

An antique hourglass with a metal frame and a glass bulb, set against a background of books. The hourglass has a metal frame with twisted vertical supports and a decorative top and bottom band. The glass bulb is partially filled with white sand. The background shows a stack of books with gold-tooled spines.

My Atlantic Wealth

The Freedom to Live Inspired

AWM MAGAZINE | FALL 2024

The Atlantic Wealth Management Bi-Annual Client Magazine

Welcome to the Fall 2024 edition of the My Atlantic Wealth magazine! We are excited to share with you all of the new and exciting things happening in our lives and here at the office! Before we begin, we want to take a moment to thank you, our valued clients, for your friendship and loyalty over the years. We are honored to be your trusted advisors and are grateful to serve you and be a part of your lives. In the pages ahead, you will find advisor reflections and market commentary along with staff updates and information regarding recent and upcoming firm events. You will find important financial planning insights and hear about our recent conferences, workshops, and projects.

We feel incredibly blessed to share these updates with you and praise God for the continued growth and development of our firm. Thank you for your continued trust and confidence and for being part of our Atlantic Wealth family. As always, if we can be a resource for any of your friends or colleagues, please feel free to pass along our contact information to them. We would love the opportunity to sit down with them over coffee or lunch to get to know them and see if they would benefit from the services we provide. We hope you enjoy the enclosed pages, and we look forward to seeing you at our next event or your next review!



In the pages ahead...

- 2** Advisor Notes
- 3** Year-End Planning
- 4** Financial Scams
- 5** Firm Events
- 7** Staff Updates
- 13** Conferences
- 14** Commonwealth

Each quarter, we have the pleasure of hosting a live market update webinar to provide timely updates on economic conditions and market performance, discuss our insights and expectations for the future, and examine specific financial planning topics with local professionals and qualified special guests. These sessions are designed to keep you informed and help address any lingering questions or concerns. We encourage you to join us live and submit questions and topics of discussion to make these webinars as helpful and informative as possible.



If you are unable to attend the live webinar, the recorded videos are available on our website to watch at your convenience and share with friends and family who may benefit from the presentation.

And be sure to follow us on social media for economic insights, firm updates, conference and event highlights, and weekly financial tips!

Photos by Grace Bell, Grace Bell Photography





The bond market, traditionally a safe haven, has also shown signs of stabilizing, making it an attractive option for those looking for income and preservation of capital. Whether you're already retired or approaching retirement, these shifts highlight why we keep a close eye on your portfolio, ensuring it stays aligned with your long-term goals.

Now, onto some exciting news about our firm. I'm delighted to announce that we've recently added a new member to our team, Jennifer Mann. Jenn has joined our firm as Relationship Manager and comes to us with a wealth of experience and an energy that's contagious. She's already making a valuable impact, and I know many of you will enjoy getting to meet her at your next review meeting. Jenn's addition means we now have six team members working diligently to ensure you and your family receive the best financial guidance possible. This addition to our team reflects our commitment to providing the highest level of personalized service as our firm continues to grow.

Speaking of growth, our firm's steady expansion over the past 10 years mirrors the journey many of you are on with your own financial plans. Retirement isn't just an end—it's a beginning, and it's our privilege to walk beside you through all the twists and turns. We believe in a proactive approach, staying one step ahead so you can sleep soundly at night. Whether it's managing your investment portfolio, reviewing your retirement income strategy, or simply answering a question that's been on your mind, our goal is to be here whenever you need us.

I want to take a moment to reflect on how fortunate we are to serve such a wonderful group of clients. Over the past year, we've heard many of your stories—of family, travel, and new adventures and experiences—and we're reminded of why we do what we do. Helping you achieve peace of mind and reach your financial goals is our mission, and it's a responsibility we don't take lightly.

As you enjoy this edition of our fall magazine, take a few moments to reflect on where you are in your own journey. Retirement is not just a financial number—it's a time of fulfillment and purpose, and we're here to help you get there. Inside these pages, you'll find articles tailored to your financial well-being, market insights, and a few fun features to lighten the mood. Whether you're looking for practical advice or just something to enjoy with a warm cup of coffee, we hope there's something for everyone.

In closing, I want to personally thank you for your continued trust and loyalty over the years. It is truly an honor to serve you and your family, and we look forward to seeing you at our next meeting. Enjoy the crisp air, the fall colors, and the peace of knowing your financial future is in good hands.

Warmest regards,

Dear Clients and Friends,

As the leaves begin to change and the cooler air rolls in, we are reminded of the beauty of transition. Just like the seasons, the financial markets and our firm have gone through their own changes this year. I'm excited to share some updates, provide a quick market overview, and offer a little insight into how we're growing to better serve you.

But first, let's talk about the markets.

2024 has certainly been a year of ups and downs. We've seen volatility across sectors driven by inflation concerns, interest rate changes, and global geopolitical events. The good news? The U.S. economy remains resilient. While inflation may still be top of mind for many of us, it has moderated significantly compared to last year, giving the Federal Reserve room to hold off on further interest rate hikes for now. The stock market, although bouncing around like a squirrel after its first cup of coffee, has shown overall positive returns year-to-date, with the S&P 500 up around 17 percent as of close of business on September 11th.

Of course, volatility isn't a bad thing—it's a natural part of investing. For long-term investors like you, moments of uncertainty often present opportunities for growth.

YEAR-END

As the holiday season approaches and the new year looms, your focus may shift toward holiday planning and family gatherings, but fall is also an ideal time to examine your financial situation, reflect on your financial goals, and make strategic moves to optimize your financial health.

Here are 10 year-end planning considerations to get you started:

MAXIMIZE YOUR RETIREMENT CONTRIBUTIONS

If you haven't already reached the annual contribution limits for your retirement accounts, now is the perfect time to do so. For 2024, you can contribute up to \$23,000 to a 401(k) if you're under 50 or \$30,500 if you're 50 or older. For IRAs, you can contribute up to \$7,000 if you're under 50 or \$8,000 if you're 50 or older. Maxing out your retirement contributions has many tax, savings, and investment advantages.

CONSIDER HSA AND FSA ACCOUNTS

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) offer valuable tax benefits. If you have an HSA, consider maximizing your contributions—the 2024 limits are \$4,150 for individuals or \$8,300 for families. For FSAs, check your balance and plan to use any remaining funds, as most FSAs have a "use it or lose it" policy. Some plans offer a grace period or limited rollover, so it is important to verify your plan's rules.

TAKE YOUR REQUIRED MINIMUM DISTRIBUTION (RMD)

Some retirement accounts are subject to required minimum distributions (RMDs). This means once you reach age 73, you may be required to start taking distributions from your own retirement accounts, owing taxes on the way out. If you turned 73 this year, you have until April 1, 2025, to take your first RMD, but taking it this year could be more tax efficient. It's common for people to forget to take RMDs, especially with recent legislation having made them a bit more complex, specifically for inherited retirement accounts. As your trusted advisors, we help facilitate this process and examine updated provisions and how they apply to your situation.

MAKE STRATEGIC CHARITABLE CONTRIBUTIONS

If charitable planning is important to you, consider different giving strategies as part of your financial plan. Charitable giving impacts the causes and organizations that inspire you and provides tax benefits. If you're over 70½ years old, a qualified charitable distribution (QCD) from your IRA can satisfy your RMD while excluding the amount from your taxable income. If you would like to discuss charitable giving as a part of your financial plan, we would love to review different strategies and help facilitate this process for you.

CONSIDER ROTH CONVERSIONS

If you have some room in your current tax bracket before reaching a higher federal income tax rate, you may want to consider doing a Roth conversion. This would involve converting some of your pre-tax retirement savings, like in a traditional IRA, into a post-tax account, like a Roth IRA. Taxes would be paid upfront on the conversion amount, and the benefit is the ability to enjoy the tax advantages of tax-free distributions of qualified earnings.

FINANCIAL PLANNING

REVIEW YOUR INSURANCE COVERAGE

As your life circumstances change, so do your insurance needs. Take time to review your life, health, long-term care, disability, property, and auto insurance policies to ensure you are adequately covered. Making adjustments now can protect you from unforeseen events and potentially save you money in premiums.

REVIEW YOUR ESTATE PLAN

It's always a good idea to review estate plans as part of year-end financial planning. Life events such as marriages, divorces, births, or deaths in the family may necessitate updates to your estate plan. Review your will, trusts, and beneficiary designations and consider whether you need to make any changes to your power of attorney or healthcare proxy. A well-maintained estate plan can help bring peace of mind with key decisions made according to your wishes.

EXAMINE YOUR CREDIT REPORT

You're entitled to free credit reports from each of the three major credit bureaus. Visit www.annualcreditreport.com to request your reports from Equifax, TransUnion, and Experian. Since not all businesses report to all three credit reporting companies, the information on your credit reports may vary, and it is important to review all three reports for any errors or signs of identity theft. The information on your credit reports can affect your mortgage rate, insurance rate, credit approvals, job opportunities, and more.

PLAN FOR NEXT YEAR'S FINANCIAL GOALS

Take time to reflect on your financial progress this year and set clear financial objectives for the coming year. Whether it's saving for a major purchase, increasing your emergency fund, or planning for a child's education, having defined goals will help guide your financial decisions. Create a budget that aligns with these goals and consider setting up automatic savings or investment contributions to stay on track.

TAKE ADVANTAGE OF YOUR ADVISOR'S KNOWLEDGE

Although this checklist covers a lot of ground, it's intended to serve as a springboard for further planning conversations. We are committed to providing you with personalized financial guidance tailored to your specific needs, whether that is planning for retirement, managing your investments, or addressing other financial concerns. Please review the topics that are relevant to you and be sure to add any other year-end planning concerns you would like to discuss. We welcome the opportunity to review these topics with you.

By implementing these year-end financial planning strategies, you're not just closing out the current year responsibly—you're laying the groundwork for an organized and successful future. It is important to remember that financial planning is an ongoing process, and we are here to help you navigate each step of the way. Don't hesitate to reach out if you have questions or need assistance in implementing any of these strategies. Here's to ending the year strong and starting the new one on solid financial footing!

DID YOU KNOW?

Financial fraud continues to be a growing concern, with the Federal Trade Commission reporting a staggering \$10 billion in fraud losses for 2023, marking a 14% increase from the previous year. Investment scams topped the list, accounting for over \$4.6 billion in losses, while imposter scams came in second with nearly \$2.7 billion stolen from unsuspecting victims. With over 2.6 million Americans being victims of financial fraud last year alone, it is likely that either you or someone you know has been affected.

TOP 10 FRAUD CATEGORIES

Rank	Category	# of Reports	% Reporting \$ Loss	Total \$ Loss	Median \$ Loss
1	Imposter Scams	853,935	21%	\$2,668M	\$800
2	Online Shopping and Negative Reviews	368,379	53%	\$392M	\$125
3	Prizes, Sweepstakes and Lotteries	157,520	13%	\$338M	\$878
4	Investment Related	107,699	75%	\$4,642M	\$7,768
5	Business and Job Opportunities	107,134	32%	\$491M	\$2,137
6	Internet Services	98,717	7%	\$36M	\$250
7	Telephone and Mobile Services	94,261	11%	\$19M	\$206
8	Health Care	71,518	7%	\$17M	\$300
9	Travel, Vacations and Timeshare Plans	55,063	22%	\$122M	\$1,187
10	Foreign Money Offers and Fake Check Scams	32,164	34%	\$138M	\$1,900

FRAUD REPORTS BY AMOUNT LOST

2,566,261 Number of Fraud Reports	690,984 (27%) # of Reports with \$ Loss	INVESTMENT FRAUD Misleading or deceiving an investor for financial gain: <ul style="list-style-type: none">• Promising unrealistic returns• Using high-pressure tactics• Misrepresenting products	IMPOSTER SCAMS Impersonating or falsely claiming to be a trusted entity: <ul style="list-style-type: none">• Bank• Romantic interest• Government• Relative• Technical support expert
\$10,021,305,005 Total \$ Loss	\$500 Median \$ Loss		

HOW TO PROTECT YOURSELF FROM FRAUD?

Be skeptical of unsolicited communication. Never assume unsolicited emails, calls, or messages are legitimate. Be wary of anyone asking for personal information or money.

Use traceable payment methods. When making purchases, use credit cards or other traceable payment methods rather than cash or wire transfers.

Implement strong cybersecurity measures. Keep your devices updated, use strong and unique passwords, and enable multi-factor authentication on all accounts.

Research before engaging. Always verify the legitimacy of companies, charities, or investment opportunities before providing any information or money.

Don't succumb to pressure tactics. Be cautious of anyone urging you to act immediately. Legitimate opportunities don't require rushed decisions.

Monitor your accounts regularly. Keep a close eye on your bank and credit card statements to quickly detect any suspicious activity.

Use secure communication channels. When contacting financial institutions, use official websites with "https" in the URL or call numbers listed on official statements.

Be wary of unusual payment requests. Legitimate businesses and government agencies won't ask for payment via gift cards, wire transfers, or cryptocurrency.

Educate yourself on common scams. Stay informed about the latest fraud tactics by checking resources like the FTC's Scam Alert page.

Get your financial affairs in order. Discuss your financial plans with trusted family members and consider regular check-ins with your financial advisor to ensure your accounts are properly managed.

Remember, if something seems too good to be true or suspicious, trust your instincts and proceed with caution. Staying vigilant and informed is key to protecting yourself from financial fraud.

If you think you have been a victim of a financial scam, you should take immediate steps to protect yourself and limit further damage. Here are 5 important security measures to implement immediately:

Stop paying money to the scammers.

Scammers are master manipulators and use social engineering to exploit your fears, influence your emotions, and trick you into trusting them. As soon as you realize you've been deceived, your first step is to stop sending any more money or sensitive information.

Collect evidence and then break off contact.

Cutting off contact with fraudsters is essential — but only after you gather evidence such as contact information, conversations, and photos. If you let scammers know you're on to them too early, they could delete proof that would otherwise help you dispute the fraud.

Freeze your credit with all three major bureaus.

You can prevent scammers from opening new accounts in your name by freezing your credit. To put a temporary security freeze in place, contact each of the three credit reporting bureaus individually.

Equifax

1-800-685-1111

P.O. Box 105788, Atlanta, GA 30348

Experian

1-888-397-3742

P.O. Box 9554, Allen, TX 75013

TransUnion

1-888-909-8872

P.O. Box 2000, Chester, PA 19016

Contact your bank and cancel compromised accounts.

Notify your financial institutions as soon as possible to protect your accounts and limit your liability. Call the phone number on the back of your debit card or credit card to request cancellation of your cards — you'll be issued new ones that haven't been compromised.

Secure your online accounts.

If your online accounts have been hacked, you'll want to regain access and then secure them. This includes your email, social media, mobile banking, and other breached accounts. Be sure to create unique, complex, and long passwords and enable multi-factor authentication (MFA) on all accounts.



10

Cheers to

0

years!

Thank you to all of our clients and guests who joined us to celebrate our 10-year Anniversary Client Appreciation Event! It was a truly memorable evening filled with great conversation, laughter, and fellowship with friends old and new. We enjoyed delicious food prepared by Strange and Sons Catering and incredible magic performed by Bryan Sanders.

The past 10 years have gone by so fast, and we want you to know how deeply grateful we are for your continued trust and support. We consider it a great honor to know and serve you and your families. We praise God for His guidance and provision over the past 10 years, for we know it is with Him all things are possible.

As we look to the future, we are excited to continue walking alongside you in your financial journeys and help you take action on things most important to you. We know that the best is yet to come and look forward to many more wonderful years ahead!

Photos by Grace Bell, Grace Bell Photography





› Veterans Day Breakfast

Mark your calendars for 9:30 a.m. on Saturday, November 9, and join us for our annual Veterans Day Breakfast Social before the Carteret County Veterans Day Parade! We look forward to sharing delicious local coffee, light breakfast fare, and fellowship before walking a block over to Arendell Street to enjoy the parade!

For our veterans: If you have not already, please share the branch and dates of your military service with us. We want to ensure that we accurately acknowledge and display your service on the Wall of Honor in our office.

› Great Thanksgiving Pie Giveaway

The colorful leaves and cooler weather means one of our most anticipated events of the year, our annual Great Thanksgiving Pie Giveaway, is right around the corner! Be on the lookout for communication to reserve your homemade apple, pecan, key lime, sweet potato, or chocolate chess pie baked fresh by Seaside Sensations Catering Service.

Note: You will be able to complete our online survey to reserve your homemade pie and will be able to pick it up from the office on one of our designated pie pick-up dates to take home and enjoy with your loved ones over the Thanksgiving holiday.





GREG PATTERSON

CKA[®], CFP[®]

Managing Partner, Financial Advisor

Hello, everyone! I hope you and your family are well! A lot has been going on in the Patterson household this summer. To start with, we received exciting news from our oldest son Austin and his wife Madi that they are expecting their first child in February! Our middle daughter Alli and her husband Shelby also let us know they are expecting their second child in January. As you can imagine, we are so excited for them and are looking forward to having four grandchildren under the age of 4 come February of next year!

Our other grandsons had their third birthdays recently and are so full of energy and are growing so big. Both Evan and Parker visited us this summer at the farm and were able to help me drive the tractor, spread dirt around, and help Melissa collect eggs from our hens. They are hard workers and are always eager to help and get their hands dirty. I am always amazed at how much they learn from each visit and how much their vocabulary has expanded. "Me do it!" still echoes in my head.

In August, Melissa and I traveled to Fayetteville, West Virginia, with friends for her birthday and whitewater rafted the New River. We always enjoy The New River Gorge National Park in the summer and the thrill of the world-class whitewater rapids. We enjoyed hiking down the Kaymoor Miner's Trail, which was 821 steps down to the abandoned Kaymoor mine at the bottom of the gorge near the river. Hiking down wasn't so much of an issue, but hiking back up the 821 steps was a calorie burner!

We also traveled out to Arizona to spend time with my mom and were able to see my oldest brother, Brian, and his wife, Kerri. I will never complain about the heat here after spending time out there in June! I know there is low humidity, but it honestly felt like we were in an oven.

Earlier this year, Melissa and I began helping serve on the launch team of our fourth church plant, Local Point Church, in Newport, NC. The official public launch date was Sunday, September 9, and over 300 people attended. It was truly a special day and included a great time of worship, teaching, fellowship, and connection. There was a baptism service where over 20 people made professions of faith in Christ. It was incredible! After the service, there were food trucks serving lunch and activities for kids and their families.

A big vision of Local Point Church is to plant a church at every major Marine Corps installation around the globe. There are fourteen bases that have been identified and put on the map, and a younger Marine and his family are headed to Iwakuni, Japan, in October to plant the first Local Point Church - Iwakuni. We are super excited to be a part of what the Lord is doing in and through Local Point Church and the community that is forming there.

As always, it is a privilege to serve you and your family. We hope you have a wonderful fall and look forward to seeing you soon!

"Have I not commanded you? Be strong and courageous. Do not be frightened, and do not be dismayed, for the Lord your God is with you wherever you go."

Joshua 1:9



JAMES ALLEN CANADY

CPA, CKA®, CFP®

Partner, CFO, Financial Planner/Advisor

It has been an eventful last six months in Canadyland! Three of the kids finished their first year at Sea of Learning, and two wrapped up with Liberty Online Academy. We took our annual trip to Williamsburg, Virginia, at the beginning of May to Great Wolf Lodge and Busch Gardens. Every year now, we have to take note of the kids' heights and determine what new rides each of them is able to ride since they are all growing! In June, we had a few lacrosse tournaments in Charlotte and a trip to Florida to celebrate Elizabeth's grandfather's 90th birthday. Elizabeth and I were able to go on a work-related "fun" trip to Colorado Springs, just the two of us. We celebrated our 20th wedding anniversary this year, and we accompanied Elizabeth's parents on a trip to Maine to the Maine Lobster Festival in Rockland.

The rest of the summer included a fun Canady beach week and successful other summer activities - Camp Albemarle for a week, lifeguard camp, scuba certification, professional soccer games in Chapel Hill and Cary, CrossFit camp, and Little Ninjas. We made it up to the Pamlico River for the Independence Day and Labor Day holidays, and everyone-Elizabeth included-got out behind the boat on the kneeboard. There may have been some tubin' and hot doggin' as well.

This fall, five of our seven kids are at Sea of Learning. Only Jac and Bennett are still at home, and they are going to Camp Albemarle a couple days a week. They are all enjoying the school year, and Sadie and Eliza seem to have adjusted well to their first time in class.

Elizabeth has been involved with serving on the board at Sea of Learning, and she is spending more time with the little boys. I am spending more time coaching soccer, with all seven kids playing across four different teams this fall. I am helping coach three of the four teams, and I've already filled in once to coach the fourth. It's definitely a LOT of soccer, but I get to have fun with, teach, and spend time with the kids, so I wouldn't trade it. Someone asked me if Elizabeth and I have a spreadsheet to keep up with the schedule. We're almost at that point!

All the pets are well. We've had a couple emergencies with rabbits breaking out, but the kids managed to find all of them-all four of them-and return them safely. They now have a more secure and protected place with shelter under the kids' tree house.

This year, we have been more intentional about spending time with the kids in the evenings, opening up the Word together, memorizing scripture, and praying together. As the kids have gotten back into school, sports, and other activities, we have been reminded of and talked about 1 Corinthians 10:31 - "So, whether you eat or drink, or whatever you do, do all to the glory of God." Because, as was read at our 10-year Atlantic Wealth client event, "For from him and through him and to him are all things. To him be glory forever. Amen." - Romans 11:36.

We are very thankful for all of God's blessings, not the least of which includes the opportunity to come to work every day and serve all of you! God Bless!

The Canady Kids: Reese (12), Sadie (10), Eliza (7), Nellie (7), Rosa (8), Jac (5), Bennett (5)

*"Rejoice always, pray without ceasing, give thanks in all circumstances; for this is the will of God in Christ Jesus for you."
1 Thessalonians 5:16-18*



TARA GOULD

CFP®, ChFC®, AFC®

Senior Paraplanner, Relationship Manager

As the weather begins to cool and the leaves start to turn colors in North Carolina, Okinawa is still going strong in the heat and humidity department. The ocean is still a warm 84 degrees, so we are able to continue to get some snorkeling in.

Over the past few months, we have experienced some major changes for our family. In June, our only daughter Avrie graduated from Zion Christian Academy International here in Okinawa. Adam's parents made the long journey over to be able to spend time with us and be there for this special occasion. We were able to experience and participate in a unique graduation tradition in which the ceremony attendees present graduation leis to the graduating seniors. Some were made of yen (the Japanese currency), some made of candy, and some made of other gifts. It was special to be a part of this Okinawan tradition and celebrate Avrie's graduation with friends and family.

Back tracking a bit, in spring of this year, Avrie, along with some parental guidance, made the decision that after graduation, she would move back to North Carolina and start taking college classes. So mid-August, we hopped on a plane with Avrie and her two suitcases of "stuff" to move her back to the States. The first few weeks were very busy as Adam was only able to be with us for two weeks before flying back to Japan. Avrie had to renew her driver's license, get her car back to road legal, set up her room, and get all of her school requirements settled. I was able to take some vacation time then report back to work remotely and finally to spend a week in-person at the office.

Being able to attend the 10-year Anniversary Client Appreciation Event was such a highlight of my trip. My daughter and youngest sister were able to attend as well, and with this being their first client event, they were in for a treat! I enjoyed being able to see and fellowship with many of you. I want to thank you for being excited to see me—that was really a warm welcome and gave me a sense of renewal and rejuvenation that I didn't know was needed and that I was able to take back with me.

Since returning home, I have been able to get my sleep schedule back on track rather quickly. I did, however, experience a few panicked moments trying to adjust back to Okinawan procedures, like remembering what side of the car the driver is supposed to be on. I was having to concentrate harder than normal on making sure I kept my car on the correct side of the road. After some time, it now seems second nature again.

Upon my return to Japan, Adam and I deemed ourselves as being official empty nesters. We are adjusting to it just being us and have realized just how quiet our home is now. We do miss some of the chaos, but we mostly miss our daughter. We miss her sense of humor and often comment to each other what we think Avrie would have said in certain moments. We miss having experiences together, but we are so excited about the new experiences she will have and being able to witness what God has planned for her future.

I hope you and your loved ones are well, and I look forward to talking to you soon!

*"Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ."
Colossians 3:23-24*



JENNIFER MANN

CFP®, CDFA®

Relationship Manager

Hello, all! It is an honor to write to you all as the newest member of the Atlantic Wealth Management team! The Lord truly blessed me when he unexpectedly opened the door to this opportunity earlier in 2024, and I am beyond grateful to have finally made it official and joined this wonderful and dedicated group of professionals. It has been a joy to meet many of you already, both at the August Client Appreciation Event as well as right here at the office over the last few weeks. For those of you I have not yet met in person, please know I look forward to meeting you very soon. It will be a great honor to serve you alongside the rest of the Atlantic Wealth team!

What's my story? Well, I was born and raised just down the road in Onslow County, NC. I attended the University of North Carolina at Chapel Hill and, after graduating in 1999, started in the financial services industry at Smith Barney in Durham. After 7 years or so at Smith Barney and getting my CERTIFIED FINANCIAL PLANNER® designation under my belt, I relocated to Atlanta to pursue an opportunity that would allow me to dive deeper into more comprehensive financial planning work in a boutique planning firm setting. It only took a few years in Atlanta for me to realize that my heart was, and has always been, right back here in Eastern North Carolina. Fortunately, I had a boss who was quite "outside the box" for those days and graciously allowed me to keep my Atlanta-based job, working in a remote capacity. Therefore, after a number of years away, my path led me right back here – home.

Shortly after my relocation, the Lord blessed me again when my path crossed with that of my husband, Chris.

"In their hearts humans plan their course, but the Lord establishes their steps." - Proverbs 16:9

We were married in 2013 and welcomed our daughter, Mallory, in 2014. Chris works in radio broadcasting at a Jacksonville-based radio station and Mallory (now 10) is a 4th grader at Gramercy Christian School in Newport. Over the years, we've also added four "fur-friends" to our family, so pups currently outnumber humans in the Mann home, but we wouldn't have it any other way. We are members of All Saints Anglican Church and enjoy taking advantage of all the fun that life on the Crystal Coast has to offer! I'll often playfully refer to our home as "beautiful chaos," but it's almost always a wonderful mix of laughter and love, and for that, I'm very grateful.

And so, while I was always thankful for the opportunity I'd been given to work remotely from my home in Morehead City for 15 years, I often felt as though I still had one foot back in Atlanta, and I always felt a calling to both live AND work here – to serve the community I love so much. So when the Lord decided it was time to open yet another door and the opportunity to join the Atlantic Wealth team became a reality, I could not refuse! Chris and I prayed over the decision, and in the end, we knew without a doubt it was the right one. The Lord had established my steps, and obey, I did.

And so, here I am, humbled and grateful for this new beginning and looking forward to many wonderful years of service to you, my Atlantic Wealth client family. I appreciate very much the kind words of encouragement and well wishes I've received so far. I'm excited to assist Greg, JA, and the rest of the team in providing the exceptional client service you've come to know and expect here at Atlantic Wealth. Please never hesitate to reach out if I may be of assistance or even just to say "hello." I'm looking forward to meeting and seeing you all soon!



MACKENZIE SHERRARD

*Senior Client Service Associate
Operations & Marketing Manager*

Hello, everyone! I hope you and your family had a great summer and are enjoying the first few weeks of fall. We've been pretty busy since our last magazine issue!

In June, we packed up and hit the road for our cross-country move to southern California. We started in Asheville, made a quick pit stop in Kentucky to see family, then made our way to Kansas City, Colorado Springs, Flagstaff, Yuma, then finally San Diego. It took us a little over a week from start to finish. Michael drove his truck pulling the camper, and I drove the 20-foot U-Haul. We were a slow-moving caravan and had shockingly low miles per gallon, but we made it a point to explore and enjoy each stop. We were very happy to finally get here and start getting settled.

Michael checked into his F-35 training squadron, and I started working remotely. It has definitely been an adjustment working from home, but I am so grateful for the opportunity to continue working with Atlantic Wealth from afar and am so impressed with the technology and support that allows me to remain so connected while on the opposite side of the country!

Since we are only here for a limited time, we are trying to take advantage and explore as much as we can. We've been snorkeling with the seals and sea lions in La Jolla, biking down Ocean Beach to Sunset Cliffs, hiking through Torrey Pines, cheering on the Padres at Petco Park, exploring Sea World and the San Diego Zoo, cruising around town on our electric bicycles, and of course eating our body weight in California burritos!

There's so much to see and do here, and we've been enjoying every piece of it. The only thing we don't enjoy is the traffic and crazy drivers and impossible parking situation, but the constant, perfect 72-degree weather easily makes up for it.

All of the locals here look forward to the end of summer and fall months when the tourists leave and the college students go back to class—similar to the off season in eastern NC—when things slow down and become less busy and less crowded. We're looking forward to some family visits this fall and have plans to adventure up to northern CA to explore some of the national parks and maybe even try to snow ski. Michael is a pretty experienced snowboarder, but I have never been and can only imagine the embarrassing wipe outs that are in my future.

We're still not sure where we will be moving next, but we should know something in the next few months as Michael gets closer to the end of his training syllabus. We are grateful for the opportunity to live here and are enjoying this adventure, but we definitely miss Morehead City and plan on making our way back to the east coast. We feel so blessed and grateful for the Lord's provision in all things.

It was so nice to see many of you in August for our 10-year Anniversary Client Appreciation Event! I hope you and your families have a wonderful fall as well as a wonderful holiday season spent with family and friends. I look forward to talking with you soon!

*"Trust in the Lord with all your heart, and do not lean on your own understanding.
In all your ways acknowledge him, and he will make straight your paths."
Proverbs 3:5-6*



NOEL RUPPRECHT

*Client Service Associate
Director of First Impressions*

Greetings, everyone! I hope you and your families are doing well. Two very exciting things have happened for our family since our last update. First, our daughter Rebekah and her husband Andy had a baby girl, Zoe Elise, at the end of June. We were able to visit just after July 4th and spend a week snuggling her. It is amazing how quickly she is growing! Even in that one week, we saw her attention and eyes focusing more, we saw her cheeks get chubbier, and we saw her turning her head to the sound of her grandpa's voice. We, of course, have lots of pictures.

We spent this trip camping, so we really appreciated the Wisconsin North Woods summer. It was cool and less humid - in the 50s at night and mid-seventies during the days. Returning to 90+ degrees with high humidity was a big shock. However, since the temperatures were so high while we were gone, our neighbors had not mowed their yards either, so we were not behind in our lawn care.

At the end of July, we had our second exciting thing: my husband Paul and I celebrated our 30th wedding anniversary. A nice night out for dinner spent reminiscing on the past 30 years was exactly what we needed. When we first married, neither of us imagined the adventures with which God has blessed us. We have lived in four different states: Illinois, New York, Michigan, and North Carolina. We lived overseas in Saipan, Northern Mariana Islands, and traveled to visit my parents in St. Petersburg, Russia, and Paul's parents in Nigeria. We have seen our two children grow up to become amazing young women, and now we are seeing the next generation arrive.

We have certainly had our tough times as well—rocky seasons in our marriage, the loss of our twin girls and multiple miscarriages, and cancer—but we can also see how faithful God was in those times. That faithfulness is surely what brought us to this 30-year celebration.

At the end of May, we made a quick trip to Wisconsin to celebrate our niece's college graduation. We are so proud of her accomplishments, and we enjoyed being able to spend some quality time with our extended family. We were also able to spend some time with our son-in-law's family in the Milwaukee area on that trip. We saw my parents in Knoxville on a little detour as we were heading up to Wisconsin to see our grandbaby at the beginning of July, and we hope to get back to see them again soon. My dad has had some health issues this year, so we are trying to be more available to help. My sister lives just a couple blocks away from my parents, so they are in good hands.

In August, Paul's parents traveled from Arizona to visit for a few weeks. On their bucket list was a trip to the Wright Brothers Museum in Kitty Hawk, so we took the Labor Day weekend and made the trek. We had a great time seeing the museum, playing mini golf, and catching the lighthouses along the way. We didn't make it to Currituck, but we saw the rest of the Outer Banks lighthouses and got our "National Park Passports" stamped for each one.

We are looking forward to the holidays - Christmas is my favorite time of year (imagine!). We pray you are able to celebrate the birth of Jesus Christ with those God has blessed you with.

*"Grandchildren are the crown of the aged, and the glory of children is their fathers."
Proverbs 17:6*



Commonwealth National Conference & Prayer Breakfast

JA and his wife Elizabeth were able to attend the Commonwealth National Conference in Orlando, Florida, at the beginning of October. They heard from keynote speakers like Adam Grant – organizational psychologist at Wharton, bestselling author of *Think Again*, and host of the podcasts *WorkLife* and *Re: Thinking* – as well as Priya Parker – author of *The Art of Gathering: How We Meet and Why It Matters*. They also received updates from the Commonwealth senior leadership team about current projects and enhancements in technology and service offerings to continue to enhance value to advisors and ultimately their clients. JA attended breakout sessions on the current state of the industry, what to be aware of and consider with the latest investment options, and up-to-date market and economic commentary.



The conference was cut a little short due to Hurricane Milton, but JA and Elizabeth were able to stay through the shortened conference schedule and get one of the last flights out of Orlando before they closed the airport. This allowed JA to keep the prayer breakfast on the schedule again for the second annual gathering at the Commonwealth National Conference. Commonwealth supported this effort again by providing the time, place, and meal. Despite battling schedule changes, having to get up even earlier, and many having already left due to the storm, the group had a great time again to gather with other Christian financial advisors for community, prayer, and fellowship! The effort is continuing to facilitate Christian community, and we are excited and praying for God to continue to work through this, that there would be kingdom impact and He would be glorified.



CPA Workshop & Luncheon

Many of our wonderful local CPAs joined us for our June CPA workshop on managing healthcare expenses in retirement! We enjoyed a delicious lunch and collaborative seminar discussing planning considerations for healthcare costs and long-term care needs in retirement, a topic crucial for the success of a long-term financial plan.

We look forward to this event every year and are so grateful for this opportunity to engage and collaborate with a great community of financial professionals!

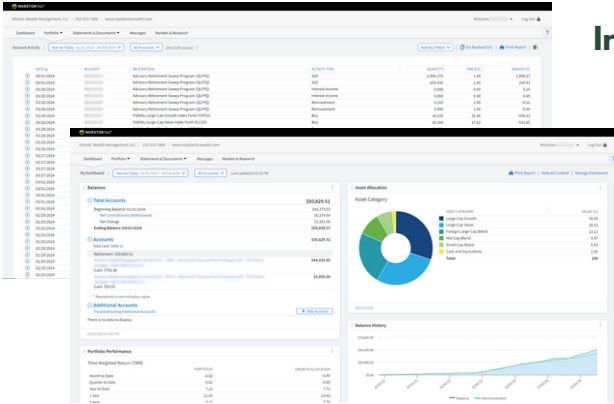
DID YOU KNOW?

The IRS released its highly anticipated final regulations for required minimum distributions (RMDs) on July 19, 2024, incorporating rules from both the SECURE Act and SECURE Act 2.0. These regulations clarify the controversial 10-year rule for inherited individual retirement accounts (IRAs), requiring most non-spouse beneficiaries to deplete inherited accounts within a decade of the original owner's death. The new guidance, set to take effect in 2025, mandates annual RMDs for certain beneficiaries during the 10-year period if the original account owner had reached their required beginning date for taking RMDs. However, the IRS has provided transitional relief, waiving penalties for missed RMDs from specific IRAs inherited in 2020, 2021, 2022, 2023, and 2024.

Investor360® Client Portal

- ★ View your account balances, positions, and activity
- ★ Securely access your documents and statements
- ★ Integrate with online tax software for NFS accounts
- ★ Access market insights and research
- ★ Aggregate outside accounts
- ★ Go paperless & receive statements and confirmations electronically

Visit myatlanticwealth.com > Client Login to access your Investor360® client portal!

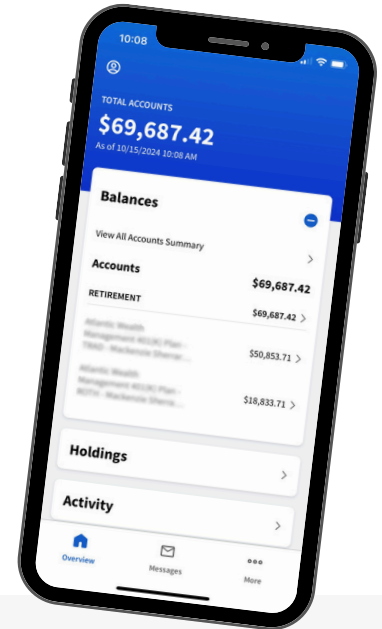


Download the new Investor360® mobile application in your Apple Store or Google Play Store to access the redesigned mobile experience directly from your phone!

- ★ Improved look, feel, and navigation
- ★ Real-time account values for accounts serviced via NFS
- ★ Dedicated landing page feat. account balances & navigation shortcuts
- ★ Portfolio summary pages with balance history view
- ★ Improved configurability and enhanced filter options



MOBILE APP LINK



As always, if you have questions relating to the Investor360® web or mobile experience or need password reset or technical support, please contact our office at (252) 515-7800 and we will be happy to assist you.

We are proud to be affiliated with Commonwealth Financial Network®, a Registered Investment Adviser-broker/dealer with a singular commitment to serving independent advisors and their clients. The latest demonstration of that commitment can be found in the J.D. Power 2024 U.S. Financial Advisor Satisfaction Study.

For the 11th straight time, J.D. Power ranks Commonwealth:

"#1 in Independent Advisor Satisfaction Among Financial Investment Firms"*

The results were no surprise to us. Commonwealth's entire organization is built around doing whatever it takes to satisfy not only the advisors who work with the firm, but the clients of those advisors as well. It's that infrastructure - and the always-expanding wealth of resources - that makes it easier for our firm to provide you with the best possible guidance and the prompt, personal service you expect and deserve.

Our firm could not be more pleased to keep such good company or to espouse these qualities in our daily dealings with our valued clients!

*Commonwealth received the highest score among independent advisors in the **J.D. Power 2010, 2012, 2013, 2014, and 2018-2024 U.S. Financial Advisor Satisfaction Studies**. Presented on July 10, 2024, for January to May of 2024, it is based on responses from 4,072 advisors employed by or affiliated with the firms included in the study. Not indicative of the firm's future performance. Your experience may vary. Study is independently conducted, and the participating firms do not pay to participate. Use of study results in promotional materials is subject to a license fee. Visit jdpower.com/awards for more details.*



"I have never considered financial management one of my inherent skills. As such, over the years I have relied upon experts I can trust to manage my investments to my best interests. I believe that Atlantic Wealth Management is likely the most positive experience I have ever had with a financial management firm. Everyone at Atlantic Wealth Management is remarkably friendly and professional. I feel that I have an experienced partner, that I have complete trust in, to guide me through investment options and strategies that are designed for my specific objectives and goals. Moreover, Greg is a very affable person who is very comfortable to talk with. He takes the time to explain my finances in detail and patiently answers all of my questions. I am most pleased with Atlantic Wealth Management's service and the personal interest they take in me as a client."

Jay N.

"We chose Atlantic Wealth Management after speaking to several financial advisors in the Morehead City area, and to date, we are certain that we made the correct choice. The process that they took us through in order to assess our financial situation and then establish a financial plan was executed both thoroughly and professionally. Greg and his associates are extremely accommodating and possess all of the personal values that are important to us."

Jamie G.

The statement was provided on February 2023 by Jamie G. who is a client. This statement may not be representative of the experience of others and is not a guarantee of future performance or success. For additional reviews, search us wherever local businesses are reviewed.

"Starting our financial journey over a year ago with Atlantic Wealth has made a tremendous impact on our family. We have decreased our debt substantially and have increased cash flow to enable us to do other things for our family. Both JA and Tara approach our family goals with us and are great at strategy, and even though 'life happens,' we adjust. We highly recommend this firm! Thank you for the impact, communication, and dedication you give to your clients!"

Erika S.

The statement was provided on March 2023 by Erika S. who is a client. This statement may not be representative of the experience of others and is not a guarantee of future performance or success. For additional reviews, search us wherever local businesses are reviewed.

"My husband and I have been with Atlantic Wealth for many years, and now that I am a widow, I am particularly dependent on Greg and his expanding company to protect and grow my financial investments. I feel completely secure in this aspect as he has proven his competence and professionalism in every manner. I regard him not only as a first-rate financial advisor, but a friend and confidant! Greg and his crew are the best!"

Maxine D.

The statement was provided on February 2023 by Maxine D. who is a client. This statement may not be representative of the experience of others and is not a guarantee of future performance or success. For additional reviews, search us wherever local businesses are reviewed.

Scan the QR code to read other client testimonials just like these!



myatlanticwealth.com | (252) 515-7800 | 712 Bridges Street, Morehead City, NC 28557

