at carverfinancialservices@raymondjames.com, or scan this QR code to register online.



Please visit carverfinancialservices.com/experiences/our-events/ for more info on our events.

Randy in Mentor for Winter

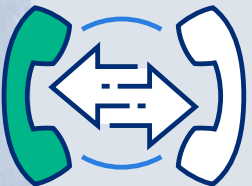
As in past years, Randy will split time between our Mentor, Ohio office and Miami, Florida.

From December through April



While in Miami, Randy works a full schedule and is available to meet via phone, video conference or in person. He can also participate in video meetings for anyone who would like to come to the Mentor office.

As always, our full team is here in Mentor to serve you. Thanks to all the great technology, your access to Randy and the team does not change.



For your planning purposes, Randy's planned schedule for winter 2023. As always, we are here for you and will work to accommodate your schedule when you would like to meet.

12.16.23 – 1.6.24	Miami Office
1.6.24 – 1.20.24	Mentor Office
1.20.24 – 2.10.24	Miami Office
2.17.24 – 2.22.24	Client Trip - Costa Rica
2.25.24 – 3.2.24	Miami Office
3.3.24 - 3.10.24	Mentor Office
3.11.24 – 3.30.24	Miami Office

Our Advisors. Your Team.

With more than 250 years of combined experience, across all types of markets and economic conditions, Carver Financial's highly-qualified team of professionals is ready to serve you with your Personal Vision Planning®.



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Together,
we work
with you,
for you,
and in
your best
interests.

Your Team.



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Your Vision.
Our Priority.

Referrals and Relationships

In 2024 we are welcoming just a few new clients, handpicked through referrals. Why just a handful, you ask? Because we believe in quality over quantity. We're not just in the business of managing assets; we're in the business of building relationships and helping clients achieve their personal vision. And to do that well, we need to ensure we're giving each of our clients the time, attention, and bespoke service they deserve.

We look forward to helping your family and friends who could benefit from our services and appreciate the trust and confidence you place in us. There is neither a cost nor any obligation for us to speak to your family or friends to see if there is a good fit.

If you have friends who do not meet our minimum but whom you feel we could help, we are happy to speak to them — even if they would just like a second opinion. Simply ask the person contacting us to let us know that you are the one who referred them.

We also understand the importance of family legacy. That's why we're more than willing to sit down with your heirs—even if they're not investing with us. A family meeting can be a great way to ensure everyone's on the same page when it comes to your personal vision, financial needs and goals.

We're humbled and honored by the trust our clients place in us, which is evident from the influx of referrals we've received. Each referral is a vote of confidence in our Personal Vision Planning® process, and for that, we are deeply grateful.

Our entire team is here and ready to serve you, your family, and friends. When you refer someone to us they simply need to mention that they were referred by you.

We're not just your financial advisors; we're your partners, your sounding board, and your cheerleaders. And we appreciate every ounce of trust you've placed in us.

Our relationship minimum is generally \$500,000; however, **this minimum is waived for family members of existing clients.**



Client Trips

Randy Carver has been offering the opportunity for clients, their family and friends to join him on once-in-a-lifetime VIP excursions since he began the practice back in the late 80's. These trips have taken him and his guests to exotic and breathtaking locations such as the Amazon, Alaska, Africa, Europe and the Orient.

As the team has grown, he's created more opportunities to getaway for fun and relaxation. He works with some of the industry's top travel experts, who are dedicated to the type of high-end service our clients have come to expect from Carver Financial. Each trip has been planned down to the most minute detail, to allow clients the opportunity to enjoy their travels and not have to worry about all the ins and outs of international travel.

UPCOMING! Costa Rica Client Trip

February 17th - 22nd, 2024

Join us for an unrivaled experience at Hacienda AltaGracia, which is listed among Condé Nast Traveler's top 50 resorts in the world. Each visitor will receive a personally curated itinerary for this luxurious all inclusive stay!

To book space or with specific questions you can contact our travel coordinator for this trip Jennifer Veselko. If Jennifer is unavailable Stacy Zgonc is working with Jennifer to help coordinate.

All inclusive pricing starts at \$3,800 per person based on double occupancy. Includes all meals, local activities, private house, etc. (excludes air).



www.maritzglobalevents.com

PACKAGES & PRICING

- CASITA KING - \$7,597 (2 guests)
- CASITA DOUBLE QUEEN - \$7,597 (2 guests)
- CASA CON PISCINA - \$9,226.75 (2 guests)
- CASONA CON PISCINA - \$11,133.25 (2 guests)
- CASA GRANDE CON PISCINA - \$19,591.25 (4 guests)

AGENTS **JENNIFER VESELKO**
440.254.4314 • cell 440.488.3537
jennifer.veselko@maritzselect.com

STACY ZGONC • 330.416.4873



Visit <https://carverfinancialservices.com/experiences/client-getaways/> for more info!

* Raymond James is not affiliated with and does not endorse the services of Bright Wishes Travel or Martiz Global Events.

2025 Client Trips

We are still in the process of finalizing details on our 2025 client trips. Once details are confirmed we will send out additional information.

Dunn's River Falls Jamaica – Sandals All Inclusive

January 22-27, 2025

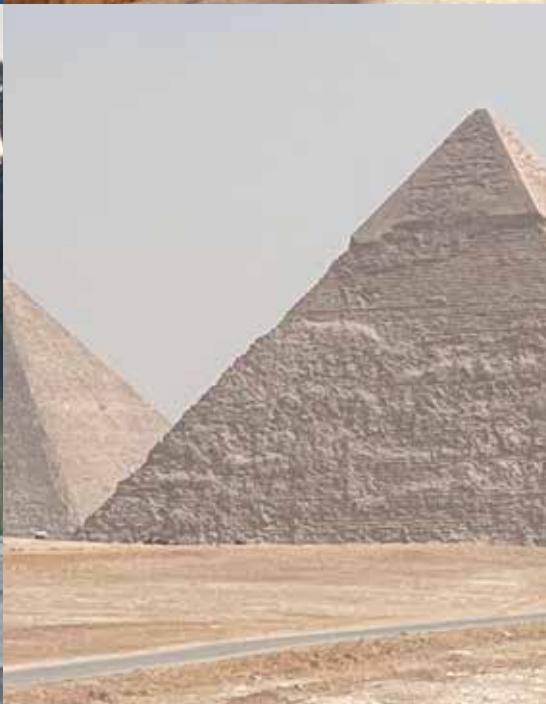
This five-star all-inclusive experience will include Unlimited watersports, Golf, PADI-certified SCUBA, unlimited premium liquor, Butler service 10 world-class restaurants and a private offshore island. Details are expected by January 2024.



Mekong River Trip – Vietnam & Cambodia

May 2025

Begin your adventure in Hanoi, where centuries-old architecture is a wonderful nod to the past and the Old Quarter strikes a fine contrast with its many temples. Cruise the emerald waters of Halong Bay in a traditional junk boat, learn of Ho Chi Minh City's fascinating war history and embark on a once-in-a-lifetime river cruise along the Mekong. Enjoy a Tuk-Tuk tour in Phnom Penh and finish your adventure in the Cambodian city of Siem Reap, where you'll witness Angkor Wat and attend a circus performance. We plan on traveling aboard the new Emerald Harmony which offers guests Asian-inspired luxury in a contemporary custom-built design. With just 42 staterooms and suites, spacious decks, a wellness area and a pool, you will enjoy a yachting experience on board.



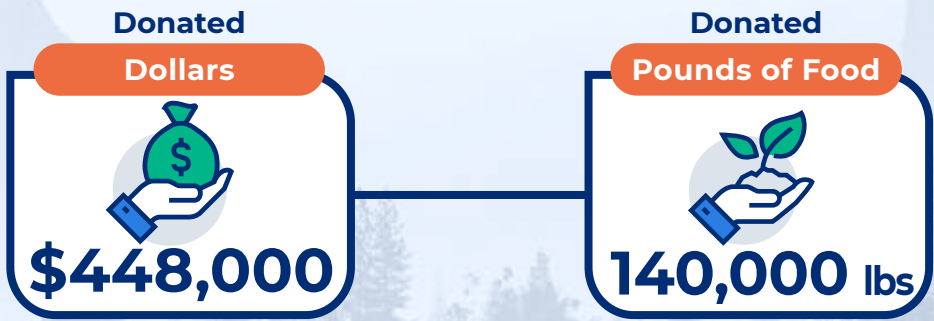
Philanthropy in 2023

At Carver Financial, giving back is integral to the work we do. Our team champions a number of causes and campaigns that make a vital difference in people’s lives.

Carver Financial Services understands that its impact can be amplified by partnering with established philanthropic organizations. The company actively seeks partnerships with organizations that share its values and mission. These partnerships often result in joint initiatives that make a significant difference in the lives of individuals and communities.

Carver Financial Services has partnered with Crossroads Health, Deepwood Foundation, End 68 Hours of Hunger Lake County, Humane Society (Rescue Village), Lake County Council on Aging Foundation, Torchlight (formerly Big Brothers Big Sisters of Lake/Geauga County), Mentor Rotary Foundation in 2023.

Carver Cares at a Glance



History



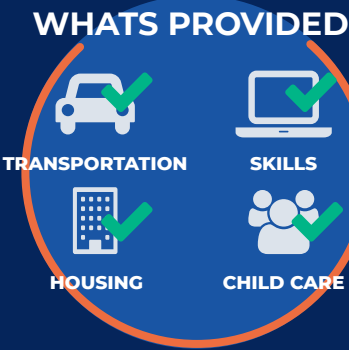
Please visit <https://carverfinancialservices.com/about-us/carver-cares/> for more on how we give back.

New Beginning Initiative



Carver Financial Services was founded with the vision of making people's lives better. Since 1990, we have donated more than 600,000 meals and \$448,000 to those in need, locally. Your support in this effort has been amazing. In 2022, we formally launched the New Beginning Initiative, which is focused on permanently eliminating hunger and homelessness in Lake County by helping individuals who want to help themselves.

The New Beginning Initiative is working to eliminate hunger and homelessness while improving the lives of those who want to help themselves by working in Lake County. The focus is on those who are working to help themselves rather than asking for public assistance. This ambitious project will serve as a proof of concept for other places in the United States. While there are programs to support those who choose to not work or cannot work, this effort is solely focused on helping those who want to have gainful employment. We are doing so by addressing the four largest challenges - affordable childcare, transportation, marketable skills and affordable housing.



This is a collaborative effort between several non-profit organizations, local government and local business. The initiative formally launched in June (2022), with initial programs to help folks with car repairs, gas, transportation and childcare.

There are several ways that you can help!

If you know of someone who wants to work but is having a challenge with transportation or childcare please direct them to the folks listed. If you know of an employer looking for good employees, you can reach out as well. You can also donate either cash or assets; in the case of the later you can avoid the capital gains on appreciation and get a tax write-off. We are happy to assist with charitable donations that can benefit you and also this initiative!



Carver Financial Services hopes to serve as an example that goes beyond profit margins and invests in the betterment of society. Through our dedication to education, community development, philanthropic partnerships, and employee engagement, we have created a lasting legacy of positive change in the communities we serve. Carver Financial Services stands as a beacon of hope, demonstrating that the principles of corporate social responsibility and philanthropy can indeed coexist with financial success.

For More information and/or to help, you can contact the following:

- Carrie Dotson - 440.354.2148, ext. 224
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- Donna Bullis - 440.357.2008
donna.bullis@use.salvationarmy.org
- Alma Riley - 440.354.3774
alma.riley@use.salvationarmy.org

Since its inception, the New Beginning Initiative has helped over 20 families in Lake County.

Launch of Private Client Group

In 2023 we launched the Private Client Group to address the special needs of clients with \$5 Million or greater in investible assets. Anyone who achieves a certain level of success knows that there are two sides to significant wealth. Its privileges are matched by its challenges, its conveniences by its complexities. We understand that however successful you have been or will be, you are so much more than your worth.

The focus of this exclusive group is on the unique planning needs and lifestyles of high-net-worth families and individuals. Those who are part of this group, have access to special services and products geared towards their specific needs ranging from concierge medicine and estate planning to customized lending and private air travel.

The Carver Financial Private Client Group is an exclusive community for clients with \$5 million and more in assets. Our passion is to help make your vision possible with exclusive family office services.



We help you develop and implement a bespoke plan worthy of your unique position through our menu of services and elevated support. Together, we can help you develop a seamless, coordinated approach to your wealth, driven by your personal and professional values.

Please reach out to Randy Carver personally, or any of our team if you would like to discuss The Private Client Group at Carver Financial Services Inc. Our entire team is committed to proactively helping you simplify your life while enhancing your lifestyle as you live your life intentionally, with both a plan and a purpose.

These include but are not limited to:



PRIVATE LENDING*

We have access to a wide range of lending solutions to meet your needs on everything from acquiring a second home to an aircraft; from equipment for your business to funds for unexpected expense.



RISK MANAGEMENT

We offer risk management evaluations with smart insurance solutions for everything from domestic staff to rare collections, estate and wealth transfer to asset protection.



BUSINESS SUCCESSION

We provide comprehensive business support resources and succession planning, to assist you with managing your business assets, growth, and transfer of ownership. We also consult on reducing business owner fiduciary liability.



MEDICAL SUPPORT

Our relationship with PinnacleCare Healthcare Advisory provides you access to concierge services for serious or complex medical conditions. You will have access to top physicians, receive medical intelligence reports, have your appointments coordinated, and be able to access emergency services 24/7.



PRIVATE AIR

Private air travel allows you to travel on your schedule without the hassle of airport lines or delays. Often, you can fly into locations not serviced by larger airports. As a member of the Carver Private Client Group, you have a unique opportunity to utilize private air travel services. Instead of the large commitment to fractional ownership of a plane, and high charter pricing, you have exclusive access to more than 100 jet aircraft with no upfront cost or obligation.

*Lending Services provided by Raymond James Bank, member FDIC, affiliated with Raymond James Financial Services and Raymond James & Associates, Inc. Raymond James Financial Services, Inc. does not provide advice on mortgages. You will be referred to a Raymond James Bank employee for your residential mortgage and lending needs.

Raymond James and Carver Financial are not affiliated with PinnacleCare.



Preserving the Human Touch:

Carver Financial Services Stands Apart in an Era of Tech-Driven Change

We have always been committed to using state-of-the-art technology and in 2023 made our largest commitment to updating our tech stack. In an era marked by rapid technological advancement, many businesses are embracing automation and artificial intelligence as they seek to reduce costs and streamline operations. Part of this effort involves replacing human interaction with automation. Amid this shift toward tech-driven efficiency, Carver Financial Services chooses a different path — one that prioritizes personal connections. We are committed to preserving the invaluable human touch in our client interactions.



THE TECHNOLOGICAL REVOLUTION

The integration of technology into worldwide business operations has yielded undeniable benefits. Automation, chatbots, algorithms and data analytics have optimized processes, improved response times and enhanced overall efficiency. While these advancements have their merits, they also raise concerns about the erosion of genuine human interactions. We believe that state-of-the-art technology can be used to enhance and support the personal interaction but should never replace it.

Many businesses are opting for a tech-driven approach that minimizes or, in some cases, completely replaces human interaction with automated systems. **Here are some common examples:**

1	Chatbots and automated customer service: Automated chatbots are often used for routine inquiries and support, reducing the need for human agents.
2	Self-service portals: Many companies encourage clients to use self-service portals for tasks like account management, reducing the need for direct human involvement.
3	Robo-advisors: In the financial industry, robo-advisors are becoming increasingly popular, providing automated investment advice and portfolio management.

CARVER FINANCIAL SERVICES: A DIFFERENT APPROACH

Carver Financial Services recognizes the potential benefits of technology but firmly believes in preserving the human touch in client interactions. **Here's why:**



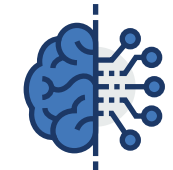
1. Human interaction builds trust and relationships: The financial industry is built on trust and relationships. Carver understands that personal connections and individualized attention are essential for fostering trust, which is the cornerstone of successful financial advisory services. We believe all planning must be based on your personal goals, needs and core beliefs. This means getting to know you at a level a computer cannot.



2. Human intuition and compassion are needed to guide clients in making complex financial decisions: Financial decisions are often intricate and emotionally charged. Clients appreciate the empathy, understanding and expertise that only a human advisor can provide when navigating complex financial landscapes.



3. Human experience and expertise are needed to create tailored financial planning: At Carver Financial Services, we believe financial planning should be highly personalized. Human advisors take into account each client's unique goals, risk tolerance and life circumstances to create tailored strategies.



4. Human Advisors Embrace Technology Mindfully: While the Carver team values and prioritizes personal interaction, we also embrace technology to enhance efficiency and provide clients with a seamless experience. We use technology to support advisors, not replace them, allowing them to focus on meaningful client interactions.

In a world where technology-driven solutions are becoming increasingly prevalent, Carver Financial Services remains committed to the fundamental importance of the human touch. By prioritizing genuine human interaction, trust and personalized service, Carver distinguishes itself in the financial industry. While technology can undoubtedly improve efficiency, we recognize that when it comes to the financial well-being and confidence of our clients, there is no substitute for the warmth, understanding and expertise that only human beings can provide.

We have continued to increase our team and plan on doing so again in 2024 so we can provide personal and human attention supported by technology — not replaced by it.



2023 Bank Collapses... and Opportunities



Between March 8th and March 12th, 2023, three large U.S. banks failed, generating a lot of media attention. Many pundits wrote about the pending collapse of the U.S. banking system and dire consequences for the stock markets. Some compared this situation to the 2008 bankruptcy of Lehman Brothers on September 15th, 2008, and the beginning of the Great Recession.

As they always do, prognosticators claimed that this time, it's different — it really wasn't. As usual the confusion also created opportunities for savvy investors and may strengthen the banking system. Although the nature of risks and market downturns changes through the years, we can always prevail simply by having a sound financial plan in place, keeping some cash reserves available and staying the course.

You can almost **always find opportunity** within a crisis.



2023 BANK COLLAPSES

- **ON MARCH 8TH**, Silvergate, a California-based bank that made loans to cryptocurrency companies, announced that it would cease operations. Silvergate catered largely to cryptocurrency companies, including the failed exchange FTX. The media generally ignored the fact that this was a very niche situation. This was almost more of a hedge fund than a bank.
- **ON MARCH 10TH**, Silicon Valley Bank (SVB) was placed into Federal Deposit Insurance Corp. (FDIC) receivership. After prominent venture capitalists, including those from Peter Thiel's Funders Fund, told customers to pull their deposits out of the bank, SVB was hit with a wave of requests for cash. By the end of the day on Thursday, March 9th, depositors withdrew more than \$42 billion. This was another unique situation and largely caused by the run.
- **ON MARCH 12TH**, state regulators closed New York-based Signature Bank, the 16th-largest lender in the United States. The FDIC took control of Signature.
- **LATER ON MARCH 12TH**, the U.S. Treasury, Federal Reserve and FDIC issued a joint statement saying that all the depositors of Signature Bank and Silicon Valley Bank would be made whole and announced actions to shore up deposits to try to prevent further fallout. The fact that all three agencies stepped in is significant. It should be noted that this was not a promise to support the banks but to protect select depositors. Ultimately, no depositor lost any funds – including those above the FDIC limit.

Ultimately this episode may strengthen the banking system as Region Banks get reregulated. In 2018, Congress exempted small banks from the regulatory scrutiny that the big banks still face, such as the Fed's annual Comprehensive Capital Analysis and Review (CCAR) bank stress tests. We expect this to be reimplemented.

The reality is that Bank failures happen more often than you might think—there have been 567 in the U.S. since we entered the new millennium. That's an average of almost 25 per year.

2023 also saw questions about a Government Shutdown, Global Recession and hype about the US dollar losing it's status as the worlds reserve currency.

In 2024 we expect more of the same – media hype about all that is wrong. As we have said for three decades, the media often offer incomplete information, with a bias toward the negative and short-term aspects. This type of attention can create unnecessary anxiety for individuals and drops in markets. We believe market downturns provide a great opportunity for long-term investors.

We have seen this repeatedly — those who take advantage of dips benefit, while those who panic and/or sell permanently lose wealth. The key to be in a position where you do not need to sell. As always, we recommend having cash reserves and/or fixed income to cover 9 to 12 months of your family's needs. Currently, there are some relatively high rates available for cash and cash alternatives, with money markets yielding 5% or greater!



Market volatility is normal and expected, contrary to media focus.



Since 1928, the country has seen a market drop of

5 percent about every **2 months**,
on average;
10 percent about every **8 months;**
and
20 percent every **30 months.**

The key to building wealth is to avoid locking in losses. By having a good plan and good cash reserve you should never have to sell.

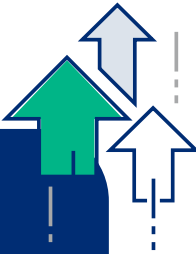
Here are some of the biggest news topics from 1981 through 2022:

- 1981 Beginning of steep recession
- 1982 Worst recession in 40 years
- 1983 Market hits new highs
- 1984 Record federal deficits
- 1985 Economic growth slows
- 1986 Dow nears 2000
- 1987 Record-setting market decline
- 1988 Iran hostage crisis
- 1989 October “mini-crash”
- 1990 Persian Gulf War
- 1991 Fall of the Berlin Wall
- 1992 Global recession
- 1993 Health-care reform
- 1994 Fed raises interest rates six times
- 1995 Dow tops 5,000
- 1996 Dow tops 6,000
- 1997 Hong Kong reverts to China
- 1998 Asian Flu outbreak
- 1999 Y2K scare
- 2000 Tech bubble bursts
- 2001 Terrorist attacks on US soil
- 2002 Corporate accounting scandals
- 2003 Invasion of Iraq
- 2004 Rise in interest rates
- 2005 Gulf hurricanes
- 2006 North Korean testing of nuclear missiles
- 2007 The Chinese correction
- 2008 Beginning of the global financial crisis
- 2009 U.S. unemployment rate exceeds 10%
- 2010 BP oil spill
- 2011 The European PIGS debt crisis
- 2012 Falling off the U.S. fiscal cliff
- 2013 Boston Marathon bombing
- 2014 Ebola outbreak in West Africa
- 2015 The Paris attacks and U.S. mass shootings
- 2016 Donald Trump or Hillary Clinton
- 2017 North Korean nuclear testing
- 2018 Beginning of the US-China trade war
- 2019 Trump’s quid pro quo impeachment
- 2020 COVID-19
- 2021 Border crisis
- 2022 Russia’s invasion of Ukraine

If someone had invested \$10,000 into the S&P 500 index on January 1, 1981, he or she would have \$963,427, despite all the issues with markets by the end of 2022.*

From March 1, 2012 - March 1, 2023

The dow moved from 13,142 to 32,652 a gain of 148 percent – despite all of the issues.



Whether it’s a bank collapse, an international crisis or some other upheaval, you can weather the storm by being prepared both psychologically and financially while working with your financial advice team on the best strategies to take. While the nature of crises will vary one thing that stays constant is that savvy investors can find opportunity within the upheavals.

There have always been — and most likely will always be — reasons not to invest and reasons to panic. Yet with a disciplined approach, you can not only manage these situations but benefit from them. We recognize that, although this is simple in theory, it is difficult in practice. That’s why we are here for you.

Our team has more than 250 years of combined experience with all kinds of market and economic conditions. Please reach out if you have questions or concerns or if we can otherwise be of service. There are potential pitfalls in building wealth today, yet there are also tremendous opportunities. IN 2024 we will no doubt be inundated with negative news on everything from geopolitics to the climate. The key is to avoid having this distract you from your overall planning. We are here for you.

Your vision is our priority, and your financial well-being is our passion. We look forward to connecting with you.



*One cannot invest directly in an index. The Dow Jones Industrial Average (DJIA), commonly known as “The Dow” is an index representing 30 stock of companies maintained and reviewed by the editors of the Wall Street Journal.

Giving Wisely

A look at current giving trends and charitable strategies to help maximize your impact.

In 2023 we saw record amounts of charitable giving among clients in the form of Donor Advised Funds, Qualified Charitable Distributions and Outright gifts. As the economy improves and confidence grows, charitable giving is making a comeback. Now could be a good time for you to evaluate your own giving and consider new ways to support the causes you care about.

You have myriad charitable vehicles and methods to choose from. Some are simple and straightforward, like outright gifting, while others are more complex but also potentially more impactful, like charitable remainder trusts, charitable lead trusts, donor advised funds and private foundations.

It's important to remember your near- and long-term lifestyle expectations when planning for your charitable goals. Work with your financial advisor to develop a strategy to help ensure you can live comfortably while giving wisely.

Charitable giving is a tradition nearly as old as time. Ancient Egyptians built free clinics for the sick. Kings in Sri Lanka and India funded early hospitals. Ancient Greeks gave funds to subsidize the construction of public buildings, and they also gave us a name for all this do-gooding: philanthropy, derived from philanthrôpía, or “love of humanity.”

Philanthropy has played a role in every major civilization. And as civilization has evolved, so has giving.

Today, after a period of decline following the economic downturn, charitable giving is back on the rise in the United States and giving methods run a gamut from the timelessly simple to the highly sophisticated, from writing a check to creating a charitable trust. This proliferation of vehicles and strategies offers something very important to givers like you: choice.

Whether your goal is to make a big impact or a modest gift, and whether you're planning for the end of the year or for an enduring legacy, you have many options. And choosing wisely among them can be the key to making the biggest impact while also minimizing present and future tax exposure.

But before we dive into the ways you can give, let's take a moment to explore the whos, whys and hows of current giving.

The most generous among us

- By Place -

Highest % of donated income
1 New York
2 Georgia
3 Virginia
4 Colorado

Study: "Most Charitable States for 2022" WalletHub

- By Age -

% of age group who donate
88% Silent Generation
72% Baby Boomers
60% Millennial
59% Gen X

Source: CNBC¹

- By Cause -

% of total giving by category
27% Religious
14% Education
13% Human Services
13% Foundations

Source: Giving USA 2022²

The Whos, Whats and Hows

Who's Giving?

You are. In 2021, giving by individuals reached its highest total to date with an estimated \$327 billion, a 4.9% increase from the prior year. Total contributions in 2021 amounted to \$485 billion.¹

While there are nuances based on geography and demographics, Americans are an overwhelmingly generous bunch.

What's Motivating Them?

Making a difference. The reasons people give today are much the same as they've always been. According to a study conducted by Indiana University's Center on Philanthropy, 62% of high-net-worth donors cited giving back to the community as their chief motivation. There are more practical factors at work as well, like setting an example for younger generations, establishing a charitable legacy and maximizing tax benefits, but altruistic motives are cited as the most important.

Confidence is also a key motivator. After peaking in 2007, charitable giving dropped off during the economic downturn. Now that many people are feeling more secure about the markets and their own finances, giving is on the upswing.

How are they Giving?

In all the traditional ways and some notable new ones. Outright gifts still account for the largest percentage of financial donations, but more complex vehicles, like charitable trusts, are gaining ground. Technology is also changing the landscape of giving – from text message donations to crowdfunding, online charity increased by over 9% and continues to outpace the growth of giving overall.³

And, of course, there's nonfinancial support. Volunteerism is still alive and well in the United States. In 2020, more than 77.3 million Americans reported doing 6.9 billion hours of volunteer work.⁴



¹cnbc.com/2020/09/29/more-millennials-donated-money-during-the-pandemic-than-other-generations.html
²Giving USA 2022 ³The Digital Giving Index, Network for Good ⁴americorps.gov

The Ways of Giving Wisely

Now that you're more familiar with what's driving current giving trends, it's time to consider what motivates your own desire to give – and to explore the methods that make the most sense for you based on those goals. While some of your options are straightforward – like outright giving – others are more sophisticated and will require some investigating and discussions with your financial advisor.

Outright Gifts

Often called direct or “checkbook” giving, outright gifts remain the simplest and easiest way to give. You choose what groups to contribute to and how much, and depending on the charity you may even be able to specify where and in what ways your gift should be used. And, of course, you can deduct gifts and reap tax benefits.

However, once you reach a certain level of giving – if you're contributing to a substantial number of organizations or in increasing amounts – direct donations can become cumbersome and time-consuming.

While outright gifts can be your best bet when it comes to one-time contributions or spontaneous donations, as your giving becomes more sophisticated, your methods should keep up.

Best For :

Givers who give to a limited number of charities in relatively smaller amounts.



Gifts of Life Insurance

While it is several steps up in complexity from the plainness of outright giving, gifting a life insurance policy is a more straightforward process than many other charitable giving instruments and allows for a large benefit at a relatively low cost. Here are several ways to do it.

Existing contract

If you already own a life insurance policy, you can transfer ownership to a loved one or charitable organization. You will pay a gift tax on a percentage of the policy's value at the time of transfer, but when it's ultimately distributed, the recipient won't have to worry about the payout being taxed as part of your estate.

Wealth replacement

This method is designed to help ensure that your heirs are protected – and that there's potentially more tax protection on the funds they receive – while still realizing your own goal of making a sizable charitable impact. You start by designating your organization of choice as the beneficiary of your qualified and non-qualified retirement plan, and then you “replace” those assets in your estate by purchasing a life insurance policy to benefit your heirs. For qualified plans, you have the option to use your distribution to purchase life insurance in an irrevocable life insurance trust (ILIT).

Maximum gift

If your goal is to make the biggest impact possible with an existing asset such as property, you can use insurance to help make it happen. Employing this gift-maximizing strategy, you'll give the property to your organization of choice and then use the tax savings to fund a life insurance policy with that same organization as beneficiary.

Best For :

Givers who have an insurance policy no longer needed for its original purpose, or who are looking to maximize a charitable gift by minimizing exposure to estate taxes.



Charitable Remainder Trusts

Charitable remainder trusts (CRTs) – the most popular type of charitable trust – are usually a donor's first step into more substantial giving – a good option for when you're ready to “take off the training wheels” and get more seriously philanthropic. A CRT can also offer a key benefit beyond tax deductions: cash flow.

Here are the basics: You donate an asset to a charitable trust. The asset is sold while in the trust and the proceeds are reinvested in an income-producing portfolio. Then, you – and any other non-charity beneficiary you name – receive income based on the type of CRT.

If you use a charitable remainder unitrust (CRUT), you and any other beneficiaries will receive a fixed percentage of the value of the asset you donated each year. If you use a charitable remainder annuity trust (CRAT), you'll receive a fixed dollar amount. In either case, you also will receive an immediate tax deduction, and upon your death, your designated charitable organization will receive the remainder of the assets in the trust.

Best For :

Givers who would like to create an income stream for themselves or loved ones while also establishing a charitable legacy.



Charitable Lead Trusts

Essentially a charitable remainder trust in reverse, a charitable lead trust (CLT) “leads” with the gift as opposed to leaving it.

Set up much the same way as a CRT, a CLT involves gifting an asset that is then sold and the proceeds reinvested. However, in this case, the income generated goes to the charity of your choice for a specified number of years and then the remaining principal passes back to you or to your non-charity beneficiaries.

From a tax planning perspective, a CLT is an excellent option if you own assets that you expect will substantially appreciate in value. Created properly, the trust can allow you to keep an asset in your family while contributing to a cause you care about and enjoying some tax benefits.

Best For :

Givers who have an asset that likely will appreciate greatly in value and want to hang onto it while putting it to good use in the meantime.



Private Foundations

This is where things get more formal in the world of giving. By establishing a foundation, you are setting up an institution – a legal entity that treats your individual philanthropic goals as its primary mission.

It's not for the casual charitable giver. Creating a foundation is an involved process, requiring a significant investment of time and resources – conventional wisdom says \$500,000 is a practical minimum for a simple permanently endowed foundation – and the counsel of legal advisors just to get started. And once it's established, your foundation will be required to distribute 5% of its net asset value annually, regardless of how much the assets earn, and you'll pay excise taxes on 1% to 2% of the foundation's net investment income. You'll also need to keep records and report on your foundation's grant-making and other activities.

So why do it? Because you're serious about making a significant and lasting impact for a cause you care about – and you want to have total control over how your giving goals are achieved. As the head of a foundation, you not only decide who gets your grants and how much to give, you'll also appoint trustees and outline a vision for the foundation's future.

Best For :
Serious givers who are typically donating a substantial percentage of their annual incomes or who have a specific philanthropic mission.

Donor Advised Funds

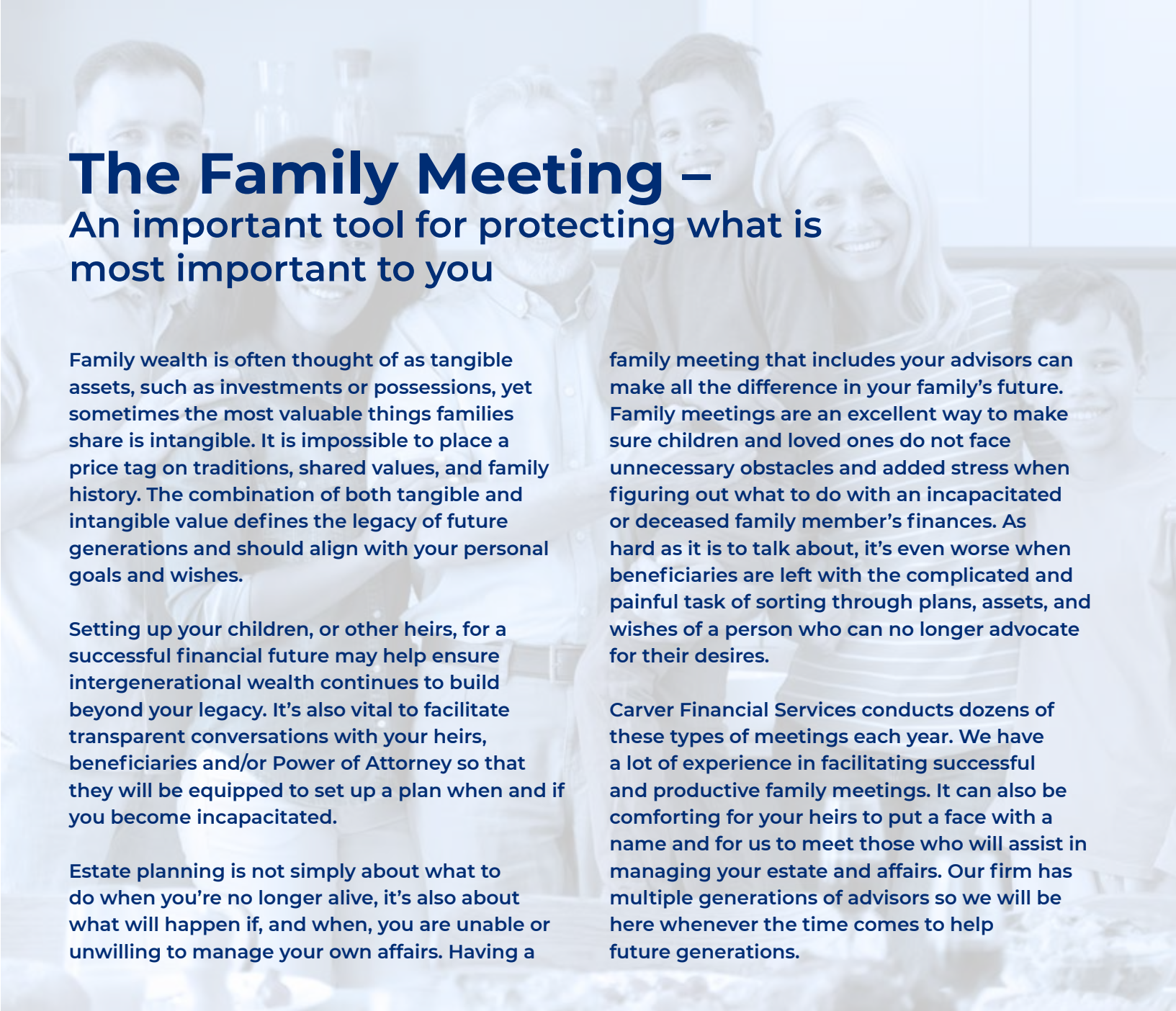
If you're looking for the benefits offered by a private foundation without the work and time commitment, a donor advised fund could be your answer. Touted as the "new face of giving," DAFs are the fastest-growing charitable giving vehicle in the United States – the number of accounts has increased 11.1% since 2014.*

DAFs combine the ease of direct giving with the flexibility of establishing a private foundation. Because the funds are sponsored by a charitable organization, donors can avoid the cost and upkeep associated with creating a foundation while still maintaining a voice in the grant-making decisions.

To get started, you make an irrevocable contribution – for example, the Raymond James Charitable Endowment Fund requires as little as \$10,000 – to the fund, which can be cash or marketable securities. You take a tax deduction, the assets are sold and reinvested, and you help direct how the proceeds are used by making grants based on your own charitable goals.

Best For :
Givers looking for a happy medium – to make a more organized, effective impact than direct giving without the administrative duties and time required by a private foundation.

Donors are urged to consult their attorneys, accountants or tax advisors with respect to questions relating to the deductibility of various types of contributions/donations.
*Source - <https://www.nptrust.org/reports/daf-report/>



The Family Meeting – An important tool for protecting what is most important to you

Family wealth is often thought of as tangible assets, such as investments or possessions, yet sometimes the most valuable things families share is intangible. It is impossible to place a price tag on traditions, shared values, and family history. The combination of both tangible and intangible value defines the legacy of future generations and should align with your personal goals and wishes.

Setting up your children, or other heirs, for a successful financial future may help ensure intergenerational wealth continues to build beyond your legacy. It's also vital to facilitate transparent conversations with your heirs, beneficiaries and/or Power of Attorney so that they will be equipped to set up a plan when and if you become incapacitated.

Estate planning is not simply about what to do when you're no longer alive, it's also about what will happen if, and when, you are unable or unwilling to manage your own affairs. Having a

family meeting that includes your advisors can make all the difference in your family's future. Family meetings are an excellent way to make sure children and loved ones do not face unnecessary obstacles and added stress when figuring out what to do with an incapacitated or deceased family member's finances. As hard as it is to talk about, it's even worse when beneficiaries are left with the complicated and painful task of sorting through plans, assets, and wishes of a person who can no longer advocate for their desires.

Carver Financial Services conducts dozens of these types of meetings each year. We have a lot of experience in facilitating successful and productive family meetings. It can also be comforting for your heirs to put a face with a name and for us to meet those who will assist in managing your estate and affairs. Our firm has multiple generations of advisors so we will be here whenever the time comes to help future generations.

We are happy to provide meeting space at our office and/or set up a secure virtual meeting — If family members are scattered around the country whether we participate or not. There is neither a cost nor any obligation to do so.

In the office

Via Zoom

Any Location

For 2024 scheduling a planning meeting should be a part of your plans.
The first step is getting started and we are here to help!