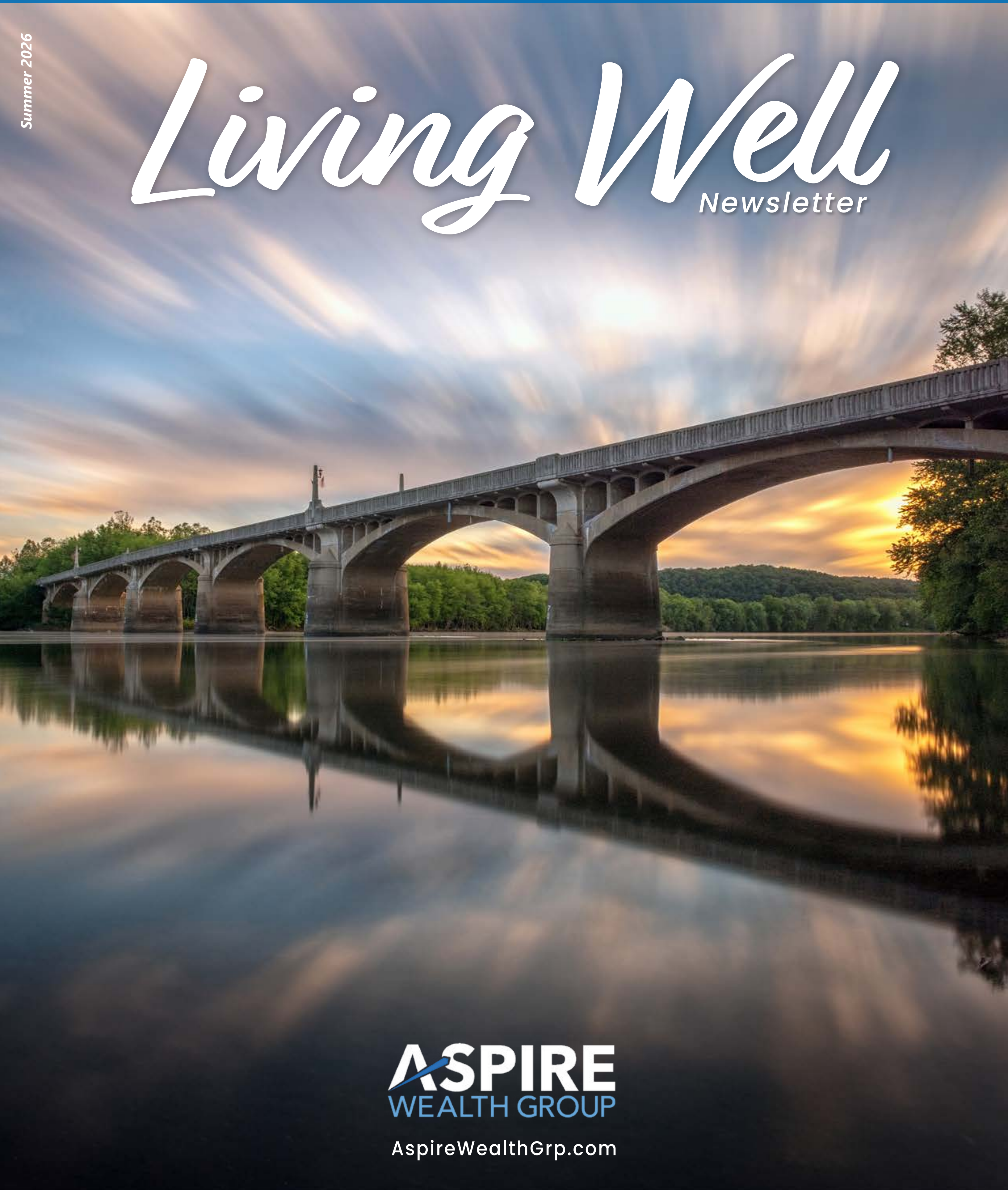
Team Updates | Five Close Summer Escapes | Investing in AI | Helping Adult Children Financially
Mid-Retirement Check-in | Building A Family Legacy | In the Community

Summer 2026

Living Well
Newsletter



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WEALTH GROUP

AspireWealthGrp.com

IN THIS ISSUE OF

Living Well

From the desk of Jason Dugan

Summer has a way of reminding us what matters most.

As the pace of life shifts and calendars fill with vacations, family gatherings, and long evenings outdoors, many of us are given the opportunity to step back from our daily routines and reconnect with the people and experiences that bring us the greatest joy. Whether you're spending time with children and grandchildren, traveling to new places, or simply enjoying a quiet evening on the porch, summer offers a valuable opportunity to reflect on what a well-lived life truly means.

In our profession, it's easy to become focused on numbers, investment returns, and financial strategies. While those things are important, they are ultimately tools designed to support something much bigger – your goals, your relationships, and your vision for the future. The conversations we have with clients often reveal that the most meaningful aspirations have little to do with wealth itself. They involve creating memorable experiences with family, helping loved ones succeed, supporting causes that make a difference, and leaving a legacy that reflects a lifetime of values and hard work.

That theme of legacy appears throughout this issue of Living Well. You'll find articles on helping adult children financially, conducting a mid-retirement check-in, and building a family legacy across generations and distances. While each topic is different, they all share a common thread: intentional planning. Life rarely unfolds exactly as expected, but thoughtful preparation allows us to navigate change with greater confidence and peace of mind.

You'll also find insights into one of today's most talked-about innovations – artificial intelligence. Like many technological advances before it, AI presents both opportunities and challenges. Understanding how these developments may influence businesses, investments, and everyday life can help us make more informed decisions in the years ahead.

As always, I am incredibly grateful for the trust you place in our team. It is a privilege to serve as your partner, helping you navigate life's opportunities and uncertainties. I am equally proud of the impact our Aspire CARES initiative continues to make within our communities. Supporting organizations that enrich the lives of others remains an important part of who we are.

My encouragement to you this summer is simple: take time to be present. Enjoy the moments that can't be measured on a statement or spreadsheet. Make memories, strengthen relationships, and invest in the people who matter most.

From all of us at Aspire Wealth Group, thank you for allowing us to be part of your journey. We wish you a safe, joyful, and meaningful summer.

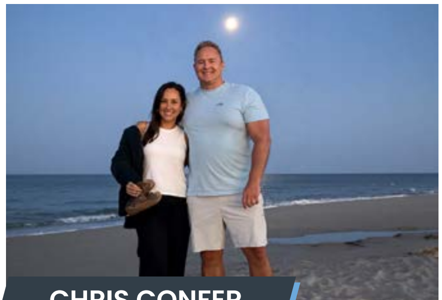
Jason Dugan, CFP®, AIF®
President, Aspire Wealth Group

Team Highlights

We asked the team to share a highlight from the last few months, and here's what they had to share.

KEELY SWARTWOOD

"My husband, Hadyn, and I welcomed our fist child, Isla, in March."

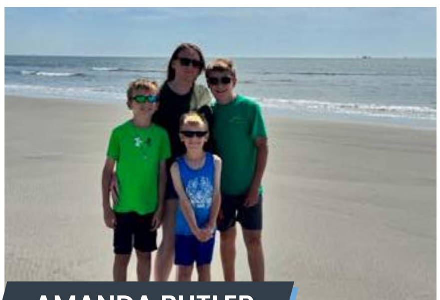


CHRIS CONFER

"Spending Memorial Day Weekend at Rehoboth Beach, Delaware, with my girlfriend, Claressa."

RENEE' HITCHNER

"In May, I attended my granddaughter, Madison's, concert for the Pitman Elementary School."

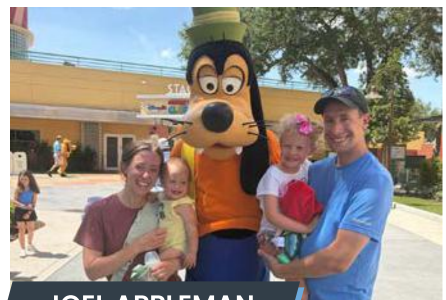


AMANDA BUTLER

"The beach is my happy place. And, if I get there with my family, it's just the best."

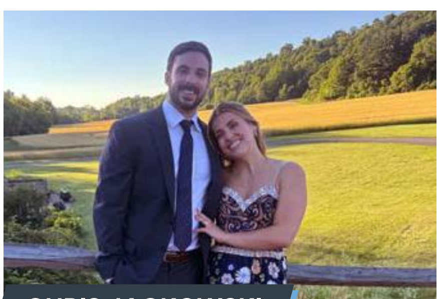
DREW NEWCOMB

"My wife, Marissa, and I enjoyed a baby shower to celebrate our baby boy due in August."



JOEL APPLEMAN

"Going to Walt Disney World with my family in May."

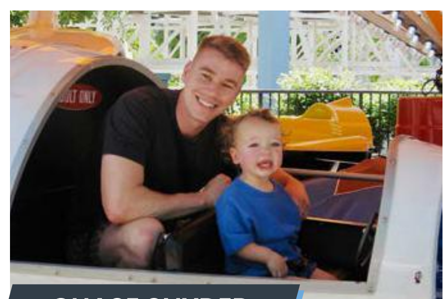


CHRIS JACKOWSKI

"Alley and I attended a long time friend's wedding in Central New York last month."

DEREK SNYDER

"Attending the 2026 NFL Draft in Pittsburgh."



CHASE SNYDER

"Louie took on Hershey Park for the first time!"

HIGHLIGHTS CONTINUED ON PAGE 6 >

Elevate National Conference

In May, our team attended the Raymond James Elevate National Conference in Las Vegas, Nevada, where industry leaders from across the country gathered to share ideas, insights and strategies shaping the future of financial planning. We returned with fresh perspectives and practical ideas that will help us better serve you while enhancing our practice's operations.

Five Summer Escapes Close to Home

Summer is the perfect time to explore new places, reconnect with loved ones, and create lasting memories. You don't have to travel far to enjoy a memorable getaway. These destinations are all within a day's drive for many of our readers and offer the perfect opportunity to experience something new close to home.

Ricketts Glen State Park (PA)

Home to 22 named waterfalls, Ricketts Glen is one of Pennsylvania's most spectacular natural treasures. Whether you're hiking a scenic trail or simply enjoying the peaceful surroundings, it offers the perfect opportunity to appreciate the beauty of the outdoors.

Gettysburg, PA

Step back in time while exploring one of America's most historic towns. Visitors can tour the battlefield, explore museums, browse locally owned shops, and enjoy the many restaurants that make Gettysburg a destination worth the drive.

Jim Thorpe, PA

Known as the "Switzerland of America," Jim Thorpe combines historic charm with scenic mountain views. Spend the day exploring unique shops, local restaurants, historic architecture, and scenic train rides through the Pocono Mountains.

Longwood Gardens (Kennett Square, PA)

With more than 1,000 acres of beautifully maintained gardens, Longwood Gardens is a relaxing destination for nature lovers. Enjoy vibrant summer blooms, impressive fountain displays, and the beauty of one of the country's premier horticultural destinations.

Cape May, NJ

From its beautiful beaches and Victorian architecture to boutique shopping and waterfront dining, Cape May offers the perfect blend of relaxation and charm. Whether you visit for the day or plan a weekend escape, it is a timeless summer destination.

Whether you're looking for adventure, history, natural beauty, or a relaxing day by the shore, these nearby destinations offer wonderful opportunities to explore, unwind, and create lasting summer memories.

5th Annual

Stock Up on Summer

CLIENT APPRECIATION EVENT

On June 5th, we hosted our annual Client Appreciation Event at The Potting Bench Greenhouse & Market in South Williamsport, PA. Our team had a wonderful time connecting with clients and admiring the creativity they brought to their planters.

Investing in Artificial Intelligence

Considering the potential benefits and risks of the latest tech revolution.

It's no surprise that the role of artificial intelligence (AI) is on the rise. According to McKinsey's "The State of AI" report, 78% of respondents say their organizations use AI in at least one business function, up from 55% a year earlier.

AI is being adopted across multiple industries, from manufacturing and logistics to banking and healthcare. It's not just a product of technology companies anymore.

Given its increasing adoption, there's a chance your portfolio already contains investments related to AI. So, what does that mean for you? Does it all point to opportunity, or should you proceed with caution?

Evaluating the potential benefits

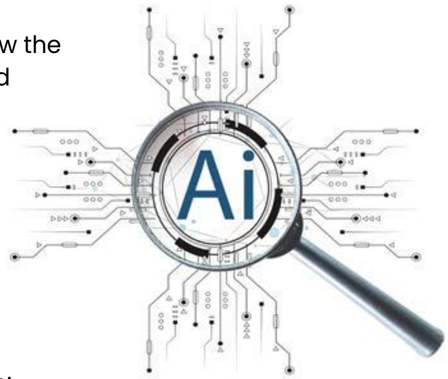
As with any transformative technology, companies leading AI development or adoption may experience faster growth than those that don't. They sit at the forefront of innovation, where growth may follow. Including AI-driven companies in your portfolio may provide exposure to high-growth potential. And the opportunity is expected to be significant: A United Nations Trade and Development report projects AI could become a $4.8 trillion market by 2033, up from $189 billion in 2023.

Investing in AI doesn't necessarily mean having a tech-heavy portfolio. Because AI is being adopted in many sectors, these investments can be diversified by nature. In healthcare, AI is being used for diagnostics and drug discovery. In manufacturing, robotics and maintenance. In retail, personalization and supply chain optimization. Companies leveraging AI within their industries may have a competitive edge worth considering.

Recognizing the risks

One of the most highly publicized risks of AI is misinformation. Generative AI can produce content that sounds authoritative but isn't always accurate. Because it learns from past information, AI can pick up and reinforce biases hidden in the historical. If companies fail to manage these risks, they may face consequences like loss of credibility and diminished customer trust, which can affect market performance.

Privacy is another major concern as governments tighten AI regulations. Future compliance requirements may require companies to invest in auditing and safety measures. That can slow the pace of AI adoption and increase compliance costs, which can put pressure on profit margins.



Finding balance

Backed by the most widely held AI stocks, the Morningstar Global Artificial Intelligence & Big Data Consensus Index outperformed the broader Morningstar Global Target Market Exposure Index by 35% from November 2022 to May 2025.* However, this outperformance came with higher volatility and steeper declines, reflecting the risk of investing in emerging, high-growth technologies.

There are multiple vehicles through which you can invest in AI. One approach is to potentially reduce your risk by investing in exchange-traded funds or mutual funds that offer broader exposure to AI. This approach relies less on picking a winner and more on investing in AI's overall potential across industries. You may also want to consider your personal values, to ensure you're comfortable with where your money is invested.

As with any investment, it's important to consider the benefits and risks in alignment with your big-picture financial situation and goals. AI may be an exciting investment prospect, but it deserves the same careful considerations as any other investment in a well-diversified portfolio.

**This article is for informational purposes only and is not a recommendation. There is no assurance the trends mentioned will continue or that the forecasts discussed will be realized. Past performance may not be indicative of future results. The market value of securities fluctuates and you may incur a profit or a loss. This analysis does not include transaction costs which would reduce an investor's return. The Morningstar Global Artificial Intelligence & Big Data Consensus Index is a thematic equity index designed to provide exposure to companies that are widely held by funds targeting the Artificial Intelligence (AI) and Big Data investment themes. The Morningstar Global Target Market Exposure Index is a broad equity benchmark designed to represent the performance of large- and mid-cap stocks across both developed and emerging markets. There is no assurance any investment strategy will be successful. Investing involves risk and investors may incur a profit or a loss. The companies engaged in the technology industry are subject to fierce competition and their products and services may be subject to rapid obsolescence. Diversification does not ensure a profit or protect against a loss.*

Sources: McKinsey.com; Morningstar.com; UNCTAD.org

Team Highlights

CONTINUED FROM PAGE 3

JO'NELLE FETZER

"Every Mother's Day, my one request is to spend the day at our favorite place, Knoebels Amusement Resort. Here we are on our annual Mother's Day train ride at Knoebels!"

SAMMARA VECCHIO

"Attending my daughter's end-of-year art show with my grandmother as we celebrated her artwork from the school year."

KATHERINE CAMPBELL

"Celebrating my niece's high school graduation with my boys."

JASON DUGAN

"Enjoying time with close friends at the Outer Banks in June."

Helping Adult Children Financially: Finding the Right Balance

Many parents find that financial support for their children doesn't end when they reach adulthood. Whether it's helping with a down payment, covering childcare expenses, paying off student loans or stepping in during a difficult season, these decisions are often driven by love and a desire to help.

While these gestures can be meaningful, they also raise an important question: how do you support your children without compromising your own financial future?

Start With Your Own Financial Plan

Before offering financial assistance, it helps to take a step back and review your own financial picture. Your retirement income needs, healthcare costs, emergency savings and long-term goals should remain the foundation of any decision.

Supporting your children can absolutely be part of your financial life, but it should not come at the expense of your long-term security or independence.

Set Clear Expectations Early

One of the most important, and often overlooked, parts of family financial support is communication.

If you decide to help, be clear about the details from the start. Is the money a gift or a loan? Will there be repayment expectations? Is this a one-time gift or ongoing support?

Having these conversations early can help prevent misunderstandings later and preserve family relationships.

Remember that Support Isn't Always Financial

Not all assistance needs to involve money. In many cases, experience, time and guidance can be just as valuable.

This may include helping with childcare, offering career advice, sharing lessons from your own financial journey or simply being available as a sounding board during major life decisions.

These types of support often leave a lasting impact without affecting your financial plan.

Finding the Right Balance

Helping adult children can be one of the most meaningful ways to support family. It reflects generosity, care and a desire to see the next generation succeed.

At the same time, the most sustainable support is the kind that protects your own financial well-being.

With thoughtful planning and open communication, it's possible to strike a balance that supports your children today while preserving your independence for years to come.

A Mid-Retirement Check-In

Evaluate your retirement beyond health and wealth.

Retirement isn't simply about reaching retirement. It's about making the most of the years that follow.

As you move through retirement, it's worth taking time to evaluate more than just your finances and your health. Around the midpoint of retirement, often between ages 70 and 80 depending on your longevity, a thoughtful check-in can help ensure your home, lifestyle and financial plan continue to support the life you want to live.

One helpful exercise is to observe other retirees around you. Consider the choices they've made, what seems to be working well and what you might do differently. Then, ask yourself a few important questions.

Does my home still work for me?

Retirees spend an average of nearly two hours each day on household chores, according to the Bureau of Labor Statistics. If maintaining a larger home has become more work than enjoyment, downsizing could reduce maintenance while simplifying your lifestyle.

On the other hand, if your home is where children and grandchildren gather to create lasting memories, keeping the extra space may still be the right choice. It's also worth considering accessibility and location. A single-story home, condominium or a move closer to family may better support your needs in the years ahead.

Do I have any health concerns cropping up?

Even if you're in excellent health, it's wise to review your healthcare needs periodically. Consider whether your doctors remain conveniently located, whether your Medicare coverage still fits your situation and whether any anticipated medical expenses should be factored into your financial plan.

Staying active is equally important. Exercise programs, community activities and fitness classes can help support both your physical health and meaningful social connections throughout retirement.

Am I spending time in a fulfilling way?

Retirement offers the freedom to spend your time as you choose, but interests naturally evolve. Hobbies that once brought enjoyment may no longer provide the same fulfillment, while new opportunities may be waiting to be explored.

Whether it's volunteering, taking a class, joining a walking group or book club, or reconnecting with old friends, staying engaged can bring purpose, strengthen relationships and enrich your overall well-being.

Do I need to make any adjustments to my finances or estate planning documents?

Your retirement plan should continue to support both your everyday needs and the experiences that matter most to you. Reviewing your budget, investment strategy and long-term goals with your financial advisor can help ensure your finances remain aligned with your priorities.

It's also important to revisit your estate planning documents and beneficiary designations after significant life events, such as marriages, divorces, births or the loss of a loved one.

The longer retirement lasts, the more valuable periodic reviews become. Taking time to evaluate your home, health, lifestyle and financial plan can help you make thoughtful adjustments so you can continue enjoying a rewarding and fulfilling retirement.

Building a Family Legacy, No Matter the Distance

Not long ago, it was common for multiple generations of a family to live in the same town. Today, many families are spread across different states, time zones and even countries.

While distance can make it harder to gather around the same dinner table, it doesn't have to weaken family connections. Some of the most meaningful legacies are built through stories, traditions, values and relationships that connect generations, no matter how many miles separate them.

Share Your Story

One of the simplest ways to create a lasting impact is by sharing your story.

Every family has memories worth preserving, from childhood adventures and family traditions to lessons learned through life's successes and challenges. While these stories may seem ordinary to you, they help younger generations understand where they come from.

Consider writing down a few favorite memories or recording them on your phone. You might share stories about your first job, how you met your spouse, memorable family vacations or important life lessons you've learned along the way.

Years from now, your grandchildren may not remember every gift they received, but they will appreciate the stories that help them better understand their family's history.

Create Meaningful Connections

Building a family legacy isn't only about preserving the past. It's also about staying connected in the present.

A handwritten letter, family recipe collection, photo album or memory book can help strengthen family bonds while preserving meaningful moments. These keepsakes often carry more sentimental value than expensive gifts because they reflect the people and experiences that make a family unique.

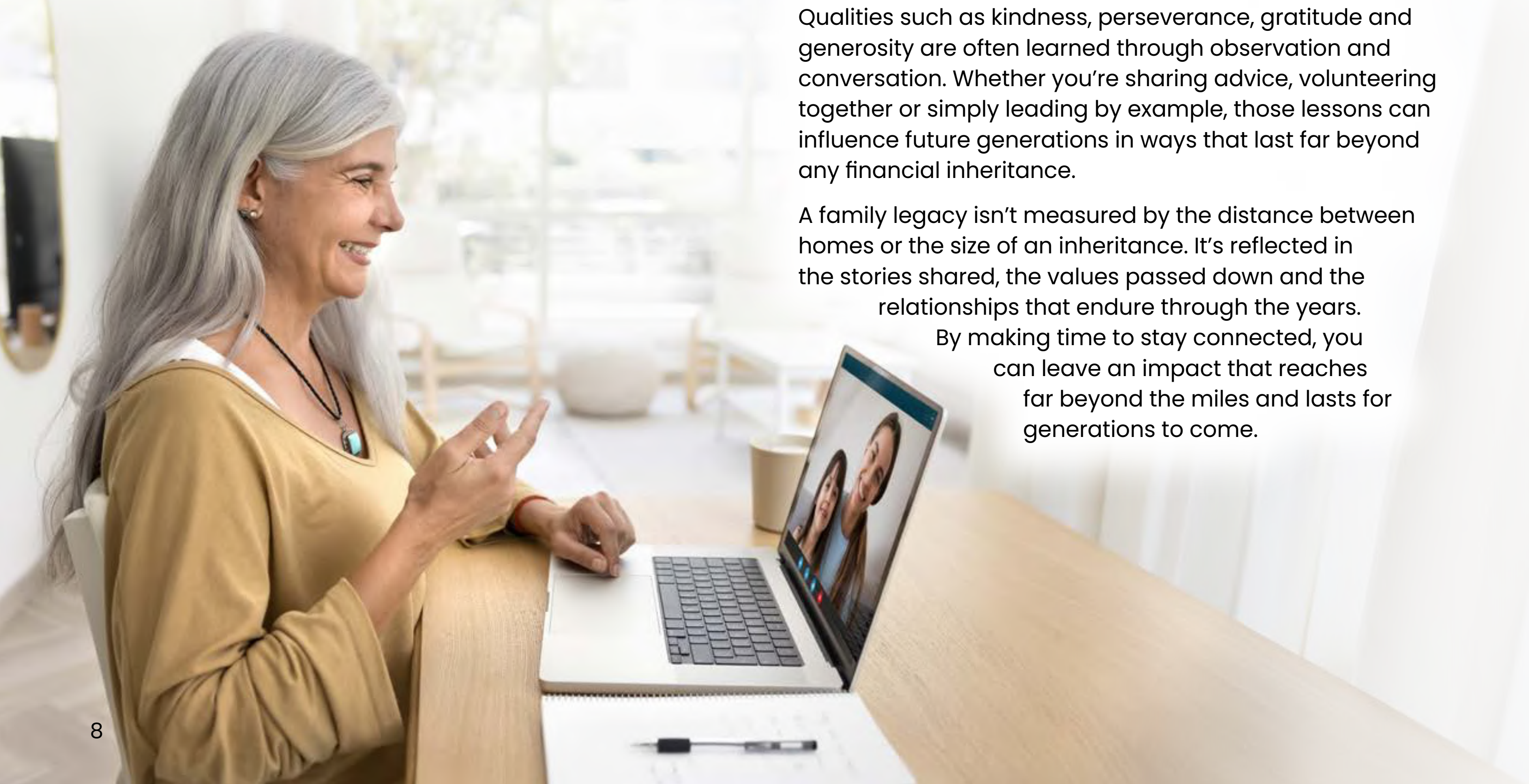
Technology can also help bridge the distance. Video calls, shared photo albums and regular text messages make it easier than ever to stay involved in the lives of children and grandchildren. A quick call to ask about a school project, sporting event or family vacation can go a long way. When it comes to maintaining relationships, consistency often matters more than frequency.

Pass Along What Matters Most

Perhaps the most important part of any family legacy is passing along values.

Qualities such as kindness, perseverance, gratitude and generosity are often learned through observation and conversation. Whether you're sharing advice, volunteering together or simply leading by example, those lessons can influence future generations in ways that last far beyond any financial inheritance.

A family legacy isn't measured by the distance between homes or the size of an inheritance. It's reflected in the stories shared, the values passed down and the relationships that endure through the years. By making time to stay connected, you can leave an impact that reaches far beyond the miles and lasts for generations to come.



Tips for Healthier Skin as You Age

Your skin will change as you age, especially if you've spent a lot of time outdoors over the years. While sunshine is an excellent source of vitamin D, it can also lead to or accelerate wrinkles, dryness, age spots, bruising, and cancer. Other potential causes for these conditions can include dehydration, smoking, stress, and other health factors. Still, there are ways to increase your chances of having the healthiest skin possible as you age.

Source: National Institute on Aging (https://www.nia.nih.gov/health/skin-care/tips-healthier-skin-you-age)

The Good of GRATITUDE

Practicing daily gratitude can positively impact your health.

Focusing on the good in life can have measurable benefits. Research has shown the health benefits of gratitude:

Less stress, better sleep: Practicing gratitude daily can lower stress, bring your heart rate down, calm an overactive nervous system and help you sleep better.

Alleviate depression: There's evidence that gratitude improves depression symptoms and boosts optimism and emotional resilience when challenges do arise. Focusing on accomplishments instead of shortcomings also strengthens your feelings of self-worth.

Heart health: A daily gratitude practice can help lower blood pressure and boost the body's ability to fight illness.

Spend some time each day focusing on what you're thankful for. Try keeping a gratitude journal by writing down a few of these things daily to help you reap the health benefits.

The Greatest *Compliment*

Referring friends or family members is the highest way to show your trust, and we'd love the opportunity to serve the people who matter most to you.

#ASPIRECARES

ASPIRE Cares

In the Community

Established in 2021, Aspire CARES reflects our commitment to supporting local nonprofit organizations and raising awareness of the important work they do throughout our communities. Since its inception, the initiative has donated more than $100,000 to a variety of organizations, helping make a meaningful impact in the communities we are proud to serve.

Camp Susque

In the second quarter, we provided support to Camp Susque in Trout Run, Pennsylvania. For generations, Camp Susque has provided a place where youth, young adults, and families can grow in character, build meaningful relationships, experience the outdoors, and create memories that last a lifetime. Their mission is centered on helping individuals grow through Christ-centered camp experiences that encourage faith, personal development, and connection. Learn more at: ***www.susque.org.***

A Taste of Summer CELEBRATION

FEATURING DARRYL WORLEY

On June 26th, we hosted our annual Taste of Summer Celebration at Blue Cork Winery & Vineyard in Williamstown, NJ. We enjoyed a beautiful summer evening filled with great food, memorable conversations, and an unforgettable performance by platinum-selling country artist Darryl Worley. Thank you to everyone who joined us.

Honey Chipotle Chicken Skewers

Total Time: 20 minutes
Yield: 3-4 servings

INGREDIENTS

Chicken

- ✓ 1 pound chicken breasts, cut into bite-sized pieces
- ✓ Wood Skewers *(optional)*

Honey Chipotle Mix

- ✓ 1 1/2 tablespoon honey
- ✓ 1 chipotle pepper in adobo, minced
- ✓ 1 clove garlic, grated
- ✓ 2 tablespoons taco seasoning
- ✓ 1 orange, zest and juice *(1-2 teaspoons zest and 1 tablespoon juice)*
- ✓ *1/2 teaspoon kosher salt*
- ✓ *1 tablespoon avocado oil*

MAKE IT

1. **Soak:** Soak the skewers in water for 15-30 minutes while you prep the chicken.
2. **Mix:** Using your hands or tongs, mix the chicken with the honey chipotle mix. It'll look saucy and messy, in a good way.
3. **Skewers:** Thread the chicken pieces onto skewers (4 skewers with a pound of chicken).
4. **Cook Em Up:** You can cook these a number of different ways – air fry them at 400 degrees for 10 minutes or until internal temperature reaches 165 degrees. Grilling would also be amazing! Finish with a drizzle of honey, or (yum) 2 tablespoons of melted butter mixed with honey. It's so good!

SAVE THE DATE

YEAR-END CELEBRATION

Dinner & Concert featuring Jordan Smith

Thursday, December 3

5:30 PM – 9:00 PM

Enjoy a delicious dinner followed by a festive holiday concert featuring Jordan Smith, Season 9 winner of *The Voice*, hosted at Herman & Luther's in Montoursville, Pennsylvania. Known for his powerful vocals and inspiring performances, Jordan will make this an unforgettable evening of music, celebration and appreciation.

Season 9 Winner of *The Voice*

From left to right: Renee' Hitchner, Joel Appleman, Sammara Vecchio, Drew Newcomb, Keely Swartwood, Chris Jackowski, Jason Dugan, Derek Snyder, Chase Snyder, Chris Confer, Jo'nelle Fetzer, Katherine Campbell, Amanda Butler.

Aspire Wealth Group is honored to be nationally recognized.

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2019–2026

Jason Dugan awarded for the 8th consecutive year!

Forbes 2026 BEST-IN-STATE WEALTH ADVISORS SHOOK® RESEARCH

Jason Dugan awarded for the 6th consecutive year!

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Aspire Wealth Group awarded for the 4th consecutive year!

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The 2026 Forbes ranking of America's Best-In-State Wealth Management Teams, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 3/31/2024 to 3/31/2025 and was released on 01/07/2026. Advisor teams that are considered must have one advisor with a minimum of seven years of experience, have been in existence as a team for at least one year, have at least 5 team members, and have been nominated by their firm. The algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 12,787 team nominations, 6,149 advisor teams received the award based on thresholds. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Compensation provided for using the rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please see https://www.forbes.com/lists/wealth-management-teams-best-in-state for more info.