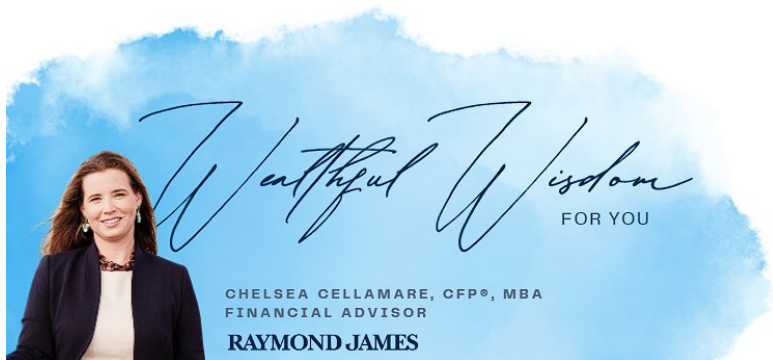


Hi Friends,

You're busy, but **your financial well-being always deserves a moment!** In ≤ 5 minutes, enjoy this month's Wealthful Wisdom blend of timely financial and lifestyle rich content.

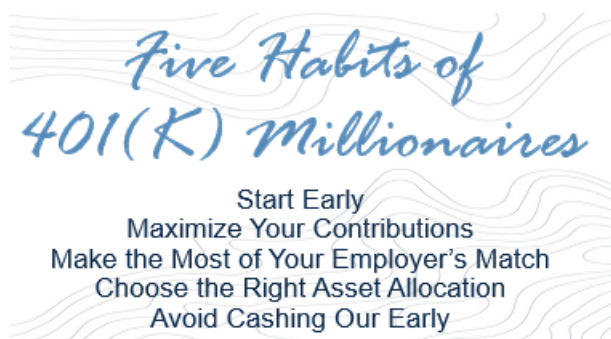
We hope you find something worth reading and sharing. We wish you and yours a happy, healthy summer. **On a personal note**, summer started with an exciting elementary school graduation for our son Dalton and the kids have enjoyed many summer classics: bon fires, s'mores, flower crowns and boating (pictures attached/below)!



Retirement & Longevity

Five habits of 401(K)/403(B) millionaires

Retirement savings aren't a one-size-fits-all matter. Instead, the amount you'll need depends on a variety of factors, including your lifestyle, specific financial obligations, future plans and health needs. [Reading here](#), we explore five core principles, including how you can apply them to your financial plan.



How to retire better and on your terms – know when you're ready!

Whether your retirement is way out on the horizon or a stone's throw away, **it's never too early to start your retirement planning**. Focusing on your future and what you might need before you pull the retirement rip cord can make all the difference in your *landing*.

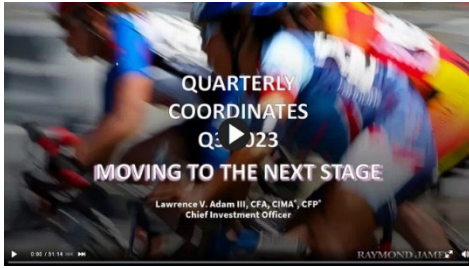
Aligning your financial picture, lifestyle, well-being, healthcare, part-time work, family, community and more requires serious thought and preparation. Dive into this quarter's Raymond James' Worthwhile cover article – *How do you know when you're ready to retire?* – on page 16 [here](#).

Economy, Markets & Investing

Over the past few weeks my son and I have enjoyed watching the **Tour de France** highlights in the later evening – it's been an exciting tour thus far! Interestingly, there's **several themes this major cycling race and our financial markets have in common** shared by our Raymond James Chief Investment Officer Larry Adam's latest Quarterly Coordinates webinar.

Technology & Innovation

3D Printing is Transforming the Medical Industry → While [page 15 of Worthwhile](#) summer edition provides greater insights on the benefits and rapid adoption of medical related 3D printing, I was impressed seeing it first-hand during a recent tour at Johns Hopkins All Children's Hospital. The guide explained how their advanced 3D printer even creates different densities within an organ/body part for the purpose of strategizing and planning before a uniquely, complex surgery. Here's a few pics from my visit.



Whether you're a cycling enthusiast or not, staying informed about current economic and financial market developments is key to successful financial planning. I encourage you to watch webinar replays of our Chief Investment Officer's latest markets and investment insights by filtering by *media type* for *webinars* on my website resources [here](#).

Why complex, significant wealth warrants elevated support → When it comes to the management of significant wealth, quality recommendations beat quantity. For families with sizeable portfolios, having access to sophisticated investment options, coordination between other professional services and even discussions about building a philanthropic legacy all require a suite of elevated services that you may not have considered inquiring about. Explore [here](#)

*Complex, Significant Wealth
Warrants Elevated Support*

Managing substantial wealth often requires specialized capabilities and expertise.

Explore some of the ways your advisor may be able to assist [here](#):

- Curated Investment Access
- Coordination With Other Professional Services
- Liquidity And Risk Management
- Philanthropic Consultation
- Broader Lifestyle Support

It's That Time of Year...

For many of us, hurricane season is officially here. While not everyone receiving this newsletter resides in hurricane areas, emergencies and natural disasters can and do happen. Here's a few important reminders and proactive next steps you can take now:

- [Preparing your personal documents for an emergency](#)
- [Don't let a natural disaster derail your business](#)



Tech Sector Emerges as 2023's First Half MVP → Review the key takeaways [here](#)

Will ChatGPT (and the AI behind it) revolutionize our Lives?

Kemal Kvacic, Raymond James IT head of innovation, discusses what sets this technology apart – and what risks it poses. [Listen here](#)



On a personal note, summer started with an exciting elementary school graduation for our son Dalton and the kids have enjoyed many summer classics: bon fires, s'mores, flower crowns and boating! Next page for pictures.



Best,

Chelsea

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