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Warm Wishes This Holiday Season

As the year draws to a close, we want to extend our heartfelt appreciation to you and your family. The holiday season offers a wonderful reminder of what truly matters—connection, trust, and the relationships we build over time. Thank you for choosing us to be part of your financial journey. Your confidence in our guidance is something we value deeply.

We hope this Christmas brings you peace, happiness, and time to enjoy the company of loved ones.

Throughout my three decades in personal wealth management, each year has introduced new challenges and opportunities. From traditional financial planning tools to today's fast-evolving technologies, the industry continues to transform. Innovations—especially in artificial intelligence—are reshaping the way we assess markets, prepare strategies, and share insights with clients.

Total Wealth Solution

Our client relationships are guided by our Total Wealth Solution—a comprehensive planning approach designed to address the full scope of your financial life. Rather than focusing on individual products or isolated decisions, this model integrates multiple areas of planning into one cohesive strategy.

The Total Wealth Solution brings together Financial Planning, Investment Management, Insurance Solutions, and personal priorities. By aligning these elements, SV Wealth aims to create clarity, consistency, and confidence as your financial needs evolve over time.



December Focus: Charitable Giving

The holiday season is often a time to pause and reflect on how we can make a positive difference. Charitable giving is an important component of the Total Wealth Solution, allowing individuals and families to align their financial planning with the causes and values that matter most to them.

When approached thoughtfully, charitable giving can be both meaningful and strategic. Donations may be structured to support tax efficiency, complement estate and legacy planning, and fit within an overall investment and cash-flow strategy. Beyond financial considerations, philanthropy allows families to create lasting impact while passing along values of responsibility, generosity, and stewardship.

As the year comes to a close, charitable giving serves as a reminder that effective wealth planning is not only about building and preserving assets, but also about using wealth with intention and purpose.

Market Review: Fourth Quarter 2025

The fourth quarter of 2025 ended on a positive note, with markets showing resilience despite ongoing economic uncertainty and shifting interest rate expectations. Equity markets were supported by earnings growth, sector rotation, and continued momentum in technology and AI, with the S&P 500 finishing the year up 16.40% and the New York Stock Exchange Composite up 13.65% year-to-date. Canada's market also ended the year well, with the S&P/TSX 60 up 21.73% year-to-date, supported by strong performance in commodities, energy, and financials.

Looking ahead to early 2026, interest rate policy, innovation-driven growth, commodity demand, and geopolitical developments are expected to remain key influences. As the year concludes, we remain focused on providing disciplined, long-term guidance.

Information as of December 8, 2025, Source: FactSet

Final Reflections

As 2025 comes to an end, we want to express our sincere thanks for the trust you place in us. Markets may shift, and global conditions may evolve, but our commitment to supporting you with clarity, care, and long-term perspective remains unwavering.

We wish you a Merry Christmas and a joyful holiday season, and we look forward to helping you pursue your goals with confidence in 2026.

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