

SUMMIT PERSPECTIVE

FAMILY, FINANCES, AND LEGACY: CONVERSATIONS TO HAVE THIS SUMMER



Longer days, warm weather, summer becomes a natural time for reconnection—whether it's a family barbecue, a wedding, or a simple weekend get-together. These moments often bring generations together under one roof, offering a unique opportunity to discuss more than just memories and weekend plans. They can also be the perfect time to open the door to important conversations about family finances and legacy.

While money conversations can sometimes feel uncomfortable, thoughtful dialogue can foster clarity, strengthen relationships, and help ensure that everyone is on the same page when it comes to long-term goals. Here are a few financial topics worth discussing this summer:

Estate Planning: Is Your Plan Still Aligned?

Many families delay talking about wills, trusts, or healthcare directives—but doing so can help prevent confusion and heartache down the road. Summer is a great time to review your estate documents and ensure they reflect your current wishes.

Ask yourself:

- Have there been any changes in your family—marriages, births, or deaths—that require updates to beneficiaries?
- Are your financial and medical powers of attorney still the right people for the role?
- Does your will or trust need to be revised to better reflect your values and intentions?

Even a quick check-in on these items can bring peace of mind—and spark deeper conversations about the legacy you want to leave behind.

Gifting Strategies: Giving While Living

If you're in a position to support your loved ones financially, consider ways to do so during your lifetime. Annual gifting can be a tax-efficient way to transfer wealth, while also allowing you to see the impact of your generosity.

For 2025, the annual gift tax exclusion allows individuals to gift up to \$19,000 per person without incurring gift tax (or \$38,000 for married couples). Whether it's helping with a home down payment, education expenses, or starting a business, thoughtful gifts can create meaningful opportunities for the next generation.

Just be sure to discuss your intentions and any expectations you may have. Transparency can help avoid misunderstandings and encourage responsible use of the funds.

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“What you leave behind
is not what is engraved
into stone monuments,
but what is woven into
the lives of others.”
— Pericles

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Educating Young Adults: Building Financial Confidence

If you have children or grandchildren entering adulthood, summer may also be a chance to plant seeds of financial literacy. Conversations around budgeting, credit, investing, or even understanding the basics of retirement accounts can set a foundation for lifelong confidence and security.

You might:

- Offer to help them set up their first Roth IRA or 401(k)
- Discuss the difference between good debt (like student loans) and bad debt (high-interest credit cards)
- Share lessons you've learned from your own financial journey

Consider inviting a trusted advisor to help guide these conversations—sometimes having a third party can make these discussions feel more collaborative and less intimidating.

Clarifying Values and Vision

Finally, legacy isn't just about assets—it's about values. What lessons do you want to pass down? What causes matter most to your family? Consider using your summer gatherings to talk about your shared vision for the future.

This might include:

- Volunteering as a family
- Creating a charitable giving plan
- Documenting stories, traditions, or key milestones

These conversations can be powerful—not just in shaping financial decisions, but in reinforcing what matters most.

Checking In with Your Advisor

At Summit Financial Group, we believe that the best financial plans are built on open, honest conversations. If you're ready to revisit your estate plan, explore gifting strategies, or involve your family in financial planning, we're here to help facilitate and guide those discussions.

This summer, take a moment to talk—not just about where you've been, but where your family is headed. It's never too early (or too late) to plan for a future that reflects your values and goals.

BREAKING NEWS! SUMMIT IS ON THE MOVE!

We're excited to announce that our office will be relocating to Bishop Ranch this fall! Our new location offers:

- Ample parking and EV charging stations
- The Branch Café on-site
- Direct access to the Iron Horse Trail
- City Center is steps away, offering a wealth of retail, dining, and entertainment possibilities.
- Nearby Roundhouse Market offers more dining choices and a beautiful lakeside walking trail.



We'll be sharing real-time updates on social media as the move progresses—follow our pages to stay in the know!

More details to come.

We can't wait to welcome you to our new home!

KUDOS!

Summit Spirit Award:

Honoring Jennifer's Commitment to Suicide Prevention

Each quarter, Summit recognizes one outstanding team member who goes above and beyond—earning kudos from peers and managers alike. As part of this honor, the recipient receives \$1,000 to donate to the charity of their choice.

We're proud to announce that Client Service Coordinator Jennifer De Guzman is this quarter's Summit Spirit award recipient! Jennifer chose to donate her award to the American Foundation for Suicide Prevention (AFSP)—a cause deeply personal to her.

Jennifer shares:

"I am honored to donate my Summit Spirit Award to the American Foundation for Suicide Prevention. Speaking as someone who lost a parent to suicide, I know how silent and deadly this struggle can be. Too often, it goes unspoken until it's too late."

Founded in 1987 by families who experienced the tragic loss of a loved one, AFSP is a national nonprofit with strong local roots here in the San Francisco Bay Area—including Contra Costa and Alameda counties. The organization is dedicated to eliminating the loss of life from suicide through:

- Community-based prevention programs
- Education about risk factors and warning signs
- Funding for life-saving research and resources
- Support for those affected by suicide

Each year, more than 500,000 people connect with AFSP's programs, with 97% of participants reporting they've gained valuable knowledge and insight.

"By helping others feel heard and supported, and by raising awareness of warning signs, we can make a real impact in someone's life," Jennifer says.

With Suicide Prevention Month approaching in September, summer is the perfect time to spread hope, share resources, and support those in need.

To learn more or get involved, visit afsp.org.

Jennifer and her dad, Richard.



SUMMIT UNIVERSITY

Upcoming
Workshops

TEENS AND MONEY: SETTING THE STAGE FOR FINANCIAL SUCCESS

Thursday, July 31;
3:00 PM - 4:30 PM

Inklings Coffee & Tea,
Pleasanton



Chances are your kids first learned about saving by adding change to a piggy bank. As they grew, they traded in those piggies for a savings account. Now it is time to look ahead. Learning how to become financially independent adults is vital for their future success. This interactive workshop will lay a foundation that will last a lifetime!

RETIREMENT PLANNING TODAY

Registration is open for our fall retirement seminars!

Whether you plan to retire 20 years from now or have just recently retired, the information you'll learn in this class can deliver rewards throughout your lifetime. During this two-evening workshop, you will learn how to create an informed plan and set goals for a successful retirement.



Learn more and register for
classes through the Summit
Events page on our website:

[summitadvisors.com/resources-
and-events/events](https://summitadvisors.com/resources-and-events/events)

OR call 925-866-7800.



SUMMIT SPOTLIGHT

Welcome to Summit, Aimee!



Aimee David serves as the Executive Assistant for Nathan Bennett and his team and brings more than 10 years of experience in project coordination and administrative support across the retail and oil & gas industries. Now embarking on a new chapter in the financial sector, Aimee is eager to contribute her skills while continuing to grow professionally.

A Bay Area native, Aimee earned her bachelor's degree in business administration with a focus on marketing management from California State University, East Bay in 2018.

Outside of her professional role, Aimee enjoys spending quality time with her family and friends, staying active at the gym, exploring local hiking trails, and attending professional sporting events.

Congratulations to Tyler & Marit!



We're thrilled to share the happy news that Tyler, Associate Advisor at Summit, is engaged to his partner Marit!

Tyler popped the question on May 21 during a magical trip to Ubud, Bali—a destination that perfectly reflects their shared love of travel and adventure.

The couple first met through a mutual friend when Tyler picked up a kitchen table for his new apartment in Walnut Creek. That chance connection sparked a relationship that has grown over the past 2.5 years.

While plans are still coming together, they're dreaming of a beach or lakefront wedding next fall—something relaxed, meaningful, and surrounded by nature.

Congratulations, Tyler and Marit! We're excited for what's ahead!



SUMMIT TRIVIA CHALLENGE

The answer to this quarter's question can be found on the Summit Facebook page.

[Facebook.com/summitfinancialgroup/](https://www.facebook.com/summitfinancialgroup/)

Each person submitting the correct response will be entered to win a \$25 Starbucks gift card.

Ready? Here it is ...

Where was the Summit Summer Gathering held?

Know the answer?

Email it to angela@summitadvisors.com by August 31. The Trivia Challenge winner will be notified via email.

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