

Summer 2025

# Inside Your Wealth

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Advisors



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



## YOUR SEASON OF RENEWAL

*Mindset. Meaning. Momentum*

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# FINANCIAL WELLNESS CHECK IN

## MIDYEAR

### Tips

Practical steps to assess your current plan

- Portfolio Rebalancing
- Tax Planning for Q3 and Q4
- Re-evaluating spending priorities
- Upcoming life events to prepare for
- Review retirement contributions
- Check your Estate Documents / Beneficiaries
- Schedule Your Financial Review



A NOTE FROM

Marilyn

As days become longer, we are reminded of the richness of time - how precious and fleeting it can be. For many of us, this season holds a deeper meaning as we use this to reflect, reprioritize, and realign our lives to get closer to our intentions. Whether you are watching grandchildren grow, considering a next chapter in your career or planning the next family trip, Summer is your invitation to soak all the lessons, and let go of the unnecessary weight or negativity. Time is too precious to spend a minute on being stalled. Moving forward with a lighter load makes the journey faster, and more enjoyable.

Summer is more than a season - it's a vibrant midpoint of the year, that signals introspection to figure out what truly matters. Some of us may find asking new questions: "What do I want this chapter to mean? What positive changes do I want to see in myself?" Perhaps you will find my blog on "legacy letters" a good summer project. I would love to hear your thoughts!

Research from Stanford's Center on Longevity shows that a positive mindset around aging can add an average of 7.5 years to your life. The way we think about this stage of life shapes how we experience it. If you view aging as an expansion—not a decline—you open the door to purpose, connection, and growth that many in younger years never find. It's not just how you spend your time but how you show up in your relationships, your finances, your health and your legacy.

At times, it's easy to think that life slows down after a certain age, but in reality, this is when many finally feel the freedom to pursue long-held dreams. Whether you want to transition to a new career, write a new book, or start a foundation, this is your chance to take tiny steps and build momentum, not wind down. After browsing at the amazing stories of @grandpeople on Instagram, it doesn't offer much excuse to stay idle, but more motivation to keep going!



Marilyn with BFFs at Blackhawk Country Club's Scotch Golf Tournament

*"Still smiling on the 32<sup>nd</sup> hole! We have never played 36 holes -alternate shot" and it was an experience!"*

We've also dedicated a page on longevity with so much promise of good things to come! And on top of our summer book list, check out our *HERStory Corner*, where one of our community members continues to redefine success, on her own terms, at every stage of her life. Do you have a story you wish to share? We'd love to hear it!

So, wherever you are this summer—on a porch, at a family barbecue, or pausing between meetings—we invite you to take this newsletter as an offering. A moment to reflect. A reminder of your strength. And a resource to help you continue building a life rooted in joy, generosity, and grace.

Wishing you a fun Fourth of July and a season filled with laughter, love and gratitude.

Let's keep the momentum going!

Love,

Marilyn



AVOID THESE

# ~~5 Habits~~

AND LIVE YOUR BEST LIFE

### 1. Thinking "It's Too Late"

Who says there is a timeline for your dreams, intentions and learning something new? Your only limit is within your mind. Learning something new gives new meaning, perspectives and excitement. After all, what have we got to lose if we try?

### 2. Letting Fear Take Over

Fear of failing, fear of losing, fear of the many unknowns gets in the way of living a vibrant and fulfilling life. Allow the emotions pass through and recognize where it stems from. Slowly, take charge and affirm that you can do much more than staying still.

### 3. Not prioritizing your health

What do you think of the idea of scheduling an annual check-up around your birthday month? A routine that no one should delay and acts as a priceless gift to yourself (that you can't forget to do!). It may help reaffirm the habits that are working for you and maybe a chance to reevaluate the ones that could be modified or changed.

### 4. Dwelling on regrets or bitterness

Every day is fresh with learning opportunities and a chance to decide to be free of the hurt and change your course. More often than not, those who have caused us pain or anger may not even recognize it. So why carry the burden that may cause even more damage?

The Forgiveness Project highlights a potential link between emotional wounds and disease progression. Give yourself the gift of grace, forgive and live a life that's fuller.

### 5. Avoiding New Technology

Acknowledge that change is inevitable in our lives. Technology shifts in lightning speed and it's easy to get overwhelmed with the latest, fastest, newest update out there. It is not hard though to choose and keep what works for you. Like learning to video call with your grandchildren or learning something new over a podcast.

### Final Thoughts:

Start little tweaks in your daily habits. You might be surprised realizing that you are living (and loving!) your new routines with a much better and positive outlook.



Summer

BOOK LIST



Our book list this season focuses on movement in every sense of the word. Whether being physically active, keeping an open mindset or simply staying curious.

Studies from the NIH and Harvard Medical School show that regular cognitive, physical, and social engagement after age 50 significantly reduces the risk of dementia, depression, and mobility loss (Harvard Health, 2023).

We can all agree that continuous learning only makes us better!

Have any book recommendations? Share them with us! Text: 925-744-8060



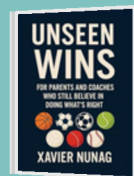
### Flex your Feelings

Train Your Brain to Develop the 7 Traits of Emotional Fitness  
By: Dr. Emily Anhalt



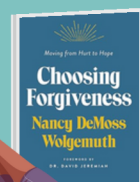
### Pickleball

The Ultimate Beginner's Guide to Fun, Friends, and Strategies  
By: Dan Janal



### Unseen Wins

For Parents and Coaches Who Still Believe in Doing it Right  
By: Xavier Nunag



### Choosing Forgiveness

Moving from Hurt to Hope

By: Nancy Demoss Wolgemuth



Keep Reading



## Legacy Letters

## PASSING ON MORE THAN WEALTH

Often times when we think about Legacy Planning, we tend to focus on the financial side of things - asset distribution, taxes, wills. For many families, meaningful legacies and inheritance go beyond the balance sheet. They are the values, stories and wisdom that is passed on from one generation to the next.

I feel very lucky to have had the opportunity to sit down with my mother Pearl - who lived to 101 years and video recorded that conversation!

For some, it could be in the form of letters. Where families are geographically spread out, conversations about money or health can be challenging -- letters offer that powerful bridge. A legacy letter - at times called "ethical will" - is a personal message, not a legal document, to your loved ones. It's a heartfelt expression of hopes, values and memories. The "why" behind the "what" of your estate plan.

### WHY WRITE ONE?

A Vanguard study revealed that 70% of heirs value life lessons, memories, stories - just as much as the financial ones. There is something about a handwritten or recorded insights - it holds more meaning, value and impact on the recipient. A legacy letter helps:

- Clarify reasons behind inheritance choices or family traditions
- Pass down stories on resilience, gratitude, love.
- Heal wounds, provide closure, offer blessings and create connections across generations.

### WHAT TO INCLUDE?

It could be anything you hold dear - a family tradition you want to pass down, a funny story or experience that showed grit and resilience. Here are some more ideas:

- Gratitude - Expressing appreciation that will be forever treasured.
- Hope and Dreams - What you wish for your loved ones. A guiding mantra passed on to your grandchildren.
- Family Stories - Pivotal childhood, marriage or career stories that shaped who you are.
- Tips - Mentoring your family's next generations (those whom you will not have the chance to meet) when it comes to life's BIG milestones - career, marriage, loss, wins, relationships.

### HOW TO SHARE?

- Write one to all loved ones or to each one. (Siblings, children, nephews, nieces, friends)
- Keep a copy with your estate documents. Or, share now. Have those conversations that will help shape, inspire and motivate them.



This is a gift that no money can buy. Your legacy is more than what you leave behind - it's what you pass forward.



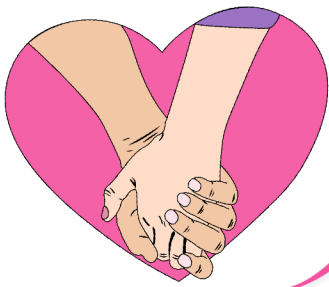
## CONNECTING WITH FAMILY *about wealth*

We have found that families who talk about money may do better financially over the long term. Access this FREE guide to share your financial values and important conversations on wealth with your children, grandchildren and loved ones.

Need help to introduce budget and savings concepts and financial tips to the younger generation in your family? We're here to help share the knowledge and educate everyone. Let's chat! Text 925-744-8060 to get the conversation going.



Download your FREE Guide.  
SCAN THE CODE



# FINANCIAL FITNESS *for couples*

**Aligning goals, managing spending habits and having retirement plan conversations lead to success**

Often times, when our lives are overrun with chores, home and career demands, we lose the chance to connect with our partners on one of the most important topics in our relationship – our finances. Here are some ideas to reflect on and ideas to consider to gaining confidence, building trust and keeping the harmony. Keep in mind that your shared goals and actions lead to shared success and deeper connection.

## **Open Communication: Ask the hard questions, nicely.**

Studies reveal that 78% of couples who talk about their finances feel confident about their future, and 65% expect to live comfortably in retirement.

## **Avoiding money secrets**

Undisclosed spending/earnings, hidden debt/windfalls can be emotionally damaging. Having a clear understanding on the goal and ways to get there leads to transparency and less conflicts along the way.

## **Shared Money Goals = Comfortable Retirement**

Studies show that planning together for retirement makes the transition go smoothly. For example, talking about your ideal retirement age, how you envision your daily life in retirement, and possible future-care needs all contribute to a harmonious relationship at every stage.



While 55% of couples say they have no idea on how much should be saved to keep their lifestyle in retirement, it's never too late to take action and figure things out together:

- Set a day (or two!) for your annual goals setting. A dedicated day to talk about your financial goals, where you're at, your partner's intentions and dreams.
- Use a Joint App. Try tools like *Honeydue* that may help manage and track your accounts and expenses.
- Review midyear to see where you stand and tweak to get you closer to your goals.

Talking about your finances fosters clarity, harmony and prepares you for life's next chapters.

[https://preview.themewsmarket.com/Previews/FINP/DocumentAssets/660835\\_v4.pdf](https://preview.themewsmarket.com/Previews/FINP/DocumentAssets/660835_v4.pdf)



## **TRIVIA**

- Although the Declaration of Independence was signed in 1776, July 4th wasn't officially recognized as a federal holiday until 1870—nearly a century later! And three U.S. presidents—John Adams, Thomas Jefferson, and James Monroe—all died on July 4th. Talk about a historic day!
- Around 64% of Americans own a U.S.A flag.
- Benjamin Franklin, at 70, was the oldest person to sign the Declaration of Independence.
- Six American flags have made it to the moon.
- The Pledge of Allegiance has been changed four times.
  - It was first written in 1892, but was then changed in 1923 (briefly again in 1924), and then one more time in 1954. As of today, it reads as: "I pledge allegiance to the flag of the United States of America, and to the republic for which it stands, one nation under God, indivisible, with liberty and justice for all."



# HER Story CORNER

## Transcending Purpose

BY MDR

I was living my dream life. At 33, with a 2-year-old and one more on the way, I opened a tiny shop in a rural area that advocates for and supports the livelihood of poor farmers. Crops from these farmers were used as the raw materials in making natural and toxic-chemical-free beauty, personal, home and pet care products.

It was a new season for me. Newly married, living in a new town and nurturing a growing family. I've always believed that in every stage in life, there are opportunities, blessings and gifts that are in store, just for you. And that you will meet the necessary people to make that journey even more meaningful as you share it with them. In my heart, I knew that, while I love motherhood, there is more out there for me to learn, share and contribute. This shop found its way to me through some divine intervention. For some reason, everything fell into place (and fast!), including meeting a classmate from design school - turned business partner - now lifelong friend. Oh, how everything falls into place when timing (not according to us though!) is right.

And so, we worked tirelessly to improve on service, operations and over -all customer experience. Not very long, the news of this tiny shop spread, sales increased dramatically and in a short period of time we got humbling recognitions. Humbling because our efforts were nothing compared to the farmers who manually till the soil and carry heavier loads on their backs all for a meager living wage; while we, work in air-conditioned rooms, chatting through seminars and testing samples. We are motivated, inspired and reminded daily that our efforts contribute to a bigger cause.

Through the years, I forged new friendships and embraced new routines of being a wife, mother, and entrepreneur.

I felt a deep sense of purpose and fulfillment in encouraging a team of hardworking men and women—many of whom came from difficult living conditions and low wages—to believe they could become more, aim higher, and rise above the circumstances life handed them, as long as they show up with integrity, deliver honest work, and practice discipline.

Meanwhile, our clients (or advocates as we call them), typically 30-50-year-old working women or stay at home moms, would re-sell our products while educating their own clients on the harm toxic chemicals bring. That sense of purpose extends beyond our shop - it carries into every home, every office, one meaningful connection at a time. No days were the same, but they were all engaging, fulfilling and exciting.

A couple of years passed and that tiny shop grew into five thriving locations, four in bustling urban centers, with its own merits and recognitions, including the busyness that every entrepreneur knows all too well. Our lives were in full swing!

Until one day, a life-changing letter arrived in the mail. It was an immigration petition to the United States, filed over 25 years ago. My husband had nearly forgotten about it; he was just a teenager in high school when it was submitted.

The letter read: "Your petition has been granted approval."

(To be continued)

YOU'RE INVITED!



# AGELESS

*A Wellness Event for  
Women of Wisdom*

WHERE HEALTH, WEALTH  
AND PURPOSE ALIGN

Thursday, Sept. 18, 2025  
5:00 PM - 6:30 PM

Blackhawk Country Club  
Danville, CA

AGELESS



REGISTER TODAY!

FREE event.

Scan code or call  
925-219-0080 to join the  
FUN! Bring a friend.

✦ **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!

LET'S TALK ABOUT

# LONGEVITY

"Longevity readiness is not about redesigning the world for older people. It's about redesigning our world so that longer lives are healthy and fulfilling at every stage."

Laura Carstensen, Ph.D.  
Director, Stanford Center on Longevity



## GAME CHANGER

What will your doctor visits look like when you're 100? Will you have a team of specialists? More importantly, who will keep track of your ever-growing health records?

These are some of the questions that *Nao Innovation Lab* is exploring and starting to provide answers to. Founded by Arihant Jain, 26, with his breakthrough, *Youlogist*, an AI health companion agent that surveys patient records and generates instant, accurate and personalized care.

Jain's journey into healthcare innovation began with a deeply personal turning point. He left a promising career at Microsoft to return home to New York, where his then 16-year-old brother had become temporarily paralyzed. Witnessing the struggles of his parents - both physicians - juggling caregiving, managing their practice, all during the pandemic, revealed a painful gap in the healthcare system - the lack of efficient, unified access to patient records and the emotional burden it places on families and providers alike.

As we live longer, our health journeys become more complex. *Youlogist* offers a glimpse into the future—one where technology helps navigate life with efficiency and ease.

## LITERACY

### Exposome (ek-SPOH-zohm)

a concept used to describe environmental exposures that an individual encounters throughout life, and how these exposures impact biology and health. It encompasses both external and internal factors, including chemical, physical, biological, and social factors that may influence human health.

First coined in 2005, by Dr. Christopher Wild, then-director of the International Agency of Research on Cancer

1 Wild CP (August 2005). "Complementing the genome with an "exposome": the outstanding challenge of environmental exposure measurement in molecular epidemiology

Ready for a 100-Year Life?



Test your money smarts.  
Take The "BIG THREE"  
Questions



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5

## Smart Strategies Every Affluent Household Should Know

Too Wealthy for Long-Term Care Insurance? Think Again.

*"Life is going well ... until a family illness impacted our portfolio."*

### 1 RETHINK "SELF-INSURING" – TRY SELF-ASSURING INSTEAD



Affluent women often believe they can pay out-of-pocket. But insurance isn't about affording care –it's about leveraging dollars to protect your portfolio and keeping your long-term investments intact.

### 2 YOU'LL LIKELY SPEND MORE ON CARE. Why? Because You Will Most Likely :



- Prefer high quality care, on your terms
- Choose to remain at home for care, or;
- Get a private room in an upscale facility, or one in a more expensive area of town.

Your preferences can triple the cost of average care. Most likely, your children often have higher profile and/or demanding jobs; and may have been relocated to another part of the country for career advancement.

### 3 MARKET TIMING MATTERS



Even if you can pay, will you want to pull funds from your portfolio during a market downturn? Planning for care is also about preserving your investments from bad timing.

### 4 ADD A "STOP-LOSS" TO YOUR WEALTH PLAN



Think of LTC insurance as a stop-loss strategy. A policy may help keep your core assets intact for what truly matters: family, lifestyle, legacy.

### 5 YOU'RE MORE LIKELY TO NEED IT

With medical advancements, better lifestyle, longevity is on the rise - you are more likely to need extended care. Denial isn't a plan—a flexible, funded strategy is.

#### 🔍 BOTTOM LINE

Affluence doesn't eliminate risk—it expands choice. Let's explore long-term care planning on your terms.



#### Marilyn Suey

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# Case Study

THE REAL COST OF



\*This is a hypothetical situation based on real life examples. Names and circumstances have been changed. The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

Meet **James & Ellen**, an affluent couple in their late 70s living in the Bay Area.

James, a retired architect, and Ellen, a former nonprofit executive, spent their careers building a legacy. They've maintained a comfortable lifestyle, have a net worth of approximately **\$6.5 million**, and assumed they'd never need long-term care insurance. They planned to "self-fund" if needed. **Until reality hit.**

## 🚩 THE HEALTH TURN

At age 79, James suffered a minor stroke. He recovered cognitively but was left with mobility and balance issues. A year later, Ellen began showing signs of memory loss and was eventually diagnosed with early-stage Alzheimer's.

Their adult children live out of state and visit monthly. After a brief trial with part-time help, it became clear: they needed 24/7 in-home care.

### 🕒 A TYPICAL DAY IN THE LIFE

6:30 AM – Morning caregiver arrives, helps James with mobility exercises and Ellen with hygiene.

8:00 AM – Breakfast prepared, meds administered. A nurse stops by to assess vitals and coordinate memory care.

10:30 AM – Ellen engages in guided memory games while James walks the garden with assistance.

12:00 PM – Lunch, followed by quiet rest time. Caregiver assists with toileting and hydration.

3:00 PM – In-home memory care specialist visits for enrichment activities.

6:00 PM – Dinner and light physical therapy.

7:30 PM – Second caregiver arrives for night shift. Helps with bedtime routines, overnight monitoring.

SERVICE	MONTHLY COST	ANNUAL COST
2 rotating in-home caregivers (12 hr shifts @ \$38/hr avg)	\$27,000/MONTH	\$324,000/YEAR
Care coordination & nurse oversight	\$1,500/MONTH	\$18,000/YEAR
Home modifications (ramps, bath lifts, etc.)	ONE-TIME \$25,000	-
Memory care enrichment (in-home specialists)	\$1,000/MONTH	\$12,000/YEAR
<b>Total Year One Estimated Cost</b>		<b>\$374,000</b>

NOTE: COSTS SOURCED FROM BAY AREA MARKET RATES, 2025.

## 🔵 REFLECTION

Their care is excellent—because they can afford it. But James admits, "If we had insured some of this years ago, we might not be dipping into our investment accounts now."

Their story underscores a critical truth:

✅ Affluent families don't need long-term care insurance because they can't afford care—they need it because they value control, choice, and preserving their assets for the next generation.



Custom plans for every stage of your life

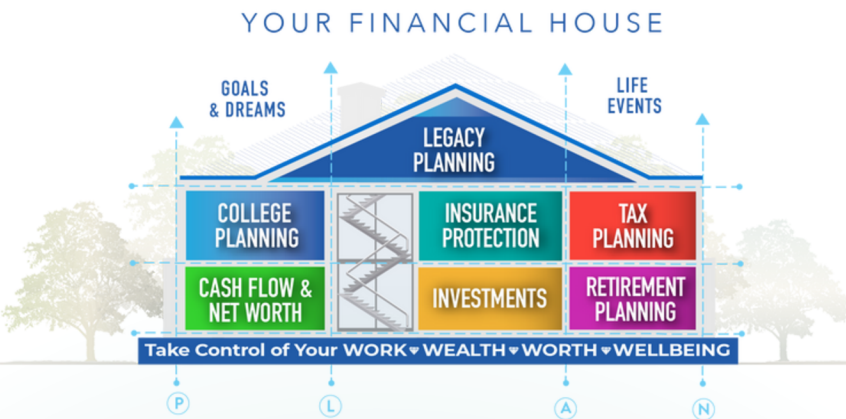
The Diamond Group Wealth Advisors is an independent wealth management firm that empowers its clients to design their ideal lifestyle starting today, for tomorrow, and for life.

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.

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## A FRESH PERSPECTIVE

Partnering with an advisor doesn't mean losing control of your finances; it's about gaining valuable insights from someone who can guide you through each milestone while prioritizing your best interests.

You've likely navigated many financial decisions through various life stages - career transitions, marriage, raising children, caring for aging parents, divorce or planning for retirement. Managing your own portfolio can be rewarding, however, having an outside perspective can be incredibly beneficial. A fresh perspective may reveal opportunities and strategies that might otherwise go unnoticed. Even if you're already working with an advisor, seeking a second opinion can provide insights tailored to your unique circumstances.

We specialize in creating long-term strategies that align with your personal objectives and timelines. On the investment side, we can connect you to opportunities that are usually not accessible to individual investors.

As a fiduciary, we are held to a higher legal standard, although it's not what drives us. Our passion is to empower you to be in control of your wealth by going as broad and deep, based on your unique situation and preference.

Empowering you to navigate your financial future confidently.

**It doesn't matter where you are.  
All you need to do is START.**

Let's Talk