

Inside Your Wealth

A Publication of The Diamond Group Wealth Advisors



A Meaningful Month of May: Honoring the Past, Embracing the Present

As we step into May, we're reminded that life is richer surrounded by loved ones making precious memories to keep and pass on to the next generation.

Mother's Day invites us to honor the women who've given so much—mothers, grandmothers, daughters, aunts, friends. Anyone who have worn that caregiving hat, offering support, her time and ever listening ear - often juggling responsibilities- to nurture us, show her love and be our best ally.

Later this month, Memorial Day (May 26) reminds us that freedom isn't free. It's a day of reverence—for the men and women who served selflessly for the values they stood for.

Throughout May, we also recognize Mental Health Awareness Month. Reminding us that your small gesture of kindness, a gentle smile and showing up grace could create a big impact to someone going through a challenging time. Your gift of time makes a bigger impact than any material gift out there.

As we highlight the importance of prioritizing your overall wellbeing, we continue to host free events that cover topics on estate and legacy planning, wellness and nutrition and financial fitness. We look forward to connecting with you all!

Here's to a season filled with memories spent outdoors!



Marilyn Suey

CERTIFIED FINANCIAL PLANNER ®
Certified Exit Planning Advisor ®
Accredited Investment Fiduciary ®
Certified Plan Fiduciary Advisor ®

**My passion to educate and empower.
Ask me for your FREE copy.**



Marilyn

Planning for the Next Generation: A Real-Life Example

Recently, a client passed away, leaving behind close to \$4 million in assets to be inherited by his daughter through IRAs and a trust. We held a comprehensive meeting with both the executor and the son to review the trust documents and ensure everyone understood the steps involved.

During the meeting, we walked through the specific instructions outlined in the trust, discussed the immediate and long-term actions required, and clarified the roles and responsibilities involved in managing the estate. We also reviewed all related components of the estate plan, including life insurance, long-term care policies, IRAs, and brokerage accounts.

A key part of the conversation focused on the required 10-year distribution schedule and strategies for managing the newly inherited wealth in a thoughtful, tax-efficient manner in consideration of her current lifestyle and future goals. While the initial meeting laid the groundwork, our support doesn't end there—we continue to guide and assist our clients through every step of the process.

Key Takeaways:

- Estate planning is a family matter: It's essential to prepare not only the documents but also the next generation to understand and manage what they will inherit.
- Communication is key: A coordinated meeting with heirs and executors can minimize confusion and ensure everyone understands their responsibilities.
- Review everything: Trusts, insurance policies, retirement accounts, and brokerage accounts should all be reviewed together to ensure alignment and clarity.
- Ongoing guidance matters: Inheritance is not a one-time event—continuous support can help heirs make smart, informed decisions that honor the legacy left behind.
- Tax efficiency is crucial: Understanding RMDs and distribution rules helps preserve wealth and avoid costly mistakes.

Is your estate plan prepared to support your loved ones when the time comes?

Whether you're looking to start planning or revisit an existing strategy, we're here to help ensure your legacy is preserved and your heirs are empowered.

📞 Contact us today to schedule a free consultation and start the conversation.

Steady Income, Even in Retirement? It's Possible.

What if you can get a paycheck that does not deplete your retirement account, month after month, no matter what the market decides to do?

As a fiduciary, my role is to provide you with every option that supports your long-term goals, including strategies that provides consistent, reliable stream of income. For some, annuities can play a smart role in creating a "retirement paycheck" without riding the market rollercoaster.

When it comes to retirement planning, one common question is: How do I purposely turn my savings into reliable income when I retire?

That's where annuities may come in. Think of them as a way to create a predictable paycheck when the time comes or commonly used as another income stream in retirement—something that arrives like clockwork, even if the market has a bad month (or year). They're not for everyone, and there's more than one type—but for some, annuities can provide a layer of confidence that complements other investments.

Curious about how they work, or if they might be right for your future lifestyle? Let's explore the possibilities together.

For more posts, visit
Marilyn's Blogs!
Scan the Code



LEGACY THINKING: SMALL STEPS WITH BIG IMPACT

Legacy isn't just about wealth. It's about your values, purpose, and what you leave behind for the next generation. Start by having small, meaningful conversations with loved ones. Document your charitable interests, business wishes, or family traditions. And yes, review your estate plan.

Quick Tip: Keep a "Legacy Journal" where you note stories, family history, and instructions on how you'd like things handled—financially and emotionally.

Bonus Tip: Consider creating a Donor-Advised Fund (DAF) to support causes you care about deeply while gaining immediate tax benefits.



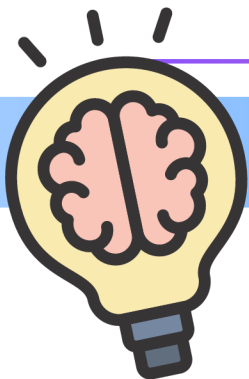
Health Span Vs. Life Span Investing in Longevity



Healthspan—the years you live in good health—is becoming the true marker of a fulfilling life. This month, think about how your wellness investments now (nutrition, movement, stress management) could help offset future medical costs and improve quality of life.

Quick Tip: Walk 7,000–10,000 steps a day and add resistance training twice a week. Your bones and your budget will thank you later.

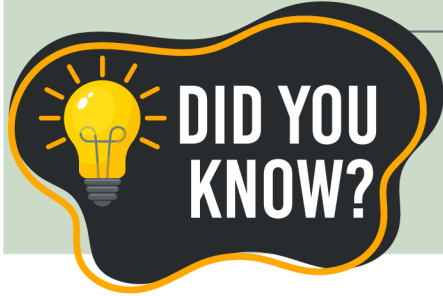
Did You Know? Preventative care in your 50s and 60s can reduce future out-of-pocket long-term care costs by up to 30%.



TAKING CONTROL OF *AGING*

Telomeres, the protective caps on your DNA, shrink as you age—but lifestyle habits can slow the process.

Healthy choices like regular exercise, stress management, and a plant-rich diet have been linked to longer telomeres (a sign of slower cellular aging).



WHAT SCIENCE IS TELLING US ABOUT HOW TO LIVE LONGER—AND STRONGER.



1. Only About 20% of Aging Is Genetic—The Rest Is Lifestyle.

Your DNA may set the stage, but your daily choices direct the play. This means diet, sleep, exercise, and stress habits hold more influence over how you age than most people realize.

2. Chronic Inflammation Is a Leading Driver of Aging (a.k.a. “Inflammaging”).

Silent inflammation is linked to heart disease, dementia, diabetes, and more. Anti-inflammatory foods like leafy greens, berries, olive oil, and fatty fish can help slow this internal fire.

3. Mitochondria—Your Cell’s Powerhouses—Decline with Age, but You Can Recharge Them.

Exercise (especially HIIT and strength training), deep sleep, and certain nutrients (like CoQ10 and magnesium) help keep your mitochondria humming, boosting energy and resilience.

4. Sleep Is Cellular Repair Time—7 Hours Is the Minimum for Healthy Aging.

Sleep isn’t just rest—it’s when your brain clears out toxins (including those linked to Alzheimer’s). Quality sleep = cellular maintenance = longer health span.

5. Muscle Mass Naturally Declines After Age 30, but Resistance Training Helps

Starting around age 30, individuals can lose 3–8% of muscle mass per decade, a condition known as sarcopenia. This loss can lead to decreased strength and increased risk of falls. However, engaging in regular resistance training exercises can help maintain and even increase muscle mass, supporting mobility and overall health as we age

Lifestyle **AND** TRENDS

Dopamine DECOR

Dopamine décor is the art of decorating your home in a way that stimulates dopamine production, a neurotransmitter associated with pleasure, motivation, and reward. It breaks away from neutral tones and minimalism, inviting more personality, bold colors, tactile textures, and meaningful items into your space.



Key Elements of Dopamine Décor

- Bold, Happy Colors

Bright yellows, coral pinks, cobalt blues, sunny oranges—anything that makes you smile. Color is central to this trend.

- Playful Shapes & Patterns

Think squiggly mirrors, geometric rugs, curvy furniture, or anything that feels a little unexpected and fun.

- Personal Touches

Displaying art, photos, heirlooms, or funky vintage finds that bring back warm memories or reflect your passions.

- Mixed Textures

Velvet, rattan, boucle, glass, and fringe—layering different textures adds depth and sensory delight.

- Function Meets Fun

Think: a reading nook in your favorite color, a standing desk with joyful accessories, or even wallpaper that makes you smile.



SMART TOOLS & READS

FOR EMERGING ADULTS



APPS TO CHECK OUT:

Mint - Track spending, set savings goals, and get a snapshot of your financial life—all in one app.

YNAB (You Need A Budget) - Helps build better habits by giving every dollar a job. Great for goal-oriented savers.

Acorns - Invest spare change from everyday purchases. Ideal for beginners learning how to grow wealth passively.

Rocket Money - Find and cancel unused subscriptions, monitor bills, and keep spending in check.

BOOKS THAT BUILD FINANCIAL CONFIDENCE:

I Will Teach You to Be Rich by Ramit Sethi - A modern, no-guilt guide to mastering money in your 20s and 30s.

Broke Millennial by Erin Lowry - Straight talk on budgeting, investing, and dealing with student loans.

The Psychology of Money by Morgan Housel - A thought-provoking read about how our mindset shapes our financial outcomes.

Starter Moves That Make a Difference

- ✓ Open a Roth IRA (even with small monthly contributions)
- ✓ Set up direct deposit into both checking and savings accounts
- ✓ Check your credit score quarterly (apps like Credit Karma are free)
- ✓ Choose a credit card with no annual fee and build credit by paying it off in full each month

MONEY AND LIFESTYLE MOVES TO MASTER IN YOUR 20s & 30s

1. Live Below Your Means (Even When You Get a Raise)

Just because your paycheck grows doesn't mean your expenses should. Master the art of restraint now, and future-you will thank you in compound interest.

2. Automate Your Savings Like It's a Subscription

Set up auto-transfers to savings, retirement (Roth IRA/401(k)), or even an emergency fund. If it's out of sight, it won't become brunch money.

3. Start Investing Early—Even Small Amounts Count

Time in the market > timing the market. Even \$50/month in an index fund can snowball over decades. Your 40s will look very different if you start now.

4. Don't Lifestyle-Inflate Because of Instagram

Your friends' vacations, designer bags, or Tesla leases don't reflect their net worth—or financial stress. Stay in your lane, build your foundation, then flex smart later.

5. Spend on What Brings You Lasting Joy (Not Just Instant Gratification)

Want to travel, launch a side hustle, or pay off student loans early? Align your spending with your values—not just the latest trends or FOMO-fueled buys.



Custom plans for every stage of your life

The Diamond Group Wealth Advisors is an independent wealth management firm that empowers its clients to design their ideal lifestyle starting today, for tomorrow, and for life.

We believe that **Your Wealth is More than Your Money**

Our approach in building your customized plan honors what matters to you most. Your motivations, aspirations, and the causes you care about deeply.

Our core values are trust, commitment, compassion and collaboration. We enjoy and look forward to making a bigger impact for you, your business, and your families.

YOUR FINANCIAL HOUSE



Let's make a plan together!

Access your FREE Lifestyle Upgrade Assessment.
Call 925.219.0080



YOU'RE INVITED!



AGELESS

A Wellness Event for Women of Wisdom

WHERE HEALTH, WEALTH AND PURPOSE ALIGN

Friday, Aug 15, 2025
11:00 AM - 1:00 PM

3rd Floor Conference Room,
6101 Bollinger Canyon Rd.,
San Ramon, CA 94583



LUNCH AND LEARN

FREE event.
Scan code or call
925-219-0080 to register.

★ *Ageless living means prioritizing your health, taking control of your wealth and designing what's next on your terms.*

Ageless is a gathering designed for women who take action, have the desire to elevate every part of their well-being and ready to take control with clarity and confidence.

What to Expect:

- Explore ways to boost your health span -- not just your lifespan --- with simple, science-backed habits.
- Discover how to make your money work for you - so you can focus on what matters most.
- Learn smart, strategic money moves that align with your lifestyle and financial goals.
- Start meaningful conversations about legacy, purpose, and designing your next chapter with intention
- Plus, a mini workshop to envision your future life and build your own financial plan!

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