



A NOTE FROM

Marilyn

LOOKING FORWARD TO NEW BEGINNINGS FOR 2023

It's time to enjoy nature, the outdoors and more active living! Have you tried playing pickleball yet? Check out our article on pickleball!

This month, we close off tax season with a few more tips for you to consider so you may have a smooth ride this year. We are pleased to announce our first live Savvy Women Spring Social on May 12. We are super excited to be able to host this event for our Savvy Women Community.

As always, our team is excited and dedicated to bringing you the latest insights, trends, and tips in our industry, alongside engaging stories that capture the spirit of spring that may inspire you to take action.

Thank you for your continued support throughout the years! We are grateful!



Custom plans for every stage of your life

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THIS ISSUE

ARTICLES TO SHARE AND INSPIRE TO TAKE ACTION

- Pickleball in Retirement
- Manage Stress - Shine Bright Like A Diamond

UPCOMING EVENTS - JOIN US!

- Savvy Women Spring Social

Women and Money A Powerful Combination

- ASK Marilyn - back on Friday, April 28! Register now.

PLUS! BONUS INSERTS ON TIPS AND TOOLS

- Your Cheat Sheet for Sending Your Kid to College
- Budget Check Up



Pickleball in Retirement

1-05287864

Staying Active in Retirement

Over the last couple of years doctors have made clear the benefits of regular physical activity, especially for older adults. In fact, adults 65 and older gain substantial health benefits from regular physical activity. Being physically active can increase mobility, lessen the chance of injury, and lead to an overall better quality of life.¹

The benefits of exercise extend beyond the physical though. Regular exercise also lowers the risk of dementia and reduces the symptoms of anxiety and depression. Even knowing all the advantages associated with staying active, it can be tough to find an activity that's fun, mentally challenging, and physically taxing.²

A Nation of Pickleballers

But if having fun, engaging in friendly competition, and burning calories sounds like your kind of exercise, pickleball may be the sport for you. With over 4.8 million people in the U.S. playing pickleball right now, this fast growing sport is quickly becoming the favorite of active retirees nationwide.³

Where did it come from?

In 1965, Congressman Joel Pritchard and his close friend Bill Bell invented the game as a means to give their families something to do on vacation. Using an old badminton court, they improvised a game using ping-pong paddles and a perforated plastic ball. Over the course of a couple weeks, their family and friends discovered that this strange new game was tons of fun!⁴

How do you play?

Pickleball is played either as doubles (two players per team) or singles, but doubles is most common. This doesn't mean you have to bring a partner though. Many leagues and communities have members that are more than happy to play with new teammates.

A standard pickleball play area is the same size as a doubles badminton court and measures 20×44 feet with the net set at tennis court height. There are a number of easy to grasp rules, but the biggest difference between pickleball and tennis is the "serve" and the "kitchen."

In pickleball, the serve is made underhand and paddle contact with the ball must be below waist level. Much like tennis, the serve is made diagonally crosscourt and must land within the confines of the opposite diagonal court.

5

"The kitchen" is a colloquial term for the non-volley zone. This is a 3.5-foot wide section of the court closest to the net and extends to each sideline. It's not uncommon to hear yells of "Kitchen!" followed by roars of "Ohhhh!" or bellows of laughter during a game. Even seasoned players can find themselves celebrating a great volley, only to realize they're standing squarely in "the kitchen" where volley's are a big no-no.



Fun for Everyone

Because pickleball rules are so similar to ping-pong, the barrier to entry can be quite low. Grandparents, grandchildren, and anyone in between can pick up this fun game with little frustration. So next time you're looking for something to break up the monotony of your normal exercise routine, why don't you give pickleball a try? Whether you're a beginner who just wants to learn a new sport for fun, or a seasoned athlete who craves the thrill of competitive play, pickleball offers something for everyone.

1. CDC.gov, 2022 2. CDC.gov, 2022 3. USAPickleBall.org, 2022 4. USAPickleBall.org, 2022 5. USAPickleBall.org, 2022

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OPRAH
WINFREY

*"Create the highest, grandest vision possible for your life
because you become what you believe."*



*"Formal education will make you a living,
Self Education will make you a fortune"*
JIM ROHN



Marilyn Suey established the **Savvy Women Community** to support the advancement of your careers, enrich each other's lives and engage in the causes you care about deeply.

We believe that your consistent attention in 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!" TM

Meet like-minded women for an intimate gathering on May 12. Join the Savvy Women Spring Social. See details on page 4.



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

Shine Bright like a Diamond

How to Relieve Stress

by: Marilyn Suey for the Savvy Women Community

As seen in



No Pressure, No Diamonds.

Pressure is a motivating factor, but when there is too much this leads to feelings of stress. Stress doesn't cause problems, it is your reaction to it that does. Positive stress is actually beneficial because it enhances your focus and cues faster information retrieval. This helps you perform better on a test or during an interview. Negative stress or distress leads to feelings of hopelessness and second-guessing your abilities. You do not need to stress yourself out, instead set yourself up for success. Don't stress about things you cannot control. When you anticipate danger, your body automatically starts stress responses. To combat this, take a step back and change your mindset about the event. Instead of freaking yourself out for an interview, take three deep breaths to slow down your heartbeat. Remember that you can only do your best, and the rest is up to the hiring committee. There will always be more opportunities in the future.

If you are stressed about being a perfectionist realize that there is no such thing as perfection. You can work as hard as you can, 24 hours per day for the rest of your life and you still would not be a 'perfect person'. Release the stress in being perfect and the expectations that follow because perfection is subjective. Instead, just work to be the best version of yourself.

Some tools to reduce stress are controlled breathing, planning out your schedule, or exercising. Lifestyle changes such as eating cleaner, minimizing phone time, and reducing your caffeine intake can help your day-to-day and improve your mood. That not only benefits your mental wellbeing, but also the impact you have on other people.

People say diamonds are a girl's best friend. There's no dispute there but every diamond needs some amount of pressure to form. Take the pressure and stress in your life and turn it into something positive. Stress is your reaction to obstacles so choose to shine bright.

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SAVVY WOMEN SPRING SOCIAL | Friday, May 12 at 3:30pm

Join us for an intimate gathering to Educate, Elevate, and Empower you to take ACTION.

Every Savvy Woman knows that coming together makes the journey lighter to help support your Bigger, Bolder, Brighter intentions.

Join us to hear stories, tips, and techniques that will help propel you to reach your financial goals.

It doesn't matter where you are, all you need to do is START.





A Cheat Sheet for Sending Your Kid to College

1-05225508-1

College marks a great milestone in a child's life. It may be the first time he or she will live away from home. Dropping off your child at college may be an experience loaded with emotions, so here are a few tips for a smoother transition.

Accept that the Parent-Child Dynamic Has Changed

Your child is always your child, and will need you as much as ever. However, parents need to understand that their role has transitioned from "supervisor" to "mentor."

Make the Move Simple

Do not bring the moving van. Not only will it embarrass your child, but dorm rooms just aren't that large. Bring only what's appropriate.

Don't Leave "The Talk" to the Drop-off

While college represents a gateway to many wonderful experiences, parents will want to have a serious conversation about safety, responsible behavior, finances, and expectations about staying in touch.

Do not leave it for the drop-off. It is sure to sour the moment and may rush a conversation that deserves more time and mutual dialogue.

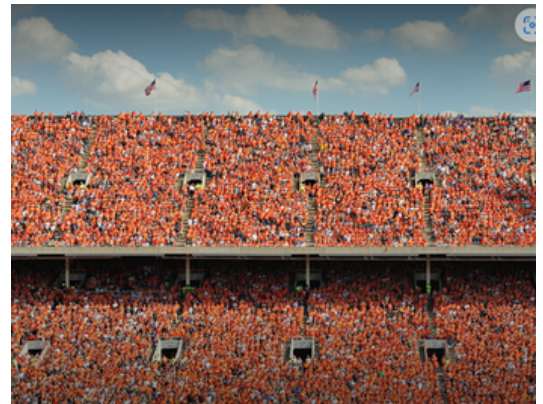
Time to Learn Financial Responsibility

Your child will need spending money. You may want to provide a debit card attached to an account that has a set sum for the full semester, or one that's refreshed with monthly deposits. College is a perfect time to learn budgeting.

Take the Lead from Your Child

Let your child have the discretion to make decisions about what to bring. However important you think a dust skirt for the bed is, try to avoid fights. Let your child make a mistake. It's the best way to learn. Your child will likely send signals when it's time for you to go. Listen to them. It's time for him or her to begin connecting with new roommates. Expect that final "good-bye dinner" to be canceled since your child may prefer an impromptu introductory dinner with the new roommate.

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True wealth is more than your money. It includes your lifestyle, your family, your business or career and the causes you care about deeply. We help provide a customized financial plan to design your ideal lifestyle starting today, for tomorrow and for life.

Let's make a plan together! Call us to schedule your complimentary **Lifestyle Upgrade Assessment**

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**TheDiamondGroup**
WEALTH ADVISORS



Budget Check Up: Tax Time Is The Right Time 1-05225515

Every year, about 150 million households file their federal tax returns. For many, the process involves digging through shoe boxes or manila folders full of receipts; gathering mortgage, retirement, and investment account statements; and relying on computer software to take advantage of every tax break the code permits.

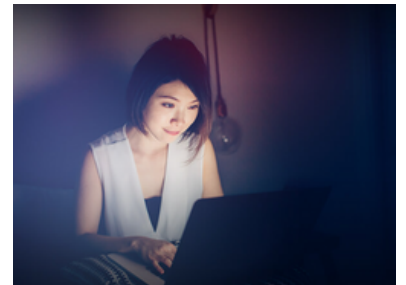
It seems a shame not to make the most of all that effort.

Tax preparation may be the only time of year many households gather all their financial information in one place. That makes it a perfect time to take a critical look at how much money is coming in and where it's all going. In other words, this is a great time to give the household budget a checkup.

Six-Step Process

A thorough budget checkup involves six steps.

1. *Creating Some Categories.* Start by dividing expenses into useful categories. Some possibilities: home, auto, food, household, debt, clothes, pets, entertainment, and charity. Don't forget savings and investments. It may also be helpful to create subcategories. Housing, for example, can be divided into mortgage, taxes, insurance, utilities, and maintenance.



2. *Following the Money.* Go through all the receipts and statements gathered to prepare taxes and get a better understanding of where the money went last year. Track everything. Be as specific as possible, and don't forget to account for the cost of a latte on the way to the office each day.

3. *Projecting Expenses Forward.* Knowing how much was spent per budget category can provide a useful template for projecting future expenses. Go through each category. Are expenses likely to rise in the coming year? If so, by how much? The results of this projection will form the basis of a budget for the coming year.

4. *Determining Expected Income.* Add together all sources of income. Make sure to use net income.

5. *Doing the Math.* It's time for the moment of truth. Subtract projected expenses from expected income. If expenses exceed income, it may be necessary to consider changes. Prioritize categories and look to reduce those with the lowest importance until the budget is balanced.

6. *Sticking to It.* If it's not in the budget, don't spend it. If it's an emergency, make adjustments elsewhere.

Tax time can provide an excellent opportunity. You have a chance to give your household budget a thorough checkup. In taking control of your money, you may find you are able to devote more of it to the pursuit of your financial goals.

1. IRS.gov, 2021

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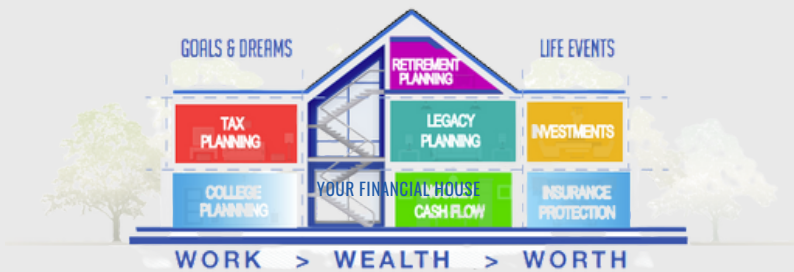


Custom plans for every stage of your life
Wherever you go, we'll go there with you.

Have YOU designed YOUR Prosperity Blueprint™?

Financial Independence Awaits You

Custom plans for every stage of your life
Wherever you go, we'll go there with you.



True wealth is more than your money. It includes your lifestyle, your family, your business or career and the causes you care about deeply. We help provide a customized financial plan to design your ideal lifestyle starting today, for tomorrow and for life.

Let's make a plan together! Call us to schedule your complimentary **Lifestyle Upgrade Assessment**

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Savvy Women Spring Social

WOMEN AND MONEY *A Powerful Combination*

SAVE THE DATE - Friday, May 12 at 3:30PM
Blackhawk Country Club - Terrace Room
599 Blackhawk Club Drive, Danville, CA 94506

RSVP by May 2nd
Contact Hoku at 925.219.0080 or email
hokulani.chunn@diamondgroupwealthadvisors.com

We can't wait to see you!

Scan here for more info
or to register



ASK: Marilyn | Let's Talk -
Conversations that make a difference



Friday, April 28 at 12:00PM
Scan to register

MARILYN SUEY

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