

FEBRUARY 2026

PAGE 2 **Steps to an Effective Financial Plan** PAGE 4 **Welcoming Tatiana**

YOUR FINANCIAL PLAN: THE ROADMAP THAT TURNS GOALS INTO REALITY

***"If you don't know where you're going, you'll end up someplace else."** – Yogi Berra*



Nearly half of Americans do not have a financial plan and many will find themselves headed to a financial future they did not intend. A financial plan is a living, breathing document that serves as your GPS or roadmap to determine where you are going financially. Whether you want to be comfortable in retirement, give to charities, take care of the next generations, or all the above, developing a path to success is crucial. There will be speed bumps, rerouting, and adjusting as conditions change, but the plan will always show you the way to accomplish your dreams and goals.

Understand Goals

It is not uncommon for new clients to come into their first meeting expecting to dive straight into investment choices and returns. That's completely understandable—those topics dominate headlines and most financial conversations.

In practice, we start elsewhere. We lead with discovery and planning because we believe the best financial outcomes are built on a clear understanding of who you are.

We begin by exploring questions such as:

- What are your goals and timeline?
- What are your values?
- How do you want to be remembered?
- What does your relationship with money look like?

Understanding the why behind your assets must happen before any investment decisions are made.

Gather & Analyze Data

The next step is building a clear picture of your current financial reality. Listening to your dreams and understanding your values and concerns remain central as we gather and analyze the necessary information.

This includes financial accounts, estate planning documents, past tax returns, liabilities, Social Security benefits, budgets, and more. Given the abundance of information available today—from news, social media, and now AI—having a team to organize and analyze this data is essential to making sense of where you are and what's possible.

Collaborate

Effective financial planning rarely happens in isolation. Collaboration with your other trusted advisors—such as CPAs and attorneys—is critical to ensure everyone is aligned and working toward the same goals.

By coordinating across your advisory team, we help create a cohesive strategy that reflects every aspect of your financial life and avoids gaps or conflicting advice.

Provide Recommendations

In a world flooded with information, the focus must be on applicability and customization. The recommendations we provide are informed by a deep understanding of you, your current financial situation, and where you want to go.

These recommendations are tailored specifically to your needs, priorities, and circumstances—no templates, no one-size-fits-all solutions.

Implement

Investments play an important role in turning your plan into action. We strive to build portfolios designed to earn returns that compound above inflation over time.

If your financial plan is the GPS guiding you to your destination, investments act as the vehicle that help get you there. Your time horizon, liquidity needs, tax considerations, and goals all shape how your portfolio is constructed, ensuring it supports your broader plan—not the other way around.

Monitor

Your financial plan is not something you set once and forget. Regular check-ins help ensure you stay on track, while reviews become especially important during life changes—such as the arrival of a new family member, a loss, or other major transitions.

Market conditions and changes in laws can also affect your strategy. Ongoing monitoring allows your plan to remain a dynamic framework that evolves with you.

Turning Planning into Action

Good planning connects the pieces. Investments, tax strategies, retirement decisions, estate considerations, and charitable goals all influence one another. While it cannot eliminate uncertainty, your plan provides structure and perspective so you can move forward with intention. Our team's role is to bring these elements together into a coordinated strategy that is living and breathing, following all the needs and chapters in your life.



WELCOMING TATIANA MANNING

Tatiana Manning joins us as a Client Service Associate, providing high-level administrative and operational support to help ensure seamless office functionality and an excellent client experience.

Bringing valuable experience from a similar role, Tatiana will support the team through client experience and operations, including new account onboarding, ongoing account maintenance, and leading our scheduling operations – so you will likely hear from her soon.

Outside of work, Tatiana enjoys traveling, reading, and considers herself a bit of a foodie. If you have any restaurant or book recommendations, she would love to hear them.



**We are excited for
you to meet Tatiana
and have her as part
of our team.**

Cary Street Partners is the trade name used by Cary Street Partners LLC, Member FINRA/SIPC; Cary Street Partners Investment Advisory LLC and Cary Street Partners Asset Management LLC, registered investment advisers. Registration does not imply a certain level of skill or training.

Any opinions expressed here are those of the authors, and such statements or opinions do not necessarily represent the opinions of Cary Street Partners. These are statements of judgment as of a certain date and are subject to future change without notice. Future predictions are subject to certain risks and uncertainties, which could cause actual results to differ from those currently anticipated or projected.

IRAs, 401(k)s and other retirement plans may have fees associated with them in addition to the costs associated with investing the assets of the retirement plan. These fees may include, but are not limited to: annual account fees; administrative fees that may include recordkeeping of the plan; legal fees; accounting fees; and termination fees. Please consult with your advisor or plan sponsor to learn more about the fees associated with a particular plan.

These materials are furnished for informational and illustrative purposes only, to provide investors with an update on financial market conditions. The description of certain aspects of the market herein is a condensed summary only. Materials have been compiled from sources believed to be reliable; however, Cary Street Partners does not guarantee the accuracy or completeness of the information presented. Such information is not intended to be complete or to constitute all the information necessary to evaluate adequately the consequences of investing in any securities, financial instruments, or strategies described herein.

Cary Street Partners and its affiliates are broker-dealers and registered investment advisers and do not provide tax or legal advice; no one should act upon any tax or legal information contained herein without consulting a tax professional or an attorney.

We undertake no duty or obligation to publicly update or revise the information contained in these materials. In addition, information related to past performance, while helpful as an evaluative tool, is not necessarily indicative of future results, the achievement of which cannot be assured. You should not view the past performance of securities, or information about the market, as indicative of future results. CSP2026017

TAKE YOUR WEALTH
MANAGEMENT
TO A HIGHER
STANDARD

Ian A. Holder, CFP[®], CRPC[®]

Susanna A. Dellinger | James E. Morton, CFP[®]

Kapre L. Dana, FPQP[®] | Jamie N. Dunlow

Lori S. Cochran | Tatiana Manning

**CARY STREET
PARTNERS**
WEALTH MANAGEMENT

2101 Parks Avenue, Suite 800

Virginia Beach, VA 23451 | 757.623.1600

CaryStreetPartners.com