



Happy Mother's Day!



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Inside  Your Wealth
MAY 2024



Marilyn Suey

CERTIFIED FINANCIAL PLANNER™
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A note from *Marilyn*

Happy Mother's Day to all the incredible moms out there, whose love and strength shape our lives every day and often in undetectable ways. Let us also pause to remember and honor the brave people who made the ultimate sacrifice for our country.

This month's edition of Inside Your Wealth highlights spring's symbol of new beginnings and the opportunity to reflect on the past. As we clean out our spaces and put away our winter paraphernalia, we are reminded of the dynamic nature of life and how we move through life in cycles. Getting ready to enter into a new cycle of time is exciting and invigorating. Let the end of this transitional period renew you and bring clarity and excitement for the warm summer days ahead.

However, let us also take time to refuel, recharge, and reflect on how the winter had served us and forged us into the people we are now in the spring. This issue is dedicated to just that as we share with you the blog I wrote from Plaid for Women.

Let it be a reminder that the cold days were long and sometimes dreary but never permanent. Insight on the past may shine the way to your future and the present moment. Taking time to be mindful of the past and present moments can bring clarity. Allow yourself the time to adapt to changes in your life, whether it's the weather or the curveballs life throws at you.

And while you continue to gain insight on how you may bring change into your life, please join us for our two live events in **May**.

- **May 17th - Lunch and Learn** featuring Amie Stone speaking on topics of *long-term care and the implications of living longer.*
- **May 23rd - Unlocking Wealth and Wellbeing** where, Dr. Jatinder Marwaha and I will be unpacking loads of insights when it comes to enjoying and preparing for your years ahead with a healthy body, growth mindset, and finances to support you.

As always, I love to see familiar and new faces at these events and to bring new insight into your life. Sign up today (see back for details). You bring us so much inspiration to continue to offer these events. With that, we at The Diamond Group are grateful!

Marilyn

What's in a month? MAY

May is a spring month in the northern half of the world, and a fall month in the southern half. It is likely named after Maia, the goddess of growth.

MAY 1st

Labor Day started as International Workers' Day. It goes back to labor unions fighting for an eight-hour working day.

MAY 4th

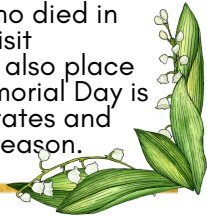
Two years after the movie was released, the Conservative Party in the United Kingdom congratulated their candidate, Margaret Thatcher, for being elected Prime Minister. On May 4, 1979, they published an ad in a newspaper saying, "May The Fourth Be With You, Maggie. Congratulations." This might have been the beginning of May 4 as Star Wars Day.

Cinco de Mayo

celebrates the defeat of the French army during the Batalla de Puebla (Battle of Puebla) in Mexico on May 5, 1862

May 27 - Memorial Day (Last Monday of May)

People in the US remember and mourn the soldiers and military personnel who died in military service. It is tradition to visit cemeteries and memorials, some also place flags on the soldiers' graves. Memorial Day is a federal holiday in the United States and seen as the start of the summer season.

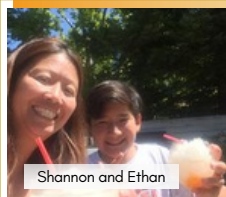


**MOM
MOMMY
MAMA
MOTHER**

The ultimate multitaskers, the queens of hugs, and the masters of comfort food.

With love as warm as freshly baked cookies, they guide, support, and sprinkle magic in our lives. Here's to celebrating the superheroes in our homes! Happy Mother's Day! 🌸🌟

The DGWA Team with their moms and children...



Shannon and Ethan



Chloe and Marilyn



Dylan and Mom, Karyn



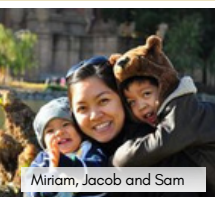
Chloe, Pearl, Marilyn & Nicole



Chloe, Pearl, Marilyn & Nicole



Miriam with Mom, Susan



Miriam, Jacob and Sam

Keep Your Umbrella Handy



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In 2023, the U.S. had 22.7 million millionaires. An increase in personal wealth may bring greater financial flexibility; it may also bring greater liability. Individuals with high net worth, or those who are perceived to have high net worth, may be more likely to be sued. And personal injury claims can cost millions. ¹

Umbrella liability insurance is designed to put an extra layer of protection between your assets and a potential lawsuit. It provides coverage over and above existing automobile and homeowners insurance limits.

For example, imagine your teenage son borrows your car and gets in an accident, seriously injuring the other driver. The accident results in a lawsuit and a \$1 million judgment against you. If your car insurance policy has a liability limit of \$500,000, that much should be covered. If you have additional umbrella liability coverage, your policy can be designed to kick in and cover the rest. Without umbrella coverage, you may be responsible for paying out of pocket for the other \$500,000, which could mean liquidating assets, losing the equity in your home, or even having your wages garnished.

Umbrella liability insurance is usually sold in increments of \$1 million and generally costs just a few hundred dollars a year. It typically covers a broad range of scenarios, including bodily injuries, property damage caused by you or a member of your household, and even libel, slander, false arrest, and defamation of character.

Deciding whether liability coverage is right for you may be a question of lifestyle. You might consider buying a policy if you:

- Entertain frequently and serve your guests alcohol
- Operate a business out of your home
- Give interviews that may be published
- Drive a lot of miles or have teenage drivers
- Live in a manner that gives the appearance of wealth
- Have a dog, especially if the breed is known to be aggressive
- Own jet skis, a boat, motorcycles, or snowmobiles

Even if you don't yet have a tent in the millionaire camp, you may want to consider the benefits of liability insurance. You don't have to be a millionaire to be sued for a million dollars. Anyone who is carefully building a financial portfolio may want to limit their exposure to risk. Umbrella liability can be a fairly inexpensive way to help shelter current assets and future income from the unexpected.

The article is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm.



Marilyn Suey established the **Savvy Women Community** to that allows for a safe space for women to learn, share and be empowered to take action. To strengthen connections and support our passions.

We believe that your consistent attention to these three areas is important to your success.

WORK - The passion that you bring to your everyday living, whether compensated or not.

WEALTH - While important on its own, a Savvy Woman understands that your wealth is much more than your money. Wealth includes your dreams, hopes and deepest desires including taking care of your financial future.

WORTH - The hidden gem! Align your head, your heart and your soul in all that you do. Knowing your worth and advocating for yourself is critical for your lifetime success.

"Let's Build a Brighter Future for All Women!" - Marilyn



Let's connect!

For updates and engaging conversations, join the Savvy Women Community Facebook group!

Refuel, Recharge and Jump Back In

by: Marilyn Suey



The media views successful people as those who dedicate all their time and energy to their work. Think about some traditional 'successful' jobs that you see on T.V. Doctors in shows like Grey's Anatomy are working all hours around the clock. Lawyers in movies like Legally Blonde are practically sleeping in the office while reviewing papers. These portrayals of hard work are often unrealistic and create unreasonable ideals.

We view staying busy as a badge of honor. When we are consistently busy, we feel needed and high in demand. Maybe you have many friends who make many fun plans and beg for you to be there. Or a successful business that is flourishing and keeps you on your toes. On the flip side, when you have no plans, it feels like the world is moving and you are just staying put. However, over-scheduling also has plenty of negative effects on our emotional and physical wellness. Learn how to take time for yourself to boost your quality of life.

Consequences of stretching yourself thin may manifest in feelings of overwhelm, stress, frustration, hopelessness, or incompetence. With constant busyness, you might ignore physical and mental health concerns. Take note of increased muscle tension, headaches, trouble sleeping, digestive issues, and overall lack of movement. You may find yourself in a cycle of fatigue from lack of sleep and poor nutrition which contributes to worsening your state of health. Find time in your life to take care of yourself, however, that may look like.

The most popular recommendation is to practice mindfulness. This can take anywhere from a few seconds to hours. Dedicate time to connect with yourself; observe your inner thoughts and better understand what you need. This can be through deep breathing, journaling, or stretching. When you're finding time to practice mindfulness, set strict boundaries between work and rest. It can be helpful to break your day into chunks to get tasks completed. Try separating your workflow at the beginning of each day and minimize distractions as best as possible. Remember that busyness doesn't necessarily equate to productivity or value.

With something like your finances, it can be hard to set time to think intentionally about how to manage your money. One subscription here, one coffee there, another dinner here, and you can easily lose track of where your money goes! Similarly, to taking time for personal care, take time for financial care. Try to sit down and make conscious decisions about where you put your money. Creating a budget and tracking your spending is a big first step in being savvy with your money. Once you have a solid understanding of where your money goes, you can look at how to grow from there.

You deserve a break as much as anyone else does. This is your life; you have worked hard to get to where you are now. Try to manage what you have and do now before adding more.



SURF safely

Take caution with your
personal information



#571579

Have you heard about this scamming style on the web?

Fake websites are being created. When searching on your browsers, those fake websites are mixed into legitimate ones.

How does it work?

Scammers mimic trusted institutions' websites to look legitimate and often appear at the top of the search results. Often, the top on the browser list is chosen and from there, the risk of getting scammed rises! When one attempts to log in, an error message appears which may prompt one to make a call to the provided "hotline number." The "agent" from the "help line" will ask one to download software claiming that it will prevent scammers from stealing money from their account.

Once that software is downloaded into your device, that "agent" now has access to your device.

How do we fight these schemes?

Exercise caution and bookmark your trusted websites. Even better, download your frequented mobile apps and activate the notification settings to be aware of any activity within your accounts.

Take caution with your personal information. If you fall into a scammers trap, seek help to lock your account or change your passwords.

For any questions on this topic and as you manage your finances, please give me a call! I would be happy to be of service and support to you and your family.



Marilyn Suey

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PUBLISHED BOOKS:

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AS SEEN ON:



Changing UNHEALTHY Behaviors



Most Americans know the fundamentals of good health: exercise, proper diet, sufficient sleep, regular check-ups, and no smoking or excessive alcohol. Yet, despite this knowledge, changing existing behaviors can be difficult. Look no further than the New Year Resolution, 80% of which fail by February.¹

Generally, negative motivations are inadequate to effect change. ("I need to quit smoking because my spouse hates it.") Motivation needs to come from within and be positively oriented. ("I want to quit smoking so I can see my grandchildren graduate.")

Goals must be specific, measurable, realistic, and time-related. In other words, "I am going to exercise more" is not enough. You need to set a more defined goal, e.g., "I am going to walk 30 minutes a day, five days a week."

PERMANENT CHANGE IS EVOLUTIONARY, NOT REVOLUTIONARY

As a rule, individuals travel through stages on their way to permanent change. These stages can't be rushed or skipped.

Phase one: Precontemplation. Whether through a lack of knowledge or because of past failures, you are not consciously thinking about any change.

Phase two: Contemplation. You are considering change, but aren't yet committed to it. To help you move through this phase, it may be helpful to write out the pros and cons of changing your behavior. Examine the barriers to change. Not enough time to exercise? How could you create that time?

Phase three: Preparation. You're at the point of believing change is necessary and you can succeed. When making plans it's critical to begin anticipating potential obstacles. How will you address temptations that test your resolve? For instance, how will you decline a lunch invitation from work colleagues to that greasy spoon restaurant?

Phase four: Taking action. This is the start of change. Practice your alternative strategies to avoid temptation. Remind yourself daily of your motivation; write it down if necessary. Get support from family and friends.

Phase five: Maintenance. You've been faithful to your new behavior. Now it's time to prevent relapse and integrate this change into your life. Remember, this process is not a straight line. You may fail, even repeatedly, but don't let failure discourage you. Reflect on why you failed and apply that knowledge to your efforts going forward.

1. ABCNews.com, January 7, 2023

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5 BENEFITS OF WORKING IN Retirement



In the past, retirement has been portrayed as an ending, a grand exit from your years in the workplace. But the rules are shifting. Labor force participation among those aged 65-74 is predicted to reach 30.7 percent by 2031, up from just 25.8 percent in 2021. As the Boomer generation ages, more people are viewing retirement as an opportunity to enjoy the rewards of work in a whole new way. Read on to discover some of the benefits. ¹

MENTAL BENEFITS

Working during retirement helps maintain mental agility as you learn new skills, which can help improve your thinking ability. People who pursue meaningful activities say they feel happier and healthier. ²



PHYSICAL BENEFITS

Staying active during retirement years is crucial for continued health. Whether you choose to work full time, or volunteer a few days a week, engaging in some form of work will keep your body moving, and give you opportunities to stay balanced, strong, and healthy.

FINANCIAL BENEFITS

Besides the obvious extra income, working during retirement may allow you to delay taking Social Security benefits. For every year you wait to take Social Security past your full retirement age (up until age 70), your benefits can increase by 8 percent annually. Finding a strategy that works for you can truly pay off. ³

EMOTIONAL BENEFITS

Studies have shown that a sense of purpose has been associated with a longer lifespan and better quality of life. Working on something you care about, starting a new business, or mentoring others in the workplace can ward off depression and provide a healthy sense of fulfillment and direction in your later years. ⁴

SOCIAL BENEFITS

One of the risks associated with retirement is increased isolation, which in terms of its impact on your health, has been equated with smoking fifteen cigarettes a day. Working with others reduces this risk, giving you a chance to build connections and enjoy meaningful interactions. ⁵



1. BLS.gov, 2023 2. NIH.gov, 2023 3. SSA.gov, 2023 4. TheHealthy.com, May 17, 2023 5. UNH.edu, May 8, 2023

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For any questions on this topic or as you are taking the next steps in managing finances, please give me a call!
Let's make a plan together! Schedule your complimentary **Lifestyle Upgrade Assessment**.

Call **925.219.0080** or email **Marilyn at marilyn.suey@diamondgroupwealthadvisors.com**

I would be happy to be of service and support to you and your family.

This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named representative, broker - dealer, state - or SEC - registered investment advisory firm.

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LUNCH AND LEARN

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Experienced Speakers | Delightful lunch | Limited Seating

Prepare for a Healthier Future

Friday, May 17 @ 11:00 am - 1:00 pm, PT

6101 Bollinger Canyon Rd., San Ramon, CA 94583

Americans are living longer than ever, which is a good thing. It also makes long-term care planning more important than ever. For many Americans, healthcare cost is a major source of consideration as they plan for retirement. Many retirees and pre-retirees may overlook medical care in retirement—costs that can increase every year.

We believe it is critical to include healthcare costs in your long-term retirement strategy as medical expenses may change the course of your overall retirement. The good news is there are many strategies that may help you be better prepared.

Do not miss the chance to meet our special guest, Amie Stone, as she shares real-life stories and tips that may help you prepare and design your ideal retirement lifestyle.



WHAT IS LONG TERM CARE?

It's the need for assistance or supervision with the Activities of Daily Living (ADL)

- Eating
- Toileting
- Bathing
- Transferring
- Dressing
- Continence



To register
Scan the Code

WITH GUEST SPEAKER: AMIE STONE



Amie joined the Lincoln Financial MoneyGuard team in 2013 and has 12 years of experience in the financial services industry. Amie helps financial advisors create strategies to reduce the impact of long-term care expenses on client assets.

Amie graduated with a BS in Finance from William Paterson University where she played on the Women's Soccer team. She then received her MBA in Finance from Rutgers University. Amie holds FINRA Series 6 and 63 registrations, and state life and health licenses. In her free time, Amie enjoys spending time with her family and friends, outdoor activities, and watching football.

Amie Stone and Lincoln Financial are not affiliated with Diamond Group Wealth Advisors or LPL Financial.

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Unlocking Wealth and Wellbeing

Habits to boosting health and money tips to living gracefully according to your wishes

PRESENTED BY:



AND



Thanks to advancements in healthcare and awareness about healthier lifestyles, there is a rise in the number of centenarians. While longevity can be a blessing, it also brings some challenges like your access to quality health care and preparing for its financial impacts.

Luck is not a plan, and hope is not a strategy. Understand the factors that may risk your chance of enjoying a healthier life and outliving your money. Creating a strategy may help you better prepare for years to come.

Join us as we explore what it truly means to live younger longer and understand what it takes to support this journey. Aging gracefully, with a healthier lifestyle and enough resources to live according to your wishes, takes planning.

Let's navigate the journey of longevity together.

Thursday, May 23rd @ 4:40-6:30pm, PT
Blackhawk Country Club

To register
Scan the Code



EVENT SPEAKERS:



Dr. Jatinder Marwaha

MD, FACP, HMDC

A triple-board certified physician - internal medicine, sleep medicine, and hospice and palliative care - who believes in delivering more comprehensive, individualized care to his patients at every stage in their lives.

Dr. Marwaha is not affiliated with Diamond Group Wealth Advisors or LPL Financial.



Marilyn Suey

CERTIFIED FINANCIAL PLANNER™
AIF®, CPFA®

Marilyn is the Founder and CEO of The Diamond Group Wealth Advisors and is a nationally recognized Financial Educator, Author, Speaker and Wealth Manager

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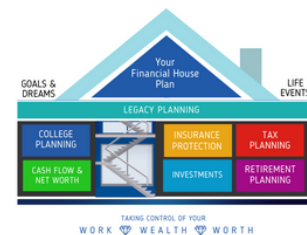


The Diamond Group Wealth Advisors is an independent wealth management firm that empowers its clients to design their ideal lifestyle starting today, for tomorrow, and for life.

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.



Let's make a plan together!
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Call 925.219.0080 or email Marilyn at
marilyn.suey@diamondgroupwealthadvisors.com

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Award based on 10 objective criteria associated with providing quality services to clients such as credentials, experience, and assets under management among other factors. Wealth managers do not pay a fee to be considered or placed on the final list of 2017, 2018, 2019, 2020, 2021, 2022, and 2023 Five Star Managers.

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