VIRGINIA BEACH CONNECTIONS

CARY STREET PARTNERS

NOVEMBER 2025

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ARE YOU READY FOR END OF YEAR?

As the year begins to wind down, it's easy to focus on the holidays and let financial housekeeping slide. Yet the final weeks of the year often present some of the most valuable planning opportunities. Our Virginia Beach team put together a concise checklist to help you finish 2025 strong. From reviewing your investment mix and charitable giving to maximizing retirement contributions and employer benefits, these steps can help you enter the new year organized, confident, and on track with your long-term goals.

For many of you, we've already accomplished several of these goals together through our ongoing work at Cary Street Partners. If you know a family member or friend who might benefit from this resource, we encourage you to share it with them — thoughtful planning is an incredible tool and gift to be able to share with others.

Financial End-of-Year Checklist

- ✔ **Review your Financial Plan with your Advisory Team**
- ✔ **Discuss & review beneficiaries with relevant parties to ensure they still match your goals**
- ✔ **Complete charitable giving**
  - Checks
  - Appreciated Stock
  - QCDs (Qualified Charitable Distributions)
  - Donor Advised Funds
- ✔ **Review your investments**
  - Check your mix of stocks, bonds, cash, and alternatives to ensure that you have the optimal risk/return mix in your portfolio
  - Tax loss harvesting as a potential tactic by 12.31.25
- ✔ **Annual Preventative maintenance (Dental and Medical)**
  - Visit doctor this year if deductions / out of pocket max is reached
- ✔ **Review employer benefits**
  - Open enrollment is typically in December if you've been employed the whole year
- ✔ **Required Minimum Distribution (RMD)**
- ✔ **4th Quarter Estimated Payments due 1.15.26**
- ✔ **Max out contributions to your 401K**
- ✔ **Contribute to your IRAs due 4.15.26**
- ✔ **Max out contributions to your Health Savings Account (HSA) by 4.15.26**
- ✔ **Spend your Flexible Spending dollars (FSA)**
- ✔ **Contribute to 529 accounts**
- ✔ **Check your Credit Report**
- ✔ **Check your insurances**
  - Health
  - Home
  - Auto
- ✔ **Check your auto drafts**
- ✔ **Set a Savings goal for 2026**
- ✔ **Set a Bucket List goal for 2026**

VIRGINIA BEACH TEAM INVESTMENT APPROACH

CARY STREET PARTNERS

THOUGHTFUL. COLLABORATIVE. DISCIPLINED.

A disciplined, research-driven approach designed to create clarity, confidence, and long-term success. Our process blends the insight of a unified investment committee with the depth of Cary Street Partners' Portfolio Advisory Group — all rooted in comprehensive planning that ultimately drives every client's customized investment strategy.

Our Philosophy

We believe process creates progress. Every client deserves a disciplined investment approach grounded in collaboration, research, and long-term conviction.

We aim to create resilient portfolios that provide clients with peace of mind, confidence and direction — through various market environments.

Our Investment Process

Disciplined framework that guides every portfolio decision:

RESEARCH

Institutional-grade data and analysis from top providers.

COLLABORATION

Local Investment Committee and firmwide Portfolio Advisory insight.

CONSTRUCTION

Balanced active/passive exposure, diversification, and tax awareness.

DUE DILIGENCE

Consistent manager reviews to ensure alignment and quality.

CONTINUOUS LEARNING

Ongoing education and research to adapt with discipline.

Our Core Principles

A concise, decision-ready framework connecting research, portfolio design, and client outcomes.

RESEARCH & GOVERNANCE

- Team-based decisions by our Investment Committee and firmwide Portfolio Advisory Group.
- Evidence-based, multi-source research with full-cycle perspective.
- Partnership with high-conviction managers who share our process discipline.

PORTFOLIO DESIGN

- Blend of active and passive exposure for flexibility and cost control.
- Diversification and disciplined position sizing to manage risk.
- Maintain liquidity and flexibility across changing markets.

RISK, TAX & ACCOUNTABILITY

- Align total portfolio risk with goals and plan outcomes.
- Tax- and location-aware implementation for long-term efficiency.
- Maintain margin of safety, quality bias, with opportunistic rebalancing.

Our Distinction

- Planning first, always. Planning guides each decision and investment strategy.
- In-house Investment Committee with firmwide Portfolio Advisory Group insight.
- Consistent meetings with all investment managers.
- We treat investment managers as long-term partners, leveraging their research and expertise over time.
- Tax-aware, evidence-based investment approach.
- Focused on long-term wealth creation, not short-term noise.

Our Purpose

Helping clients achieve their goals through thoughtful planning, disciplined investing, and a process designed to stand the test of time.

"We believe process creates progress — and progress creates peace of mind."

Cary Street Partners - Virginia Beach Team

VIRGINIA BEACH PROMOTIONS: JAMIE DUNLOW

We are thrilled to celebrate Jamie Dunlow's promotion to a leadership role as Client Service and Operations Supervision Manager. In this expanded position, she continues to lead with excellence—serving as a key connection point between our clients, our team, and the broader firm. Her depth of experience and dedication to delivering a seamless client experience, onboarding and mentoring new CSAs, and driving higher standards on compliance and supervision, embodies our team's commitment to a higher standard of care for our clients. Jamie approaches each day with a focus on collaboration, continual improvement, and always lends a helping hand.

We could not be more proud of Jamie and this promotion is well deserved.

CARY STREET PARTNERS

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TAKE YOUR WEALTH MANAGEMENT TO A HIGHER STANDARD

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