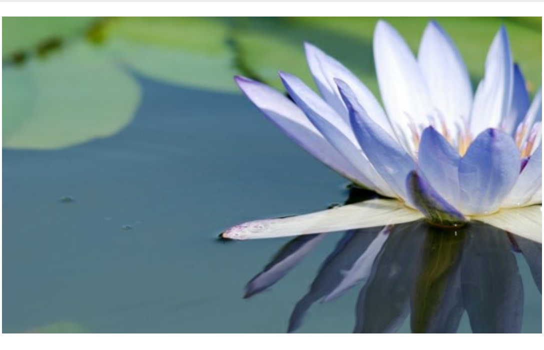
CICCARELLI
ADVISORY SERVICES, INC.
Family Focused Wealth Management

CAS MONEY MATTERS

A Monthly Newsletter from Ciccarelli Advisory Services



August is National Make-a-Will Month, a thoughtful reminder that estate planning is about more than paperwork—it's about preserving what matters most. A well-crafted will helps ensure your intentions are honored and your loved ones are cared for, no matter what life brings. Taking time to reflect and update your wishes now can offer peace of mind today and clarity for generations to come.

5 Life Events That Should Prompt You to Update Your Will

Creating a will is a meaningful step—but keeping it up to date is just as important. If any of the following life events have occurred since you last reviewed your will, it might be time for a refresh:

1. Marriage or Divorce

Whether you're tying the knot or parting ways, your will should reflect your new relationship status and your intentions for assets and beneficiaries.

2. Births or Deaths in the Family

Welcoming a new child or grandchild? Lost a loved one? These changes often require updates to your guardian choices or beneficiary designations.

3. A Move to a New State

Estate laws vary by state. If you've relocated, it's smart to make sure your will complies with local requirements.

4. Major Financial Changes

A significant increase or decrease in assets—such as an inheritance, property sale, or retirement—can shift your estate planning needs.

5. Changes in Relationships or Wishes

If your feelings about who should receive what have evolved, your will should evolve too. Keeping it current ensures your intentions are honored.

Tip: Even if none of these events have occurred, it's a good idea to review your will every 3–5 years. A little upkeep now can prevent big headaches later.

Why Having a Will Still Matters (Even If You Have a Trust)

It's a common misconception: "I have a trust, so I don't need a will." But even if you've gone the extra mile to set up a revocable living trust, a will still plays an essential role in your estate plan.

Here's why having both matters:

1. A Will Covers What Your Trust Doesn't

No matter how thorough your trust is, it only controls the assets that are *titled in the name of the trust.* If you forget to transfer something—or acquire a new asset and don't retitle it—a will can serve as a backup plan. A specific type of will, called a *pour-over will*, directs any remaining assets to be transferred into your trust at death.

2. You Need a Will to Name Guardians

If you have minor children, a will is the legal document that allows you to name a guardian. Without it, the court will decide who raises your children, and their choice may not reflect your wishes.

3. A Will Lets You Make Specific Bequests

Want to leave your grandfather's watch to your nephew or donate your favorite book collection to a library? A will lets you spell out those personal gifts, even if the majority of your estate flows through your trust.

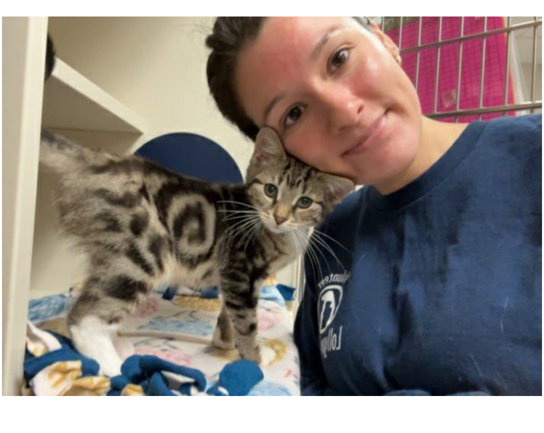
4. A Will Can Help Avoid Family Confusion

Clarity and communication are key to reducing stress and potential disputes. Having both a will and a trust sends a clear signal that your affairs were thoughtfully organized—and that your wishes should be honored.

Final Thought:
A trust is a powerful estate planning tool—but it doesn't replace a will. Together, they provide the full picture: control, flexibility, and peace of mind.

Inside CICCARELLI

Lollypop Farm
Humane Society of Greater Rochester



A big congratulations to Melissa Blanco from our Rochester office, who was awarded an Osaic Foundation grant on behalf of the Humane Society of Greater Rochester, Lollypop Farm! The Osaic Foundation, established by Osaic, Inc., supports employees and financial professionals in their efforts to give back to their communities. Melissa has been volunteering at Lollypop Farm for two years—often with support from CAS—working closely with the cats. Thanks to her dedication, the organization received a $1,000 grant.

Thank you, Melissa—your commitment truly makes a difference!

Left to Right: Josh, Jayla, Gabby, and Kyle

A Bright Future Ahead

This summer, we had the pleasure of welcoming **Jayla**, a high school student from Virginia, to spend a few days with us at CAS in the Naples office. Jayla has a growing interest in the financial planning industry, and during her visit to Naples to see her grandmother, who is a valued client of our firm, she took the opportunity to shadow various team members and advisors in our office.

Jayla impressed us all with her curiosity, enthusiasm, and professionalism. She explored several areas of our firm, including client services, financial planning, and even marketing. Bright, outgoing, and thoughtful, she's exactly the kind of future leader our industry needs. With top colleges like Harvard on her radar, we have no doubt Jayla has an exciting path ahead. We were honored to be part of her summer experience and wish her all the best in her academic and professional journey.

Passing Down More Than Money: Including Values in Your Will

When most people think of a will, they picture legal language and lists of assets—but your legacy is about more than what you own. It's also about *who you are* and the values you hope to pass along.

More families are beginning to include **ethical wills**—personal statements of belief, gratitude, or life lessons—alongside their legal documents. These letters or recordings don't hold legal weight, but they often become cherished family keepsakes.

You might share:

- A story about a defining moment in your life
- Your reasons for charitable giving or supporting a particular cause
- The traditions you hope your family will carry forward
- A message to your children, grandchildren, or community

These personal expressions can be included with your estate plan or shared during your lifetime. Either way, they help loved ones understand not just *what* you passed on, but *why.*

It's a heartfelt way to turn your will into a legacy.

The Real Sign of August? Zucchini… Everywhere

When people think of August, a few themes usually come to mind. Summer's still sizzling, but there's a subtle shift toward autumn. School supply aisles are in full swing, and Halloween decorations start creeping onto store shelves way too early. But before we break out the pumpkins and ghosts, there's one seasonal staple that truly defines August: **ZUCCHINI**. Lots and lots of zucchini.

If you've ever grown it (or know someone who has), you know the deal. One minute you have a cute little plant, and the next, you're harvesting a squash the size of a baseball bat. Gardeners everywhere are locked in the annual challenge of *what to do with it all*.

One option? Share the wealth. In fact, August 8th is officially **National Sneak Some Zucchini Onto Your Neighbor's Porch Day**—yes, that's a real thing, and no, you don't have to ring the doorbell.

Of course, there are plenty of ways to use your zucchini bounty before you start moonlighting as a veggie bandit. From stuffed zucchini boats and crispy fritters to zoodles and even zucchini brownies, there's no shortage of recipes to help you power through the pile.

Need some inspiration? **Here's a list of 30 zucchini recipes** to make the most of this summer superstar.

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