

MERRY *Christmas*

Wishing you peace, joy, & prosperity
during the holidays & in the year ahead.



SILVERTREE
WEALTH PARTNERS
— Ashland —

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As we reflect on 2025, I am filled with gratitude for all the blessings the year has brought. Plus, I have a genuine excitement for the upcoming year as well!

My ongoing commitment to you as as your wealth advisor always has me wanting to learn more to help and this year I took a significant step in that endeavor: I graduated from the University of Southern Oregon with a Master of Business Administration (MBA) degree. Earning this graduate-level degree has inspired me to offer a unique way to help entrepreneurial business owners. And in 2026, I am adding a Business Exit Planning & Value Growth advising platform that helps business owners make smarter decisions & grow their businesses before selling...to move into the next chapter of their lives: a Happy Retirement!

In 2025, I attended several professional conferences to sharpen my skills for you:

- Raymond James (RJ) IBex Investment Banking:
 - Helping business owners learn more about M&A deal structuring, financing, & tax mitigation strategies.
- RJ Practice Management (High-Net-Worth (HNW) wealth mgt strategies)
- First Trust (HNW investment portfolio & tax mitigation strategies)
- Lord Abbett (HNW fixed income investment strategies)
- EPI's Exit Planning Summit (Business owner exit planning strategies)

Working with each of you - whether guiding strategic investment & tax mitigation decisions, helping to navigate personal transitions within your lives, or collaborating on charitable giving initiatives - has always continued to reinforce my passion for serving you and your families.

It is an honor to support your personal financial goals & I look forward to building on continued progress and opportunities within the next year ahead.

Truly yours, I am,
Todd

