

November 22, 2023

To All Financial Journey Partners Clients,

November was a month full of excitement as we celebrated the launch on November 14, of our new book, *Enjoy the Journey – Successful Retirement Strategies and Stories!* The book is available on Amazon in Kindle eBook version for 99 cents until November 27. If you would like a hardcopy version of our new book, contact your Wealth Manager and we are happy to provide our clients with a complimentary copy. Read more about our new book in the article below.

This is also the time of year when we are doing a lot of planning. You know how we love to plan! We like to start with learning what is important to you with our Annual Client Survey. It is already in your email. We have also planned our calendar of events for next year. We have lots of educational and fun events planned for 2024, with the first one in January. Read more about all these topics and events in our newsletter below.

Topics in this edition of *Insights* include:

- Our New Book is Now Available on Amazon
- Annual Client Survey – In Your Email!
- Stay Up to Date with the FJP Client Home Page
- 2024 FJP Desktop Calendars are on Their Way
- State of the Economy Webinar on Thursday, January 25, 2024, at Noon Pacific
- FJP 2024 Event Schedule
- Enjoy the Journey – Happy Thanksgiving!

Happy Thanksgiving from all of us at FJP

Our New Book is Now Available on Amazon

Elaine and Scott Manley's new book *Enjoy the Journey – Successful Retirement Strategies and Stories*, is now available on Amazon in three formats (Kindle eBook, soft cover and hard cover). We officially launched on November 14!

If you would like a hardcopy version of the book, contact your [Wealth Manager](#) and we will provide our clients with a complimentary copy. If you prefer an electronic version of the book, the Kindle eBook is available on Amazon for 99 cents until November 27.

We wrote this book to help people make the transition from working full-time, to the next phase of their life, no matter what that next phase may be.

Elaine, Scott, and Linda have spent decades helping clients make this important life transition and they share what they have learned in this new book. There are also real client stories from clients who have made this transition successfully and a few who did not. Our clients have been reading the book and giving us great feedback.



LEARN MORE

You Can Participate in the Launch of our New Book:

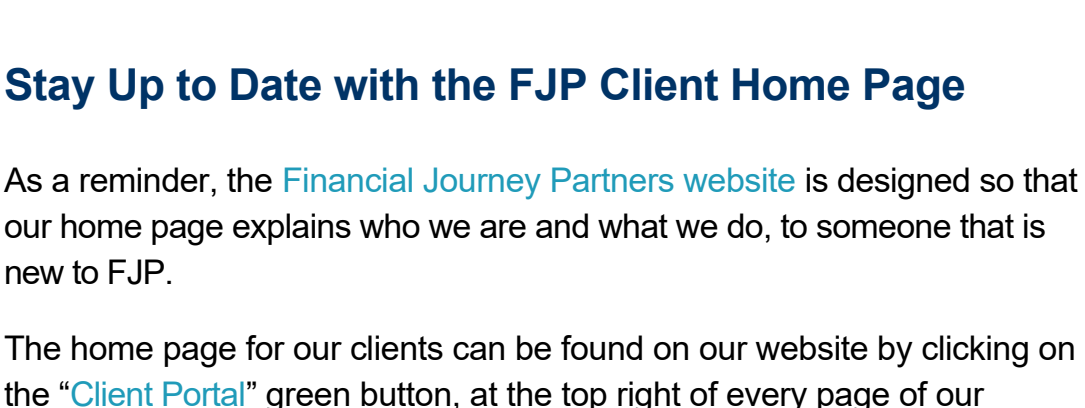
- **Go to FinancialJourneyBook.com to buy the Kindle version on Amazon** for the limited time only price of 99 cents, until November 27, 2023
- After purchasing the Kindle version and then reading the book, we appreciate it if you return to Amazon and **write a customer review!**
- If you know someone who would benefit from reading this book, let us know
- **Email us about how you benefited** from the content and processes in the book. Or you can [share your thoughts here](#). We are excited to hear what you think!

Thank you again for all your support and sharing in this milestone with us!

LEARN MORE

Annual Client Survey – In Your Email!

This is the time of year when we email all our clients our annual client survey. We use the information and feedback you give us in this survey to plan our activities for next year.



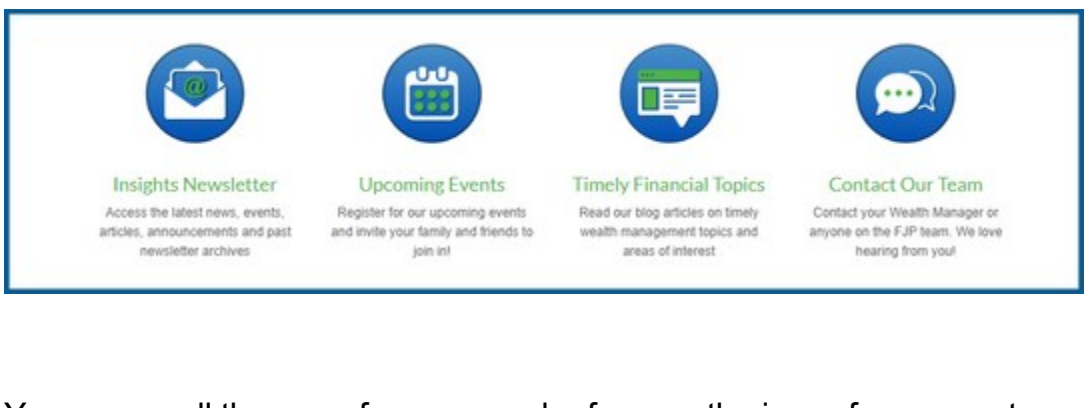
Check your email for a message from Scott announcing the survey. The email was sent just this week. When you locate the survey, we really appreciate it if you can take the time to complete it and give us your thoughts.

Thank you for your feedback as we can continually improve and deliver the services that are important to you.

Stay Up to Date with the FJP Client Home Page

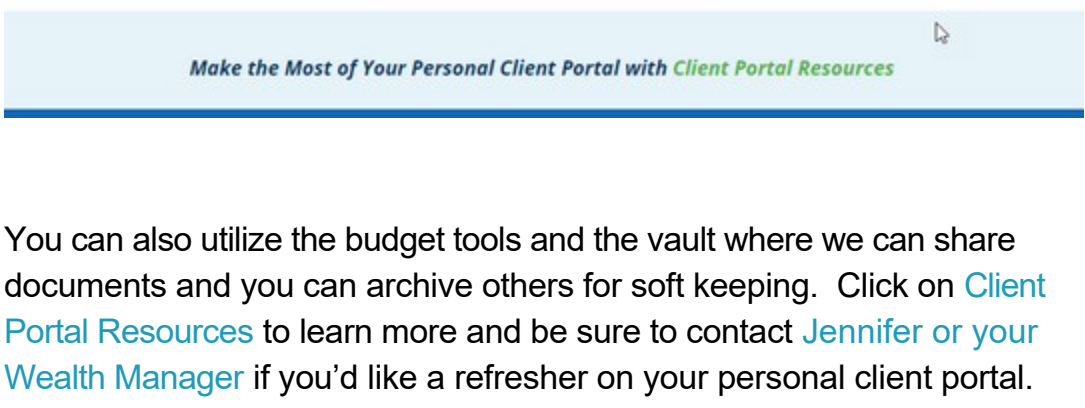
As a reminder, the [Financial Journey Partners website](#) is designed so that our home page explains who we are and what we do, to someone that is new to FJP.

The home page for our clients can be found on our website by clicking on the “[Client Portal](#)” green button, at the top right of every page of our website. Previously, the green button was labeled “Client Login”.



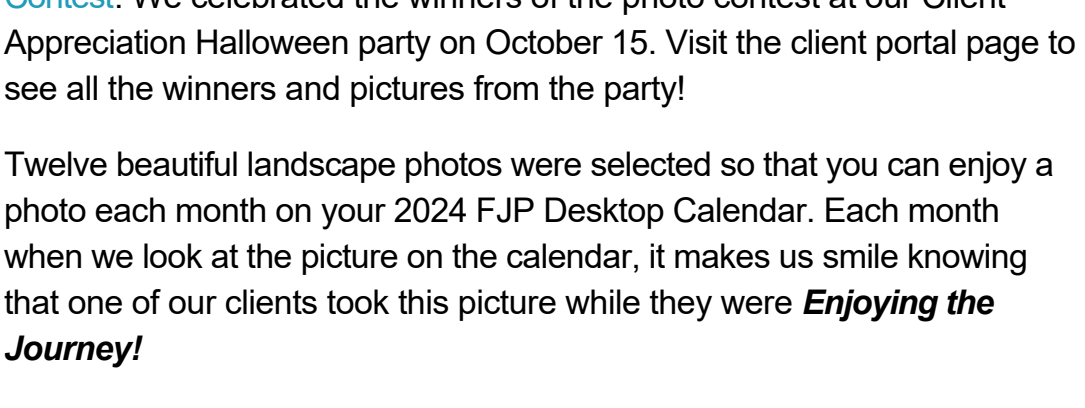
We recommend you bookmark the [www.financialjourney.com/client-portal](#) page and put it on the bookmark bar on your browser to make it easy to find.

We update the client home page regularly to include timely information that we think is important to clients. You can read our latest blogs and articles and view photos from our recent events as well as other news and tips.



You can scroll the page for news and reference the icons for access to see the latest newsletter, upcoming event, our blog and contact information for our team. We are all here to help.

At the top of the page is a link to **log into your personal client portal** where you can find your recent investment reports and financial plans.



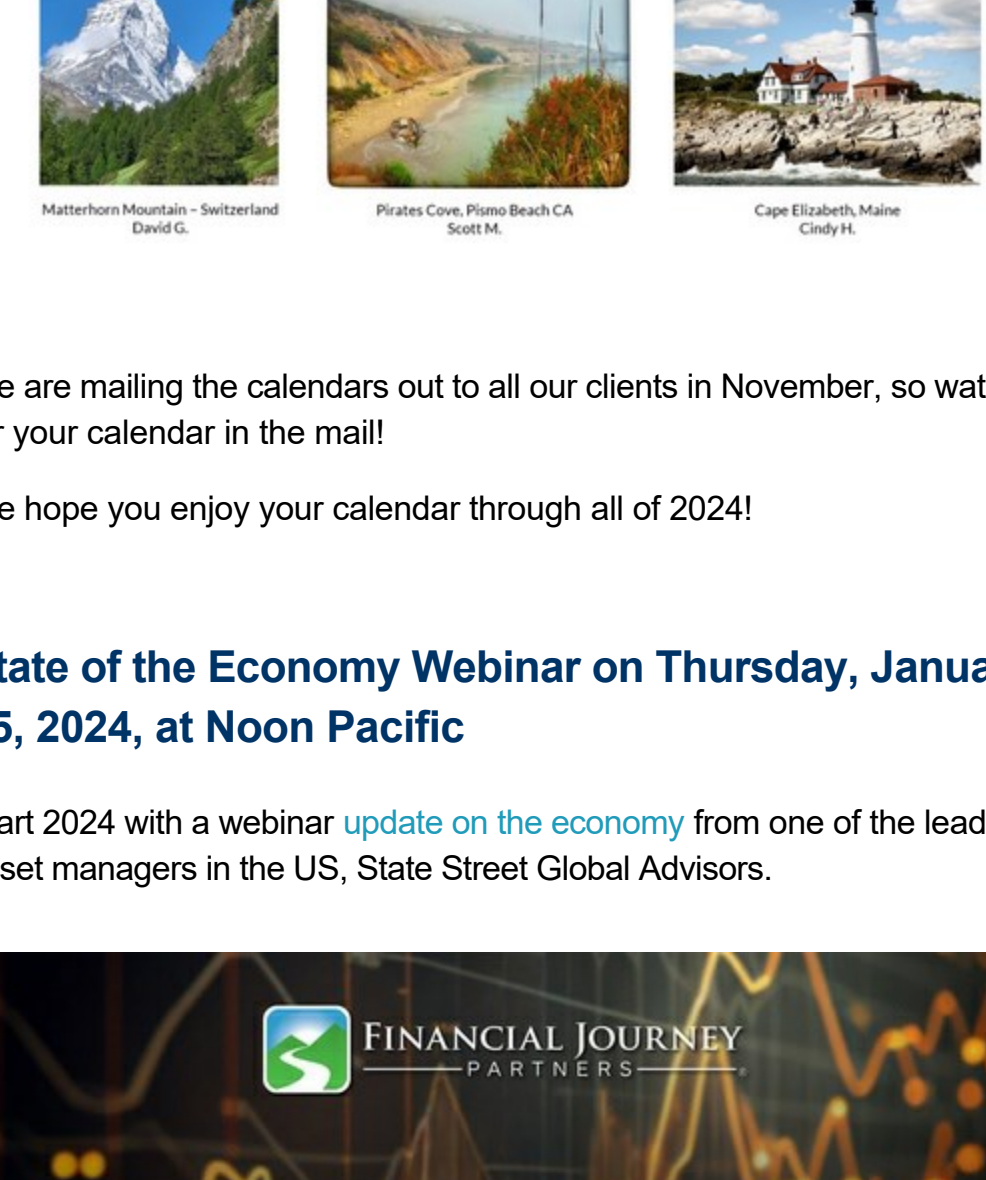
You can also utilize the budget tools and the vault where we can share documents and you can archive others for soft keeping. Click on [Client Portal Resources](#) to learn more and be sure to contact [Jennifer](#) or your [Wealth Manager](#) if you'd like a refresher on your personal client portal.

VISIT CLIENT PORTAL

2024 FJP Desktop Calendars are on Their Way

Thank you to everyone who submitted photos for the [2023 FJP Photo Contest](#). We celebrated the winners of the photo contest at our Client Appreciation Halloween party on October 15. Visit the client portal page to see all the winners and pictures from the party!

Twelve beautiful landscape photos were selected so that you can enjoy a photo each month on your 2024 FJP Desktop Calendar. Each month when we look at the picture on the calendar, it makes us smile knowing that one of our clients took this picture while they were ***Enjoying the Journey!***

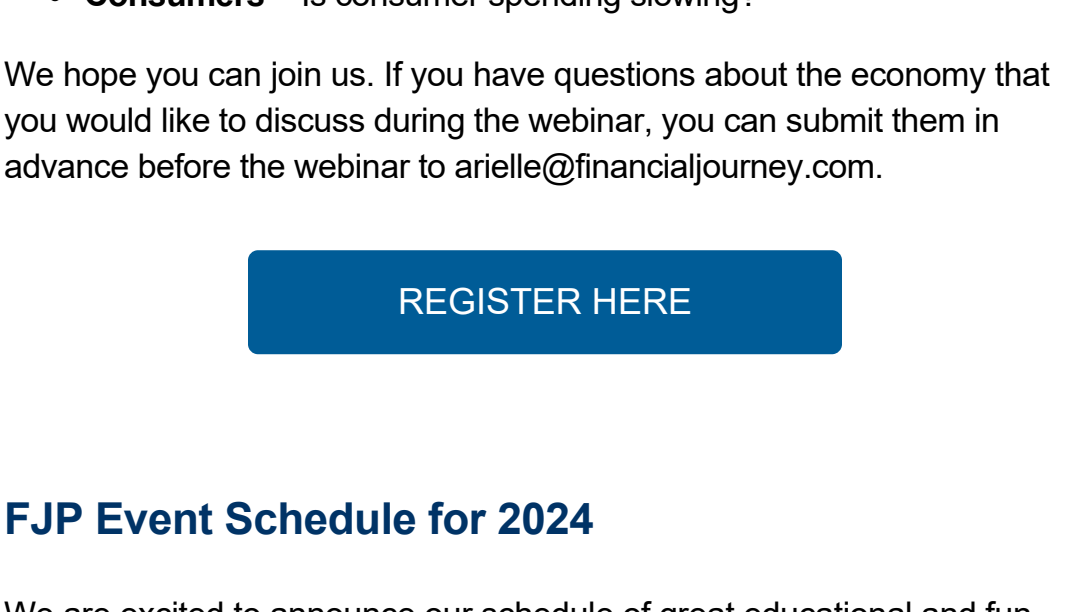


We are mailing the calendars out to all our clients in November, so watch for your calendar in the mail!

We hope you enjoy your calendar through all of 2024!

State of the Economy Webinar on Thursday, January 25, 2024, at Noon Pacific

Start 2024 with a webinar [update on the economy](#) from one of the leading asset managers in the US, State Street Global Advisors.



Our special guest is State Street Analyst Karlan Patel. Join Elaine and Scott as they discuss with Karlan important topics about the economy that will include:

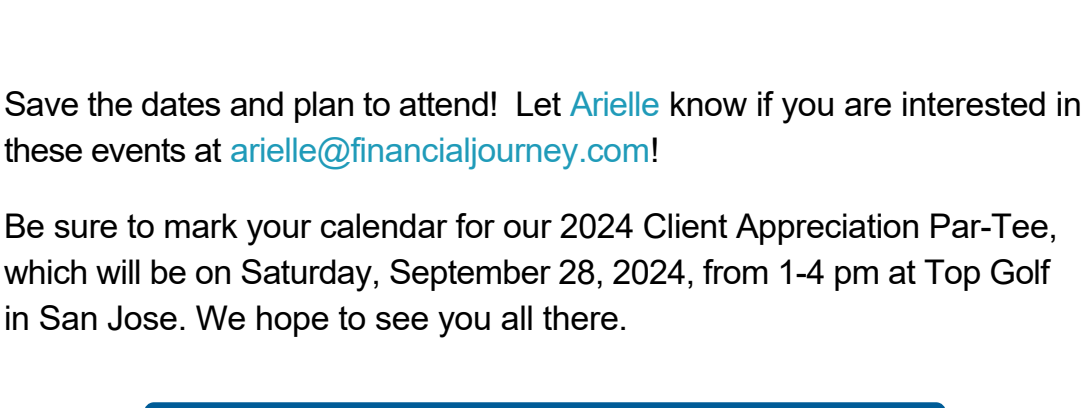
- **Inflation** – Is inflation really decreasing?
- **Federal Reserve** – Are they done raising interest rates?
- **Recession** – Was the recession expected in 2023 delayed until 2024?
- **Housing** – Will high mortgage rates drive down home prices?
- **Employment** – Are we seeing signs of rising unemployment?
- **Consumers** – Is consumer spending slowing?

We hope you can join us. If you have questions about the economy that you would like to discuss during the webinar, you can submit them in advance before the webinar to [arielle@financialjourney.com](#).

REGISTER HERE

FJP Event Schedule for 2024

We are excited to announce our schedule of great educational and fun events for 2024. We have planned some in-person events for the folks who live in Northern California, as well as webinars so we can include our clients who live in other parts of the country. We hope you can join us. Mark your calendars now!



Save the Dates for These 2024 Events:

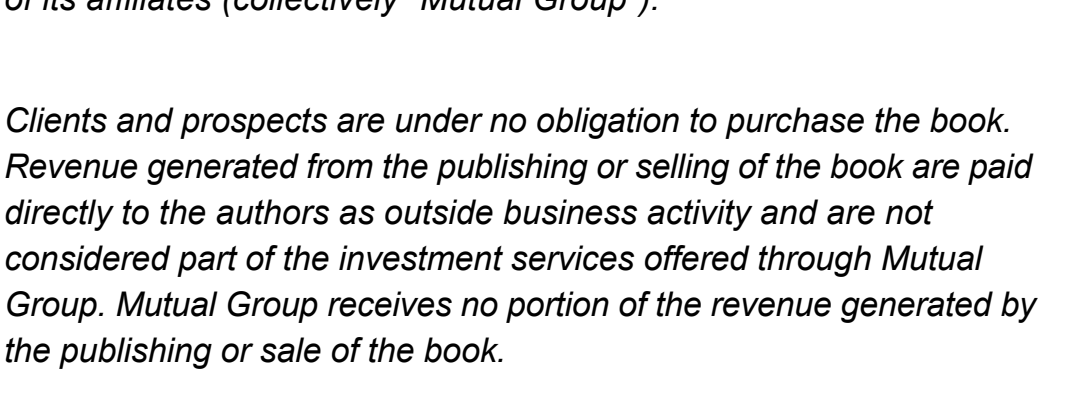
- **January 25, 2024, Thursday, Noon (Webinar)** - State of the Economy, with special guest speaker Karlan Patel from State Street Global Advisors – [Register Here](#)
- **March 21, 2024, Thursday, Noon (Webinar)** – Medicare Primer, with special guest Jennifer Taboada from BlackRock
- **April 18, 2024, Thursday, 5 pm (Webinar)** – 7 Lessons You Never Learn in School, with special guest Barry Garapedian (coach for young adults 14-26)
- **May 4, 2024, Saturday, 1-4 pm (in Person)** – May the 4th Be With You Star Wars Party, at Metro Plaza (come in your best Star Wars Costume)
- **Memorial Day to Labor Day** – FJP 2024 Photo Contest - Enjoy the Journey!
- **August 15, 2024, Thursday, 5 pm (Webinar)** – Mid-Year Economic Update presented by Elaine and Scott
- **September 28, 2024, Saturday, 1-4 pm (in Person)** – 2024 Client Appreciation Par-Tee at Top Golf in San Jose

**** NOTE: All times are in Pacific Time**

Save the dates and plan to attend! Let [Arielle](#) know if you are interested in these events at [arielle@financialjourney.com](#)!

Be sure to mark your calendar for our 2024 Client Appreciation Par-Tee, which will be on Saturday, September 28, 2024, from 1-4 pm at Top Golf in San Jose. We hope to see you all there.

DOWNLOAD 2024 CALENDAR



Enjoying The Journey – Happy Thanksgiving

We love this time of year. The air is crisp and cool. The leaves turn beautiful colors. It's football season and going to the tailgates and 49er games are lots of fun.

We also like to slow down to take the time to be thankful for all the positive things in our lives. We appreciate the opportunity to be part of your financial journey. We work hard to create a wonderful community for all of our clients and we're thankful you are part of our FJP community.

Thank you for enjoying the journey with us! If there is anything we can do to help you, please [give us a call](#).

Elaine, Scott, Linda

We want to help you make smart decisions and align your money with your goals so you can enjoy the journey.

Partners in Your Financial Journey®

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