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Living Well

Newsletter

Spring/Summer 2024



ASPIRE
WEALTH GROUP
AspireWealthGrp.com

Team Updates

Our team has enjoyed time outside the office to pursue their passions and spend time with loved ones. Here's a glimpse into some of our team's favorite memories from the past few months.



JASON DUGAN

"My wife, Megan, and I experienced Greece together as part of the annual Raymond James Chairman's Council award trip."



DEREK SNYDER

"I had the opportunity to attend two March Madness basketball games in Pittsburgh with my three brothers."



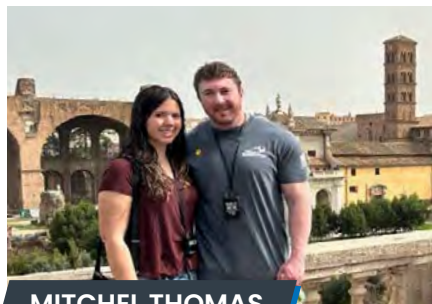
KEELY SWARTWOOD

"In March I traveled to Sedona, Arizona where I enjoyed exploring the red rock landscape."



JOEL APPLEMAN

"My family and I traveled to Ashtabula, Ohio, to witness and photograph the solar eclipse on April 8th. The 3 minutes and 45 seconds of totality were truly surreal."



MITCHEL THOMAS

"My wife, Courtney, and I recently traveled to Italy where we visited Rome, Venice, Florence, and Lake Como."



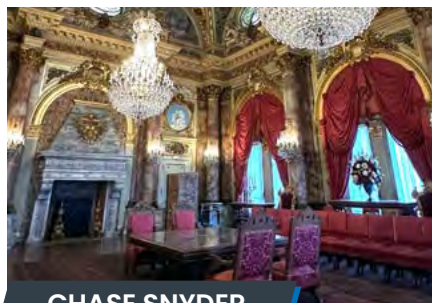
JO'NELLE FETZER

"My recent trip to visit my dad in Savannah, Georgia where we visited Forsyth Park and enjoyed the beautiful weather!"



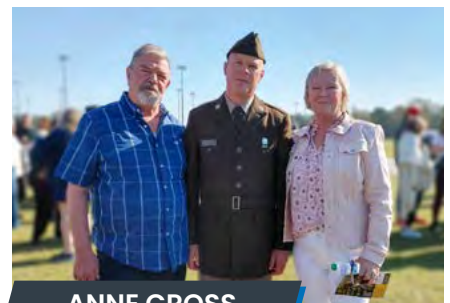
AMANDA BUTLER

"I enjoyed spending quality time with my family on Easter."



CHASE SNYDER

"My wife and I took a trip to Newport, Rhode Island where we got to explore historical mansions, walk along the cliffs, and eat plenty of seafood!"



ANNE CROSS

"My trip to Fort Jackson in Columbia, South Carolina to watch my son graduate from Basic Training."

Follow Us  



From the desk of **Jason Dugan**

Spring is all about new beginnings and transformations; it's a season that symbolizes starting fresh and starting over. After months of cold temperatures that often result in many of us feeling the winter blues, spring reawakens us and our surrounding environment. As the days are now getting longer and the weather gets warmer, I am reminded of what spring is all about: growth. Each year we enjoy the flowers blooming, the birds chirping and new life developing. It seems only fitting, then, to announce several new initiatives for 2024.

In January, our business grew with the addition of a new office in Nazareth, PA, now known as our Lehigh Valley Office. Along with this new office, we were excited to welcome Ben Nieves to our team. Ben joined us as a Wealth Consultant from another independent team within the Raymond James footprint and is working from our new office in the Lehigh Valley region. Ben comes to us with over ten years of experience in the financial services industry and we are happy to have him on board as an additional resource to our clients.

Also in January, we announced two new service offerings to our clients. First, through our affiliation with Allegiance Tax Services, a division of Aspire Wealth Group, we are now able to offer tax planning and preparation services to our clients. Next, we added to our legacy planning offerings with the adoption of Everplans; a life and legacy planning tool that is now available for all clients. For more information about either of these services, please contact any of our offices.

As we move into the summer months, our New Jersey team will also experience a new beginning. I am pleased to announce that we will be opening a permanent office location when our current lease expires at the end of May. We are currently in the final stages of closing on a new office location in the same Tower Commons complex where we currently reside. Be on the lookout for more information in the coming weeks. We look forward to welcoming you to our new home!

So, although the start of spring can make things a little difficult on our health (spring allergies, anyone?), it surely is one of the greatest times of the year. The sun is shining, flowers are blooming, temperatures (and portfolios) are rising...it's just what we need this time of year!

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



Welcome to the Team, Ben Nieves!

Lehigh Valley Office

As a Wealth Consultant, Ben works closely with the other financial advisors within our practice, focusing on all aspects of planning and constructing investment portfolios. With over ten years of experience in this profession, he is committed to leveraging his extensive understanding of the financial services industry to help clients reach their financial goals.

In addition to Ben, advisor Joe Engleby will be with Aspire Wealth Group as a consultant until his retirement in June.



This week, some of our team are attending the Raymond James Elevate National Conference in National Harbor, Maryland. Over the course of this four-day conference, our team will learn valuable insights from industry leaders and experts, and have the opportunity to network with esteemed advisors and firm executives.





Financial Wisdom Inspired by Nature

As winter's grip fades, spring bursts forth with energy, transforming the world into a vibrant spectacle of colors and sounds. Nature offers valuable lessons about resilience, adaptability, and embracing change, which are equally applicable to our financial well-being. Like the natural world, our financial health requires attention, nurturing, and adaptation to thrive in various economic climates.

In spring, nature undergoes a period of renewal and growth. Trees that appeared bare and lifeless during the winter months suddenly burst forth with new leaves and blossoms. This cycle of renewal teaches us the importance of regularly reassessing our financial goals and making necessary adjustments.

Learn from nature's adaptability and resilience in fluctuating weather. Be financially nimble, like a tree bending in the wind, by establishing a strong foundation of savings. Just as nature endures storms, prepare for economic turbulence with a solid base of savings and investments. Stay resilient and make strategic decisions calmly to safeguard your financial well-being.

Spring is a time to plant seeds and watch them grow—a metaphor for investing in our financial future. Make smart investment decisions, diversify portfolios, and nurture investments like a farmer tends to crops. Investing wisely helps ensure long-term prosperity and wealth.

Learn from the humble squirrel's resourcefulness in budgeting, saving for lean times, and conserving resources even in times of plenty. By setting aside funds for essentials, savings, and investments, and adopting a lifestyle of living below means and practicing frugality, we can create a financial foundation aligned with goals and priorities. This strategy enables us to live within our means, prepare for challenges, and helps ensure financial well-being and stability in the long run.

Nature takes risks and embraces change for growth, and so should we in our financial lives. Step out of comfort zones, explore new opportunities, diversify investments, and seek innovative solutions. Taking risks and embracing change can be essential for financial growth and innovation.

As we journey through the springtime of our financial lives, let nature's wisdom guide us. From renewal and growth to adaptability and resilience, budgeting like a squirrel to investing in our future, there's much to learn. Weathering economic storms, conserving resources, and embracing change help us cultivate a mindset of abundance and prosperity. Let's apply these lessons, sow the seeds of financial success, and create a future filled with promise. May the guidance of nature lead us to achieve our financial goals with confidence and grace. Here's to a season of growth, renewal, and prosperity in our financial lives!

MARKET MEASURES: Beyond the Dow

When you hear or read that the market is up or down, what does that really mean? More often than not, it reflects movement in the two best-known stock market indexes, the Dow Jones Industrial Average and the S&P 500.

In fact, there are hundreds of indexes that track various categories of investments. While you cannot invest directly in an index, you can buy funds that track specific indexes, and you can look at indexes as a benchmark for certain portions of your portfolio. For example, the Dow or the S&P 500 might be a reasonable benchmark for your domestic stocks and stock funds, but you should not expect your entire portfolio to match the performance of those indexes. Here are some commonly cited indexes.

The **Dow Jones Industrial Average** tracks stocks of 30 large well-known U.S. companies across a variety of business sectors. Originally a true average of stock prices, it now uses a divisor to adjust for stock splits, distributions, and substitutions — making it a price-weighted index rather than a true average.¹

Unlike the Dow, the following indexes are weighted based on market capitalization, the value of a stock's outstanding shares. Market-cap-weighted indexes are skewed toward the performance of the larger companies in the index.

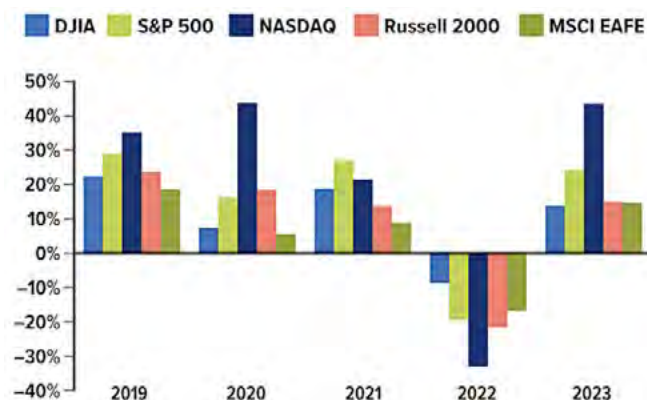
The **S&P 500** tracks a much broader range of large U.S. companies (large caps) than the Dow and is often considered representative of the U.S. stock market in general. However, it does not capture mid-size companies (mid caps) or small companies (small caps), which generally carry higher risk and higher growth potential than large companies and are tracked by the **S&P MidCap 400** and **S&P SmallCap 600**, respectively. Together these three indexes comprise the **S&P Composite 1500**. The number of stocks in S&P indexes may vary slightly from the number indicated in the name.²

The **NASDAQ Composite Index** tracks all domestic and foreign stocks traded on the Nasdaq Stock Market (about 3,400 in early 2024). It includes companies of all sizes across a range of industries but is heavily weighted toward technology companies. Many Nasdaq stocks carry higher growth potential but greater risk than the large domestic stocks tracked by the Dow and the S&P 500. The **Nasdaq-100** tracks the largest non-financial companies traded on the Nasdaq.³

The **Russell 3000 Index** tracks stocks of the 3,000 largest U.S. companies, ranked by market capitalization. The **Russell 1000 Index** tracks about 1,000 of the largest,

Five Indexes, Five Years

Annual index performance (price only), 2019 to 2023



Source: London Stock Exchange Group, 2024, for the period 12/31/2018 to 12/31/2023. Dow Jones Industrial Average (DJIA) Price Index, S&P 500 Composite Price Index, NASDAQ Composite Index (price), Russell 2000 Price Index, and MSCI EAFE Price Index. The performance of an unmanaged index is not indicative of the performance of any specific security. Past performance is no guarantee of future results. Actual results will vary.

essentially a combination of large caps and mid caps. The **Russell 2000 Index** tracks the rest and is the most widely used benchmark for U.S. small-cap stocks.⁴

The **FT Wilshire 5000 Index** tracks the performance of all U.S. stocks with readily available price data, making it the broadest measure of the U.S. stock market. When established in 1974, the index contained around 4,700 stocks, and grew to more than 7,500 in 1998. The number has dropped since then, largely due to corporate consolidation, and the index included about 3,400 stocks in early 2024.⁵

The **MSCI EAFE Index** tracks about 800 large- and mid-cap stocks in 21 developed countries outside the United States and Canada and is a widely accepted benchmark for foreign stocks. The MSCI World Index includes the same 21 countries plus the U.S. and Canada and is heavily weighted toward U.S. stocks.⁶

All investing involves risk, including the possible loss of principal, and there is no guarantee that any investment strategy will be successful. Investing internationally carries additional risks such as differences in financial reporting and currency exchange risk, as well as economic and political risk unique to the specific country. This may result in greater share price volatility.

Funds are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.

1-2) S&P Dow Jones Indices, 2024; 3) Nasdaq, 2024; 4) FTSE Russell, 2024; 5) Wilshire, 2024; 6) MSCI, 2024

SAVE THE DATE

2024 Events

Health & Wealth Webinar: When Your Health and Your Money Intersect

May 9 | 4:00 PM EST

As you age, the impact your health has on your wealth can grow through medical expenses, increased living costs, and cognitive decline. Guest speaker, Michael Graci from BlackRock, will discuss the key topics of navigating this intersection.

Raymond James is not affiliated with Michael Graci or BlackRock.

3rd Annual "Stock Up On Summer" Client Appreciation Event

June 7 | 11:00 AM – 4:00 PM

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

A Taste of Summer Celebration

June 20 | 5:30 PM – 8:30 PM

Join us for a relaxing evening at Blue Cork Winery & Vineyards in Williamstown, NJ. Sample great wine and enjoy live entertainment by Lights Out: The Jersey Beach Boys. Dinner and dessert will be provided by Innovative Catering Concepts.

DANIEL at Sight & Sound

December 7 | Show Time: 3:00 PM

Join us for the day as we travel to Lancaster to experience DANIEL at Sight & Sound Theatres! From the fiery furnace to the infamous den of lions, DANIEL is a spectacular theatrical experience for the whole family. Witness one of the Bible's most hope-filled stories as it comes to life in this brand-new original stage production from Sight & Sound Theatres. Following the show, we will stop at Miller's Smorgasbord for dinner.



Events are subject to change.

New **SAVE** Repayment Plan Offers Key Benefits



In July 2023, the Department of Education launched a new income-driven repayment (IDR) plan for federal student loans called the Saving on a Valuable Education (SAVE) Plan. The SAVE Plan is the most generous IDR plan to date, and like all IDR plans, it calculates a borrower's monthly payment amount based on income and family size.

The SAVE Plan replaces the existing Revised Pay As You Earn (REPAYE) Plan, and all borrowers who are currently enrolled in REPAYE will be automatically transferred to SAVE.

How SAVE Helps Borrowers

The SAVE Plan has many benefits, including lower monthly payments, a full interest subsidy for the entire time a borrower is enrolled in the plan, and shortened repayment terms compared to previous IDR plans. SAVE is being implemented in phases, with some benefits taking effect in 2023 and others that are scheduled to take effect in July 2024.

Key benefits that took effect in 2023:

- The amount of income protected from loan payments increased from 150% to 225% of the federal poverty level. Borrowers whose incomes are at or below the 225% threshold will have a \$0 monthly payment (this equates to about \$32,800 a year for a single borrower or \$67,500 for a family of four).
- Unpaid interest will not accrue, so loan balances won't grow as long as borrowers make their monthly payments as calculated under SAVE (even when a borrower's monthly payment is set to \$0).

Key benefits scheduled to take effect in July 2024:

- For undergraduate loans, monthly payments will be capped at 5% of discretionary income (compared to 10% under REPAYE), and graduate loans will be capped at 10% of discretionary income. Borrowers who have both undergraduate and graduate loans will pay a weighted average each month of between 5% and 10% of their income based on the original principal balances of their loans.
- For borrowers with original principal balances of \$12,000 or less, all remaining loan balances will be forgiven after 10 years of payments. For original loan balances over \$12,000, the maximum repayment period will increase by one year for every additional \$1,000 borrowed. For example, a \$13,000 loan will be forgiven after 11 years of payments, a \$14,000 loan will be forgiven after 12 years of payments, and so on. The maximum repayment period under SAVE will be 20 years if all loans in repayment are undergraduate loans and 25 years if any loans in repayment are graduate loans. (The same maximum terms of 20 and 25 years applied under REPAYE.)

To learn more and to enroll in the SAVE Plan, borrowers can visit studentaid.gov/idr.

Source: U.S. Department of Education, 2023

Gratitude, Giving & *Financial Health*

In the hustle and bustle of our daily lives, it's easy to get caught up in the pursuit of financial success and overlook the importance of gratitude and giving. However, research has shown that cultivating an attitude of gratitude and incorporating giving into our financial habits can have profound effects on our overall well-being, including our financial health. Let's explore how gratitude and giving can contribute to a healthier financial future.

Gratitude is a powerful force that can shift our focus from what we lack to what we have. When we appreciate the blessings in our lives, big and small, we become more content and less inclined to pursue material possessions as a source of happiness. Similarly, giving—whether it's through charitable donations, acts of kindness, or simply sharing our time and resources—can bring immense fulfillment and satisfaction. But beyond the emotional benefits, both gratitude and giving can also positively impact our financial health in unexpected ways.

Cultivating Financial Mindfulness

Practicing gratitude encourages mindfulness in our financial decisions. Instead of mindlessly spending money on things we don't need, gratitude prompts us to consider the value and purpose behind our purchases. By being mindful of where our money goes, we can prioritize spending on experiences and investments that truly enrich our lives, leading to greater long-term financial stability.

Fostering a Culture of Abundance

Gratitude shifts our mindset from scarcity to abundance. When we focus on what we already have, we realize that we have more than enough to share with others. This abundance mentality extends to our finances, encouraging us to approach budgeting and saving with confidence

rather than fear. By embracing the belief that there is always enough to go around, we can make wiser financial choices and feel more empowered to achieve our goals.

Building Stronger Communities

Giving back to our communities not only benefits those in need but also strengthens the social fabric that supports us all. Whether through volunteering our time, donating to charitable causes, or supporting local businesses, giving fosters connections and promotes a sense of belonging. In turn, these strong community ties can provide invaluable support during challenging times, such as job loss or economic downturns.

Investing in Long-Term Prosperity

Investing in others through acts of generosity can yield significant returns in the form of personal fulfillment and societal progress. By contributing to causes that align with our values, we not only make a positive impact on the world but also lay the foundation for a brighter future. Furthermore, philanthropic efforts can enhance our reputation and network, opening doors to new opportunities and enhancing our earning potential in the long run.

Incorporating gratitude and giving into our financial lives is not only a recipe for personal fulfillment but also a strategy for long-term financial health. By cultivating mindfulness, fostering abundance, building stronger communities, and investing in long-term prosperity, we can create a positive ripple effect that extends far beyond our own lives. So, as we strive for success in the financial realm, let us not forget the power of gratitude and giving to enrich our lives and those around us.



Home Improvement Tips for *Aging in Place*

As we grow older, the desire to maintain independence and comfort in our own homes becomes increasingly important. This concept, known as aging in place, has gained significant relevance in today's society. Many seniors wish to stay in their familiar surroundings rather than moving to assisted living facilities or nursing homes. However, achieving this goal often requires making home improvements to ensure safety, accessibility, and convenience. Here are a few home improvement ideas that can help seniors age in place successfully.

Accessibility Upgrades

One of the most important aspects of aging in place is ensuring that the home is accessible for seniors with mobility issues. Installing ramps, grab bars, and handrails can make it easier for them to move around the house safely. Wider doorways and hallways can accommodate wheelchairs and walkers, while lever-style door handles and faucets are easier to use for those with arthritis or limited dexterity.

Creating a bedroom on the main floor also facilitates aging in place for individuals who may have difficulty navigating stairs. By having a bedroom on the main floor, aging adults can avoid the risk of falls and injuries associated with climbing stairs. Additionally, non-slip flooring and well-lit pathways can help prevent falls and accidents, reducing the risk of injuries for seniors.

Kitchen Modifications

The kitchen is often considered the heart of the home, where families gather to cook, eat, and socialize. For seniors aging in place, making specific modifications to the kitchen can enhance safety and convenience. Lowering countertops and cabinets can make them more accessible for individuals in wheelchairs or those with limited reach. Installing pull-out shelves and drawers eliminates the need to bend or stretch, reducing the risk of strain or injury.

Adding task lighting under cabinets and over work areas improves visibility and reduces the likelihood of accidents while preparing meals. These kitchen modifications not only promote safety but also make cooking and meal

93%

of adults 55+ view aging in place as an important goal.

Source: U.S. News & World Report, (2023), U.S. News & World Report Aging in Place With Assistive Tech Survey 2024.



preparation more manageable for seniors, allowing them to maintain their independence and culinary skills.

Bathroom Renovations

The bathroom is another crucial area of the home that demands careful consideration for aging in place. Replacing traditional bathtubs with walk-in tubs, installing a shower bench or seat, and incorporating a handheld showerhead can significantly reduce the risk of slips and falls in wet conditions. Additionally, adding raised toilet seats and installing grab bars near the toilet and shower can greatly enhance bathroom accessibility for individuals with limited mobility or balance.

Smart Home Technology Integration

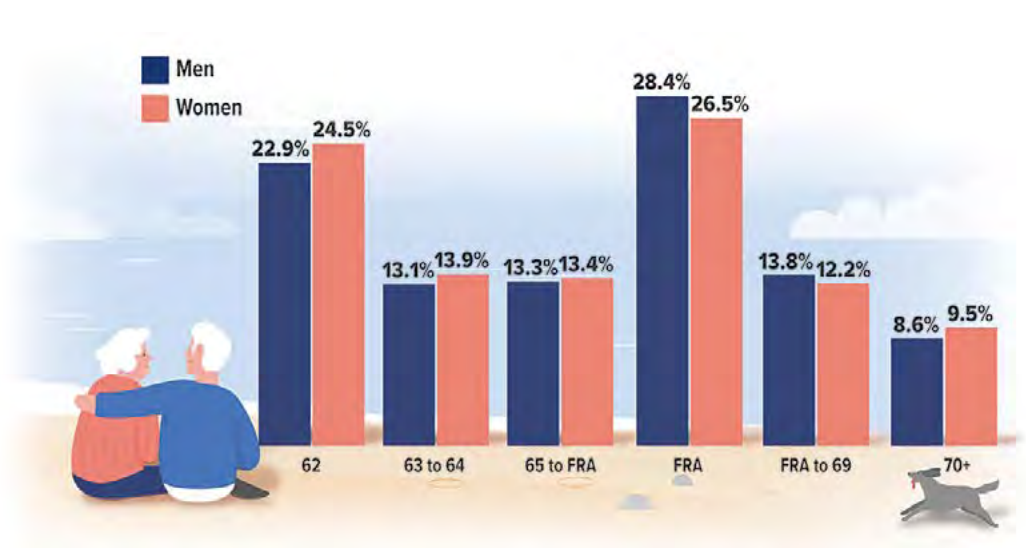
Advancements in technology have revolutionized the way we live and interact with our surroundings. For seniors aging in place, integrating smart home technology can enhance safety, security, and convenience within the home. Smart devices such as motion-sensor lights, smart thermostats, and video doorbells provide added security and peace of mind for older adults living alone.

Voice-activated assistants can also help seniors control various home appliances, set reminders, and access information hands-free. Smart home monitoring systems and wearable devices can alert caregivers or family members in case of emergencies or falls, ensuring prompt assistance when needed.

Home improvements are vital for seniors seeking independence and comfort at home. From accessibility upgrades to smart home integration, families can create a safe, convenient, and inclusive living environment. This fosters a sense of belonging and well-being, enhancing the aging-in-place experience.

When Do People Start Collecting Social Security?

There's no "right" age to begin receiving Social Security retirement benefits. It's a personal decision based on multiple factors, including how long someone wants to work and how much retirement income is needed. Workers are entitled to full benefits at their full retirement age (FRA) – 66 to 67, depending on year of birth. Claiming before FRA (as early as age 62) will result in a permanently reduced benefit, while claiming later will result in a permanently increased benefit due to delayed retirement credits, which can be earned up to age 70.



Source: Social Security Administration, 2023 (based on 2022 data)
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Tips To *Boost* Your Health as You Age

Many factors can influence healthy aging. While some of these factors, such as genetics, are not within our control, research shows there are steps you can take to help manage your health as you age. Even making small changes in your daily life can help you live longer and better.

- Get moving — try gardening, biking, or walking.** (Illustration: Feet in sneakers)
- Choose healthy foods rich in nutrients.** (Illustration: Plate of vegetables and fruit)
- Manage stress — try yoga or keep a journal.** (Illustration: Person doing yoga)
- Learn something new — take a class or join a club.** (Illustration: Artist palette)
- Go to the doctor regularly.** (Illustration: Doctor in white coat)
- Connect with family and friends.** (Illustration: Hand holding a video call phone)

Source: National Institute on Aging (www.nia.nih.gov/health/healthy-aging)



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.



ASPIRE Cares

In the Community



Lycoming County United Way

Q1



Lycoming County United Way

Each quarter in 2024, as part of our commitment to giving back to the communities we serve, our team will select a non-profit organization to support. In January, we gave a donation in the amount of \$5,000 to the Lycoming County United Way. The Lycoming County United Way, located in Williamsport, Pennsylvania, focuses on the building blocks of a good quality of life; health, education and financial stability, while providing funding for emergency services. Learn more at: www.lcuw.org.



Q2



Meals on Wheels of Salem County

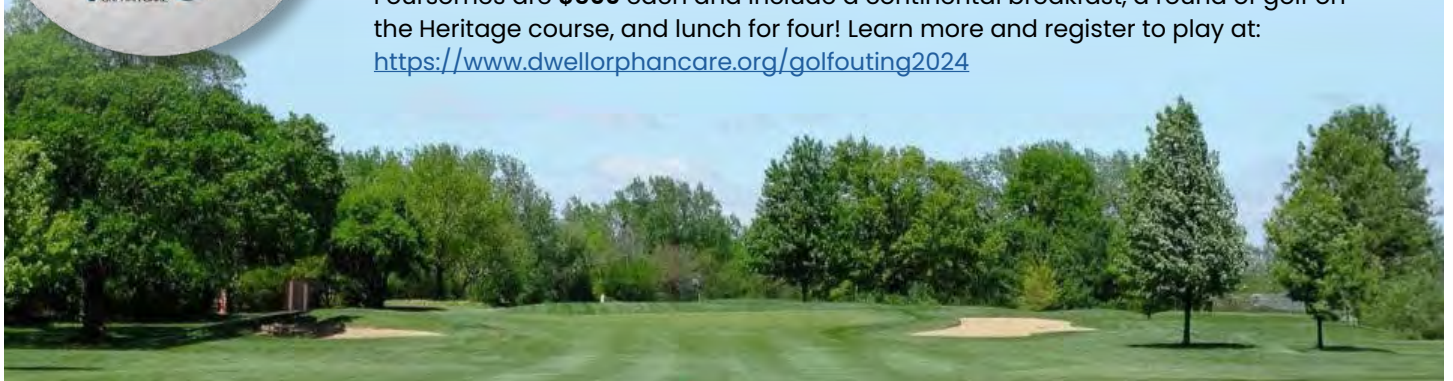
For the second quarter, our team is providing support to Meals on Wheels of Salem County. Their mission is to provide home delivered nutritious meals and the comfort of friendship to home-bound senior and disabled residents in Salem County, New Jersey. Their vision is to be the community leader and provider ending senior hunger in the county. Learn more at: www.scmealsonwheels.org.



Golf Outing for Dwell Orphan Care

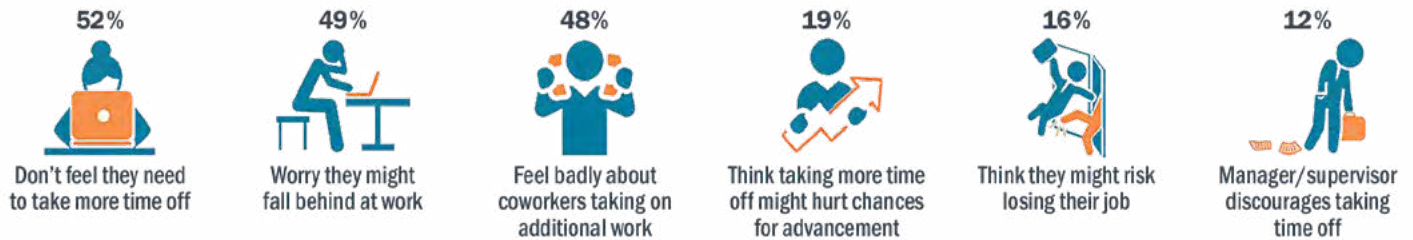
Saturday, June 1 | 8:00 AM

We are excited to partner with Dwell Orphan Care once again to help support their 6th Annual Golf Outing at the White Deer Golf Complex in Allenwood, PA. Grab a foursome and enjoy a memorable day on the course as you play for a cause. Foursomes are **\$500** each and include a continental breakfast, a round of golf on the Heritage course, and lunch for four! Learn more and register to play at: <https://www.dwellorphancares.org/golfouting2024>



Why Do Workers Take Less Paid Time Off Than They Can?

In a 2023 survey, nearly nine out of ten workers said it was extremely or very important to have a job that offers paid time off (PTO) for vacations, doctor appointments, and minor illnesses. Yet almost half said they take less time off than their employers allow. Here are the top reasons they gave for not using all their PTO.



Source: Pew Research Center, 2023 (survey did not include workers with unlimited paid time off)
Content prepared by Broadridge Investor Communication Solutions, Inc. Copyright 2024

Nutella Cruffins *Recipe*

INGREDIENTS

3 (8 oz) tubes of crescent roll dough
3/4 c Nutella (chocolate hazelnut spread)
Sugar or Cinnamon Sugar for sprinkling on top

MAKE IT

- Preheat oven to 350° and lightly grease a 12-cup muffin pan with non-stick cooking spray or Crisco.
- Roll out each sheet of the crescent roll dough until you have 3 larger rectangles that are slightly larger than what you started with and the perforated lines are blended back together. Spread about 1/4 cup Nutella onto each sheet.
- Starting on the long end of the rectangle, roll up the dough into a log. Cut the dough in half, giving you shorter logs. Then cut each of those logs in half, lengthwise. Repeat with the other two sheets. When you're finished, you should have 12 pieces. Take each piece and wrap it around your finger to form the shape of a muffin, with the layered side facing out. Place each rolled piece in the greased muffin pan.
- Bake for approximately 20 minutes. Remove from the oven and immediately remove the cruffins from the pan. Sprinkle each cruffin generously with the sugar or cinnamon sugar and place them on a rack to cool. Serve warm or at room temperature.



Summer Business Hours

From Memorial Day through Labor Day, our Central Pennsylvania Office and Lehigh Valley Office will be open half-days on Fridays.

CENTRAL PENNSYLVANIA OFFICE

Monday: 8:30 am – 4:30 pm
Tuesday: 8:30 am – 4:30 pm
Wednesday: 8:30 am – 4:30 pm
Thursday: 8:30 am – 4:30 pm
Friday: 8:30 am – 1:00 pm

Evenings by appointment only

LEHIGH VALLEY OFFICE

Monday: 9:00 am – 5:00 pm
Tuesday: 9:00 am – 5:00 pm
Wednesday: 9:00 am – 5:00 pm
Thursday: 9:00 am – 5:00 pm
Friday: 9:00 am – 1:00 pm

Evenings by appointment only

NEW JERSEY OFFICE

Monday: 9:00 am – 5:00 pm
Tuesday: 9:00 am – 5:00 pm
Wednesday: 9:00 am – 5:00 pm
Thursday: 9:00 am – 5:00 pm
Friday: *By appointment only*

Evenings by appointment only



From left to right: Jo'nelle Fetzer, Chase Snyder, Keely Swartwood, Joel Appleman, Amanda Butler, Chris Jackowski, Jason Dugan, Derek Snyder, Ben Nieves, Anne Cross, Renee Hitchner, Chris Confer, Mitchel Thomas.

Aspire Wealth Group is honored to be recognized by Forbes!



For the second 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 2024.



Congratulations to our President, Jason Dugan, for being named to Forbes' 2024 list of Best-In-State Wealth Advisors. This marks the fourth consecutive year he has earned this recognition.



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