

Team Highlights | Spring Travel Planning Tips | Compound Interest | Spring Gardening
Understanding RMDs | Building a Social Life in Retirement | In the Community

Living Well

Newsletter

Spring 2025

ASPIRE
WEALTH GROUP

AspireWealthGrp.com



From the desk of **Jason Dugan**

As we embrace the arrival of spring, I find myself reflecting on the many changes that come with this season. Personally, my wife and I are preparing for a significant milestone as our oldest child, Josh, graduates high school in May and heads off to college. This transition is both exciting and bittersweet, reminding us of the constant evolution we experience throughout our lives. Many of you have known Josh since he was born and have followed his journey through adolescence, making this moment even more special for our family.

Change is an inevitable part of our journey, and while it can sometimes be daunting, planning for these changes can make the process smoother and more manageable. Whether it's personal milestones or professional shifts, being prepared allows us to navigate these transitions with confidence and grace.

My team understands the importance of planning for life's changes. We are here to support you through every step, offering guidance and expertise to help you navigate these transitions seamlessly. From financial planning to retirement strategies, we are committed to providing the tools and resources you need to achieve your goals and adapt to new circumstances.

We are equipped with a wealth of knowledge and experience, ready to assist you in making informed decisions that will benefit you in the long run. We believe that with the proper planning and support, you can face any change with confidence and optimism. Whether you're preparing for retirement, managing investments, or planning your next travel adventure, we are here to help you every step of the way.

I invite you to enjoy the latest edition of our newsletter, "Living Well," where you'll find valuable insights and tips to help you thrive during times of change. This edition includes articles on spring travel planning tips, the power of compound interest, and understanding RMDs. You'll also find practical advice on building a thriving social life in retirement, debunking Social Security myths, and maintaining healthy sleep habits.

Together, let's embrace the changes ahead with optimism and a proactive mindset, making the most of every season and continuing to grow both personally and professionally.

Jason Dugan, CFP®, AIF®
President, Aspire Wealth Group



Welcome **Sammara Vecchio**

Sammara joined our team in March as an Operations Assistant at the Sewell, New Jersey office. In her role, she supports our financial advisors by assisting in the preparation of comprehensive financial plans to ensure clients receive the exceptional, white-glove service they deserve. With a background that spans hospitality management, wealth management, and educational mentorship, she has developed a unique blend of skills focused on client relationship building, operational excellence, and leadership development.

Sammara earned her Bachelor of Science degree in Hospitality Management from Cheyney University of Pennsylvania.

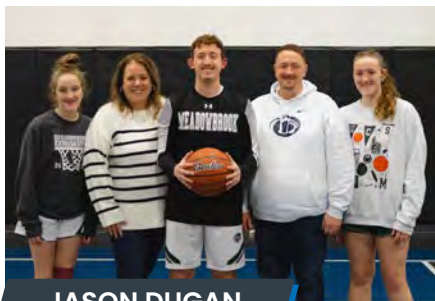
Outside of work, she enjoys reading inspirational books, engaging in outdoor activities with her family, cooking, gardening, and building both new and lasting friendships.

**STAY CONNECTED...FOLLOW
US ON SOCIAL MEDIA!**



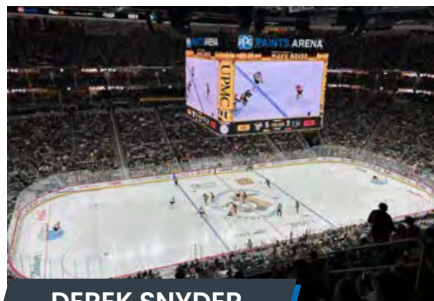
Team Highlights

We asked the team to share their favorite memory from the past few months. Here's what they had to say.



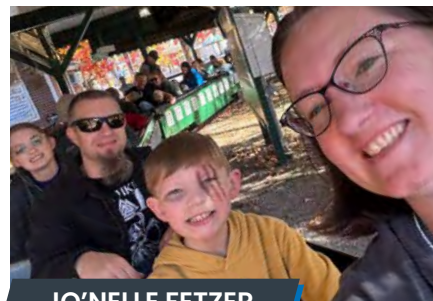
JASON DUGAN

"Celebrating the end of Josh's high school basketball career with a conference tournament win and tournament MVP award."



DEREK SNYDER

"Watching the Penguins beat the Flyers!"



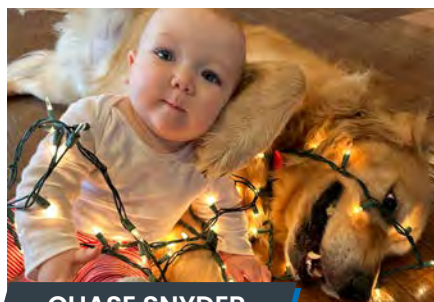
JO'NELLE FETZER

"Our annual family trip to Knoebels for Hallo-Fun Nights in October!"



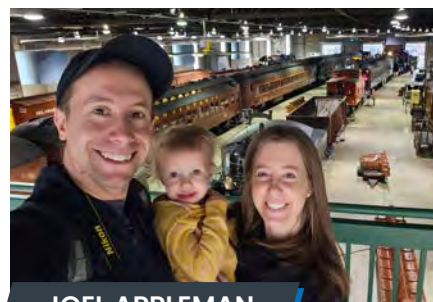
CHRIS JACKOWSKI

"As a Philly resident, there's a special energy that takes over the city when one of our teams enters the postseason. The sense of community really comes alive. The Eagles Super Bowl victory was the perfect excuse for a city-wide celebration of a well-deserved win."



CHASE SNYDER

"We celebrated Louie's first Christmas!"



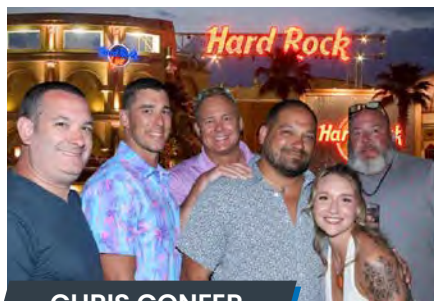
JOEL APPLEMAN

"A long weekend family trip to the Lancaster area where we visited local attractions including the Railroad Museum of Pennsylvania in Strasburg."



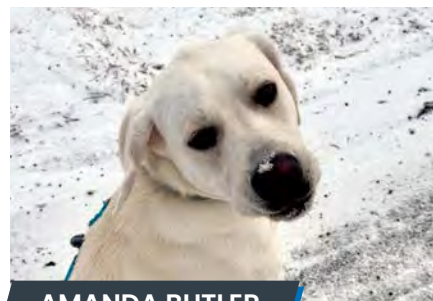
RENEE' HITCHNER

"Experiencing *Noah* at Sight and Sound Theatres in Lancaster with my mom. Sight and Sound never disappoints—it's always a fabulous show."



CHRIS CONFER

"Reconnecting with friends on my trip to Orlando in March."



AMANDA BUTLER

"Winter walks with our dog, Boone."

Spring Travel Planning Tips

Spring is the perfect season for traveling—mild temperatures, fewer crowds, and often better deals make it the perfect time to explore new places. Whether you're going on a family vacation, a solo adventure, or a romantic getaway, proper planning can help you make the most of your trip. Here are some planning tips for your upcoming travels.

Pick the Perfect Destination

When selecting a destination, consider what kind of experience you're looking for. If you love warm weather, places like the Carolinas, Florida, or Arizona offer sunny skies without the intense summer heat. If you prefer cooler temperatures, spring is a beautiful time to visit the Pacific Northwest, New England, or even parts of Canada.

For those looking to go abroad, Europe is breathtaking in the spring—less crowded than summer and usually pleasant weather for sightseeing. Destinations like Italy, France, and Spain are wonderful this time of year.

Create a Budget

A well-planned budget helps to ensure you can enjoy your trip without financial stress. Outline major expenses—flights, accommodations, meals, transportation, and activities. Take advantage of senior discounts on hotels, rental cars, and attractions through AARP and AAA.

If you have travel rewards or airline miles, now is the time to use them. Many credit cards offer perks like discounted flights and hotel rewards. Traveling during off-peak times, such as mid-week flights, can also lead to significant savings.

Prioritize Health and Safety

Your health and safety should always be a top priority when traveling. If traveling abroad, research local laws, customs, and travel advisories. Pack a health kit with essentials like pain relievers, bandages, and prescription medications. Bring extra medication in case of delays and keep it in original containers. Carry a copy of your prescriptions for refills if needed.

To stay safe while traveling, be aware of common scams in tourist areas, keep valuables secure, and avoid carrying large amounts of cash. Make copies of important documents like your passport and insurance information, storing them separately from the originals. Share your itinerary with a trusted contact and establish regular check-ins for added safety.

Pack Smart for a Comfortable Trip

Packing light makes travel easier and more enjoyable. Choose versatile clothing that mixes and matches, and bring comfortable shoes if you plan to walk a lot. A lightweight jacket or sweater is handy for unpredictable spring weather.

Technology can also be helpful when traveling. Apps like Google Maps, Duolingo for language assistance, and Triplt for organizing travel details can simplify navigating new destinations. If traveling internationally, a portable phone charger and an adapter for different outlets are useful.

Make Your Travel Experience Unforgettable

Traveling offers a unique opportunity to experience new cultures and environments. Often, the most cherished memories come from embracing local life—whether savoring regional cuisine, visiting markets, or engaging with residents. Instead of rushing to see everything, take time to wander, enjoy leisurely meals, and fully soak in the experience for a more meaningful journey.

Spring is the perfect season to explore new places or revisit old favorites. By planning ahead, budgeting wisely, and prioritizing safety, you can enjoy a stress-free and fulfilling trip. Safe travels and happy exploring!

Do You Have Your Real ID?

Starting May 7, 2025, a Real ID will be required to fly within the United States. If you haven't upgraded your driver's license yet, check with your state's RMV or DMV to see what's needed. If you don't have a Real ID by the deadline, bring a valid passport or another TSA-approved form of ID to board your domestic flight.

The Power of Compound Interest

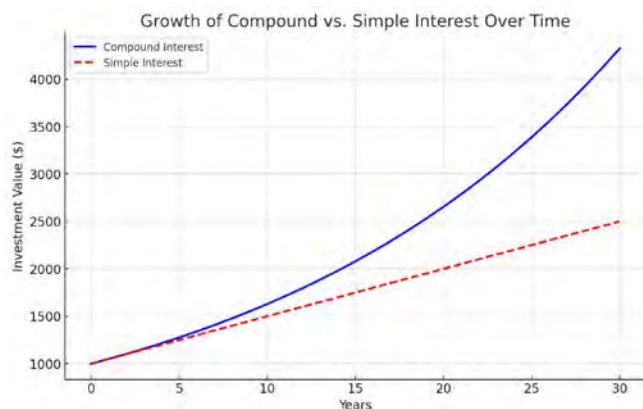
How Small Investments Can Lead to Big Returns

Imagine planting a single seed and watching it grow into a tree. Now, imagine that tree producing seeds that grow into even more trees. That's the power of compound interest—it allows your money to grow exponentially over time. Whether you're saving for retirement, building wealth, or securing your financial future, understanding compound interest can make all the difference.

What is Compound Interest?

Compound interest is the process of earning interest not just on your initial investment but also on the interest that accumulates over time. Unlike simple interest, which only applies to the original amount, compound interest allows your money to grow much faster.

Here's a simple example: Let's say you invest \$1,000 at a 5% annual interest rate. With simple interest, you'd earn \$50 per year, totaling \$1,500 after 10 years. But with compound interest, that \$50 is added to your balance each year, meaning you earn interest on a larger amount every time. Over time, this leads to significantly higher growth.



This graph illustrates how an investment grows over time with compound interest compared to simple interest. As you can see, compound interest leads to exponential growth, while simple interest grows at a constant rate. This visual highlights the importance of allowing investments to compound over long periods.

Why Compound Interest is So Powerful

The reason compound interest is such a powerful wealth-building tool is that it grows your money exponentially. The longer your money is invested, the greater the effect. This is why financial experts always emphasize the importance of time in the market rather than trying to time the market.

Even small amounts invested consistently can add up to a substantial sum over time. The key is patience—letting your money work for you without constant interference.

Why Starting Early Matters

Time is your greatest asset when it comes to compound interest. The earlier you start, the more time your money has to grow.

Consider two investors:

- Sarah starts investing \$200 per month at age 25 and stops at 35, investing for just 10 years.
- Mike starts at 35 and invests the same amount monthly until age 65.

Even though Mike invests for 30 years, Sarah ends up with more money at retirement because her investments had more time to compound. This highlights the importance of starting as early as possible.

But what if you're starting later in life? Don't worry—it's never too late to take advantage of compound interest. Increasing your contributions and making consistent investments can still lead to significant growth over time.

The Role of Compound Interest in Retirement Planning

Compound interest plays a crucial role in retirement savings. Accounts like 401(k)s and IRAs allow your money to grow tax-deferred or even tax-free (in a Roth IRA). This means you aren't paying taxes on the growth each year, which helps your investments compound even faster.

If your employer offers a 401(k) match, that's essentially free money that also compounds over time. Taking full advantage of this benefit can supercharge your retirement savings.

How to Maximize Compound Interest

- **Start investing early and consistently**—even small amounts add up over time.
- **Reinvest earnings**—let dividends and interest work in your favor.
- **Take advantage of tax-advantaged accounts** to reduce tax burdens.
- **Minimize fees**—high investment fees can erode your compounding gains.
- **Stay invested**—letting your money grow uninterrupted is key to maximizing returns.

Compound interest is one of the most powerful tools for building wealth, but it requires patience and discipline. The sooner you start, the greater the impact. If you haven't begun yet, now is the perfect time to put your money to work and let compound interest do the heavy lifting for your future.

SAVE THE DATE

2025 Events

4th Annual "Stock Up On Summer" Client Appreciation Event

June 6 | 11:00am – 4:00pm

Create your own decorative planter at The Potting Bench Greenhouse in South Williamsport, Pennsylvania. You'll work directly with a designer using a variety of flowers to create your own planter. Before you leave, be sure to visit their ice cream stand for complimentary ice cream.

A Taste of Summer Celebration

*Songwriters In Concert featuring
Kelley Lovelace and Marv Green*

June 26 | 5:30pm – 8:30pm

Join us for an evening of great food, wine, and entertainment at Blue Cork Winery & Vineyards in Williamstown, New Jersey. This year's entertainment will be Songwriters in Concert featuring Kelley Lovelace and Marv Green, both of whom have written #1 songs for multiple artists. Dinner will be provided by Big Papa Jai's BBQ, and dessert will be provided by Curbside Creamery.

Year-End Celebration

December 4 | Time: TBD

Join us for a festive evening at Herman & Luther's in Montoursville, Pennsylvania for a dinner and concert event. More details to come as the date gets closer.

All events are subject to change.



Spring Gardening

A GROWING OPPORTUNITY FOR RETIREES

As the weather warms up, spring gardening offers retirees a chance to enjoy both physical and mental benefits. Whether you're a seasoned gardener or just starting out, gardening is a rewarding way to stay active and bring a little beauty into your life.

Gardening is known to improve mental health by reducing stress and anxiety. Studies show that spending time outdoors and engaging in gardening can boost mood and give a sense of accomplishment. The simple act of planting and caring for plants helps take your mind off daily worries. Gardening is also great for physical health, improving flexibility, strength, and coordination—without straining your joints.

For many retirees, gardening provides an opportunity to connect with others. Joining a local gardening club or community garden can be a fun way to meet like-minded people and swap tips. Gardening also offers a perfect activity to share with family, especially grandchildren who love to help plant seeds or harvest veggies.

Gardening lets you express your creativity. You can design a peaceful retreat with flowers, shrubs, or even small water features. Creating a garden that reflects your personality brings a sense of joy and fulfillment, especially as you watch it grow and flourish under your care.

Gardening doesn't just help your health—it can save you money too. Growing your own fruits, vegetables, and herbs means fewer trips to the grocery store and lower food bills. Plus, a well-maintained garden can increase the value of your home by as much as 10-15%, offering financial rewards down the line.

If you're new to gardening or have limited mobility, here are a few tips:

- **Low-maintenance plants:** Start with easy-to-grow flowers like daisies or vegetables like lettuce.
- **Raised beds or containers:** These make gardening easier on your back and knees.
- **Year-round planning:** Plant a mix of early-blooming flowers and late-season vegetables to enjoy your garden through the seasons.

Gardening offers retirees a perfect blend of relaxation, exercise, and creativity. Whether you're growing flowers or vegetables, there's no better time to start your garden this spring. It's a wonderful way to get outdoors, stay active, and reap the rewards—both in the garden and in life.

Understanding RMDs

Required Minimum Distributions



Imagine spending years diligently saving for retirement, only to realize there are strict rules about when and how you must start withdrawing that money. Many retirees are surprised to learn that the government requires them to start taking withdrawals—called Required Minimum Distributions (RMDs)—from their tax-deferred retirement accounts. If you're unfamiliar with RMDs, don't worry. You're not alone, and we're here to help break it down in simple terms. Understanding how RMDs work and planning accordingly can help you avoid penalties, manage your tax burden, and make the most of your retirement savings. Here's what you need to know about RMDs in 2025.

Breaking Down RMDs and Key Changes for 2025

RMDs are the minimum amounts you must withdraw annually from certain retirement accounts once you reach a specific age. They apply to accounts like Traditional IRAs, 401(k)s, 403(b)s, and other tax-deferred plans, though Roth IRAs are exempt during the original account holder's lifetime.

In recent years, legislative changes have adjusted the rules around RMDs, particularly with the passage of the SECURE 2.0 Act. One of the most significant updates is the new starting age—beginning in 2025, individuals must start taking RMDs at age 73. If you turn 73 in 2025, your first RMD is due by April 1, 2026. Another key change is the reduction of penalties for missed RMDs, which have dropped from 50% to 25%, and can be further reduced to 10% if corrected in a timely manner. Additionally, Roth 401(k)s are no longer subject to RMDs, aligning them with Roth IRAs.

How RMDs Are Calculated

The IRS determines your RMD based on your account balance as of December 31 of the previous year and a life expectancy factor from the IRS Uniform Lifetime Table. For example, if your IRA balance on December 31, 2024, is \$500,000 and your IRS factor is 26.5, your RMD for 2025 would be calculated by dividing \$500,000 by 26.5, resulting in a required withdrawal of \$18,868. Each year, the factor decreases slightly, requiring a larger percentage withdrawal over time.

Meeting RMD Deadlines

Understanding the deadlines for RMDs is essential to avoid penalties. If 2025 is your first RMD year, you have until April 1, 2026, to take it. However, delaying means you will need

to take two RMDs in 2026—one for 2025 and another for 2026—which could push you into a higher tax bracket. After your first RMD, subsequent withdrawals must be made by December 31 each year.

The Tax Implications of RMDs

Since RMDs count as ordinary income, they can impact your tax bracket, Medicare premiums, and even Social Security taxation. There are several strategies to minimize tax burdens, such as spreading withdrawals throughout the year to prevent a sudden spike in taxable income, withdrawing only the minimum required amount to keep income levels manageable, and considering Roth conversions before reaching RMD age to reduce future tax liabilities.

Smart Strategies for Managing RMDs

One effective way to handle RMDs is through Qualified Charitable Distributions (QCDs). If you are charitably inclined, you can donate up to \$100,000 per year directly from your IRA to a qualified charity, satisfying your RMD while reducing taxable income. For those who don't need the funds immediately, reinvesting RMDs into a taxable brokerage account is another option to keep your money growing. Additionally, coordinating RMDs with other income sources can help optimize tax efficiency and prevent unnecessary financial strain.

Avoiding Common RMD Mistakes

Missing an RMD can be costly, even with the reduced penalties. It's essential to track deadlines and ensure you withdraw the correct amount each year. Miscalculating the required withdrawal can lead to underpayment penalties, while overlooking inherited IRAs can result in unexpected tax obligations.

Final Thoughts

RMDs are a key component of retirement planning, and understanding the rules can help you make more informed financial decisions. Whether you're preparing for your first withdrawal or looking for ways to reduce the tax impact, having a well-structured plan is essential. If you have questions about RMDs or need guidance on your retirement strategy, reach out to one of our financial advisors.



10 Ways to Build a Thriving *Social Life* in Retirement

Retirement is an exciting new chapter, but for many, it also brings the challenge of staying socially connected. Without the built-in structure of work, it's easy to feel isolated. However, staying socially active is essential for mental, emotional, and physical well-being. Whether you're an extrovert or an introvert, there are plenty of ways to build meaningful relationships in retirement. Here are 10 great ways to expand your social circle.

1. Join a Club or Group

Find a group that aligns with your interests, such as a book club or gardening group. These gatherings offer a chance to connect with like-minded individuals.

2. Take a Class

Many community centers and colleges offer courses for retirees. Learning something new—such as photography, painting, or a foreign language—can help you connect with like-minded people.

3. Volunteer

Giving back is a great way to meet others who share your values. Consider helping at a library, food bank, animal shelter, or mentoring program.

4. Participate in Senior Center Activities

Local senior centers host social events, fitness classes, and workshops, all designed to help retirees connect.

5. Travel with Group Tours

Senior travel groups, cruises, and guided tours allow you to explore new places while meeting fellow adventurers.

6. Join a Fitness or Walking Group

Look for a walking club, yoga class, or pickleball group to stay active and meet new people.



7. Attend Community Events

Check your local calendar for concerts, festivals, and farmers' markets—great places to meet new people naturally.

8. Use Social Media and Online Communities

Facebook groups, Nextdoor, and Meetup.com can help you find local events and meet people with similar interests.

9. Host Gatherings at Home

Invite neighbors or acquaintances over for a casual dinner party, game night, or coffee morning to build friendships.

10. Reconnect with Old Friends

Retirement is the perfect time to rekindle old friendships. Reach out to former classmates, colleagues, or distant relatives—you might be surprised by how eager they are to reconnect.

Making new friends in retirement takes effort, but the rewards are invaluable. A strong social circle leads to a more fulfilling and enjoyable life. By stepping out of your comfort zone and trying different approaches, you can build meaningful connections that enrich your golden years. Remember, it's never too late to form meaningful friendships!

Debunking Social Security *Myths*

Shine some light on these common misconceptions to help get the most from your hard-earned benefits.

Myth #1: Social Security Won't Be Around

Social Security is replenished by working Americans, interest on its bonds and taxes on some retiree benefits. Should the existing surplus be depleted, future retirees may be paid a portion of the benefits promised, but not zero.

Myth #2: Social Security is All You Need

While benefits are adjusted for cost of living increases, they're intended to supplement, not replace, retirement savings. That's why it's important to maximize your retirement savings for as long as possible.

Myth #3: Always File As Early As Possible

Filing before your full retirement age (FRA) will begin benefits sooner but reduce their amount, which may not be optimal. Higher-earning spouses often delay benefits to ensure a higher payout for their widow or widower, who would be eligible for 100% of their benefit.

Myth #4: Always File As Late As Possible

Waiting past FRA to file often makes the most sense financially. But some conditions warrant filing early,

particularly if you need the extra income, have health concerns, or want the payments during your younger years.

Myth #5: No Work Experience, No Benefits

Those who haven't worked for 40 quarters can receive half of what a spouse or ex-spouse would receive (if you were married for over 10 years and haven't remarried). Surviving spouses and exes may also be eligible for full benefits on their spouse's record.

Myth #6: Never Work After Filing

If you file early and continue to work, your benefits will be reduced based on your earnings. But those benefits are simply delayed; at FRA, you'll receive increased payments to make up the difference.

Myth #7: Rely Solely on Advice From Friends & Family

Advice from nonprofessionals may not maximize benefits. Speak with your financial advisor and accountant to help determine your best strategy.

Source: ssa.gov, investopedia.com, forbes.com, thefiscaltimes.com, marketwatch.com, cnnmoney.com

6 Healthy Sleep Habits for Older Adults

People spend about one-third of their life sleeping or trying to sleep. Being older doesn't mean you have to be tired. Sleep is important for your body and affects your ability to function during the day. Below are some healthy habits that can help you fall and stay asleep.



Source: National Institute on Aging (<https://www.nia.nih.gov/health/sleep/6-healthy-sleep-habits-older-adults>)



The greatest compliment is the *Referral* of your friends and family!

If you know someone who could benefit from financial advice or is seeking a second opinion, we're here to help. Each referral extends the reach of our expertise, enabling our team to impact more lives with our effective solutions. Our goal is to make financial well-being accessible to your friends and family.



In an effort to support and raise awareness for local non-profit organizations, Aspire CARES was established in 2021. Since then, our contributions have totaled over \$100,000 to a variety of organizations, enriching our communities.

OPERATION SAFE HAVEN

In the first quarter of 2025, our team supported Operation Safe Haven in Franklinville, New Jersey. Operation Safe Haven is dedicated to providing hope and support to veterans, law enforcement officers, and first responders who are struggling with PTSD, addiction, and other challenges. Founded by Donnie Davis, a veteran and former police officer, the organization offers a range of services including micro-housing, equine therapy, peer-to-peer coaching, and physical therapy. Their mission is to create a safe and supportive community where these heroes can heal and rebuild their lives. Learn more at: www.opsafehaven.com.



“NEVER LEAVE SOMEONE BEHIND. THAT WAS OUR PLEDGE IN THE MILITARY AND AS A POLICE OFFICER. WHEN YOU RETIRE OR MOVE ON, THAT DOESN’T GO AWAY.”

- DONNIE DAVIS



Keeping Our Skills Sharp CPR Recertification Training

The team at our Central Pennsylvania office recently completed CPR recertification training to stay prepared for life’s emergencies. A big thank you to our instructor, Veronica Irvine, for an insightful and hands-on session! We’re grateful for the knowledge that could help save a life.

Happy Retirement, Anne!

In February, our team gathered to celebrate Anne Cross’s retirement! It was a fun evening filled with laughter, amazing food, and great memories. Thank you, Anne, for your unwavering commitment and hard work. Enjoy your well-deserved retirement!



Caprese Caesar Pasta Salad

INGREDIENTS

1/2 cup mayo
 2 tbsp extra virgin olive oil
 2 tbsp lemon juice
 1 tbsp Dijon mustard
 2 tsp Worcestershire sauce
 1-2 cloves garlic, grated
 1/2 cup grated parmesan cheese
 Kosher salt and black pepper
 1 pinch chili flakes, to taste (optional)

Salad

1 pound short cut pasta
 1 head romaine lettuce, shredded
 2 cups mozzarella balls, use marinated if you can find
 2 cups cherry tomatoes halved
 1 cup fresh basil leaves, torn
 1/2 cup cubed spicy cheddar cheese (optional)
 1 avocado, diced



MAKE IT

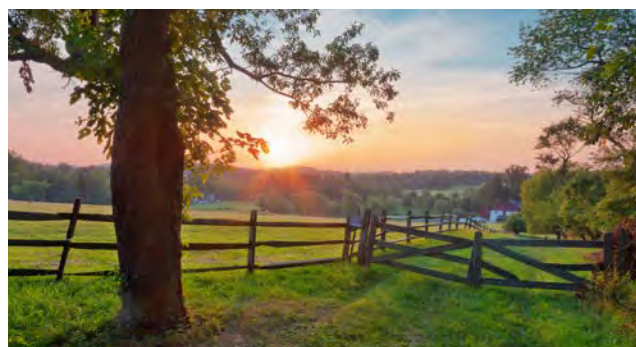
1. To make the dressing. Combine all ingredients in a glass jar and whisk until smooth. Season with salt and pepper.
2. Bring a large pot of salted water to a boil. Boil the pasta to al dente, according to package directions. Drain.
3. In a large bowl, toss together the pasta, lettuce, mozzarella, tomatoes, cheddar, and avocado. Pour over the dressing and toss well to combine. Serve warm or cold. The salad will develop more flavor as it sits. Serves 6.



Offices Closed Dates

The Markets, along with our offices will be closed in observance of the following holidays:

- Friday, April 18th - *Good Friday*
- Monday, May 26th - *Memorial Day*
- Thursday, June 19th - *Juneteenth*
- Friday, July 4th - *Independence Day*



Summer Hours

From Memorial Day through Labor Day, our Central Pennsylvania and New Jersey office will be open the following hours:

Monday–Thursday: 8:30am–4:30pm
(evenings by appointment only)

Friday: 8:30am–12:30pm

The Lehigh Valley office will be open by appointment only.

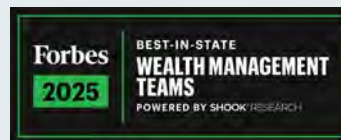


From left to right: Jo'nelle Fetzer, Sammara Vecchio, Joel Appleman, Keely Swartwood, Chris Jackowski, Jason Dugan, Derek Snyder, Renee Hitchner, Chase Snyder, Chris Confer, Amanda Butler.

Aspire Wealth Group Recognized

RAYMOND JAMES®
Chairman's Council
2019–2025

Last fall, Jason Dugan was once again named to the Raymond James Chairman's Council—ranking among the Top 100 Advisors within Raymond James Financial Services.



For the third consecutive year, our team has been named to Forbes' list of Best-In-State Wealth Management Teams! We are honored to be recognized as leaders in our industry again in 2025.



CENTRAL PENNSYLVANIA OFFICE

190 Choate Circle, Suite B
Montoursville, PA 17754
570-505-1289

LEHIGH VALLEY OFFICE

49 E. Center Street, Suite 102
Nazareth, PA 18064
610-365-8249
By Appointment Only

NEW JERSEY OFFICE

123 Egg Harbor Road, Suite 302
Sewell, NJ 08080
856-352-6606

Aspire Wealth Group is not a registered broker/dealer and is independent of Raymond James Financial Services. Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC. Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc.

The foregoing information has been obtained from sources considered to be reliable, but we do not guarantee that it is accurate or complete, it is not a statement of all available data necessary for making an investment decision, and it does not constitute a recommendation. Any opinions are those of Aspire Wealth Group and not necessarily those of Raymond James.

This information, developed by an independent third party, has been obtained from sources considered to be reliable, but Raymond James Financial Services, Inc. does not guarantee that the foregoing material is accurate or complete. This information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in this material. This information is not intended as a solicitation or an offer to buy or sell any security referred to herein. Investments mentioned may not be suitable for all investors. The material is general in nature. Past performance may not be indicative of future results. Raymond James Financial Services, Inc. does not provide advice on tax, legal or mortgage issues. These matters should be discussed with the appropriate professional.

Raymond James is not affiliated with the above independent organizations and/or charitable causes. Links are being provided for information purposes only. Raymond James is not affiliated with and does not endorse, authorize or sponsor any of the listed websites or their respective sponsors.

Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation.

Chairman's Council Membership is based on prior year fiscal year production. Re-qualification is required annually. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of future performance. No fee is paid in exchange for this award/rating.

The 2025 Forbes Best-In-State Wealth Management Teams, 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. This ranking is based upon the period from 3/31/2023 to 3/31/2024 and was released on 01/09/2025. Advisor teams that are considered must have one advisor with a minimum of seven years of experience, have been in existence as a team for at least one year, have at least 5 team members, and have been nominated by their firm. The algorithm weights 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. Out of approximately 11,674 team nominations, 5,331 advisor teams received the award based on thresholds. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Compensation provided for using the rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please see <https://www.forbes.com/lists/wealthmanagement-teams-best-in-state> for more info.