

Focus

Confidence through Education

TCI | WEALTH ADVISORS

Purpose-filled Aging

How to prepare for aging with intention so you and your loved ones are ready and still able to live life to the fullest. Read more on page 2.

FALL 2022



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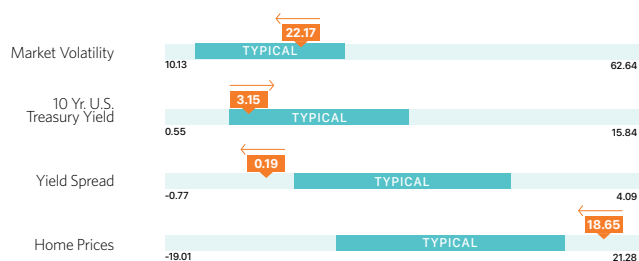


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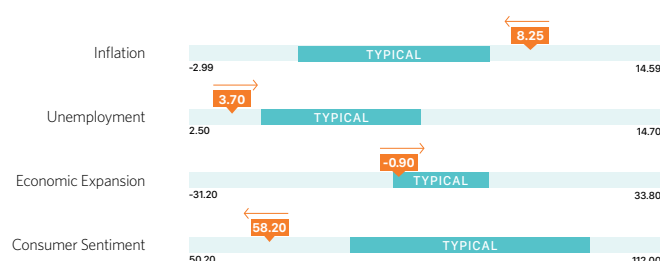
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MARKET SNAPSHOT



ECONOMIC SNAPSHOT



MOST RECENT 0.00 3 MONTH TREND TYPICAL RANGE ACTUAL RANGE

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How to Plan for Aging with Purpose and Intention

It's often said that growing old is earned, and that couldn't be more true. Yet as we age earning each day that's ahead of us potentially becomes compromised because many of us fail to prepare for the realities that are still to come.

With this in mind, our team at TCI Wealth Advisors has compiled an overview of common decisions you may need to make as you age. We hope that after you've read through this overview and reviewed the questions included, you'll feel more confident in your decisions for life as you age, and gain some peace of mind with a better understanding of what may be ahead.

Finding Purpose in Our Later Years

by Vanessa Burke Lee, CPA, CFP®



As we get older, we start to think about what will be important to us in our later years. How will we spend our time in our early years of retirement? Maybe it's travel or part-time work. In later retirement, we may move closer to family to have a close social network nearby as we get less mobile. Many of us also have specific goals for giving to causes close to our heart or legacy goals for our heirs.

Thinking about our future self and what we may value in our later years is not an easy task. It can seem scary and overwhelming. One way to begin the process of plotting out the life you want to live as you age is to write your future self a letter. This exercise can help generate ideas and add some intention to the desires floating around in our heads. It may even feel cathartic and bring a sense of relief knowing that at least some intentions have been written down.

In this letter you can map out the things you currently believe your older self would be glad to have completed. This includes getting things in place financially, clearly defining your medical wishes and embracing your family relationships, the easy ones...and the not so easy ones. Absolutely include those fun bucket list items that you want to experience, whether it's new travel destinations or learning a new skill. By writing this letter, you are mentally constructing your wishes and plans in a way that is less formal and intimidating.

At TCI, we often talk about "empowering purpose-filled lives." Our goal is for you to lead a life of meaning



and purpose however you define it. So, what gives you purpose? Volunteering? Spending time with family and friends? Make sure that these are included in the letter.

This might be a lot to take in, and there is no pressure to get it right the first time. Don't be shy about seeking insight from those around you: family, friends, co-workers and of course, your TCI team. Here are a few prompts for you to begin your letter writing process:

- As you reflect on the past few years, what do you want to focus on as you look ahead?
- What else do I want to accomplish in life to feel fulfilled?
- What stories in my life are yet to be written?
- My favorite people to be surrounded by are...
- I want to make sure...

Life is a series of transitions and none of us know exactly the path we will take as we age. Planning for the future takes time and effort. However, as a client of TCI, you can take advantage of our vetted resources and valued partners who can make the planning process much less overwhelming. We are here to help!



Health and Accommodations

by Mickey Abeshaus, MD, CFP®



We all have a decent grasp of how our bodies feel every day--we know how we feel. However, none of us can be certain of our future health. As an orthopaedic surgeon, there was plenty of doubt about surgical or disease outcomes. While I was a doctor, in collaboration with my patients, we made the best decisions possible based on personal goals but without any guarantees that the outcome would be perfect.

Now, as a financial planner, I see similar doubt in outcomes when it comes to the financial aspect of health decisions. We are sometimes hesitant to accept our aging and resultant limitations—or to plan accordingly. Because our future health is an unknown, we have to ensure that our financial plan is as solid as possible in case of unexpected medical expenses.

Furthermore, one of the biggest and potentially most emotional assets we can plan for is our housing need. Believe it or not, health and housing go hand in

hand as we age. As a result, our needs are likely to change in these areas:

- How do we know if downsizing is the right choice?
- Do we want to age in place, in our own home? Will our homes need modification to accommodate the health concerns of aging?
- Is the idea of moving to a new community appealing?
- Is long-term care a consideration? How will our financial plan be impacted if long-term care is needed?

Shifting housing needs due to health concerns must be a consideration in financial planning. The last thing we want is for this process to be rushed and filled with more emotion than necessary. With the right conversations, we can prepare a timeline for housing arrangements and plan for what comes next. After all, your home and health are two of your biggest assets.

The Realities of Finance and Aging

by Shawn Best, M.S., CFP®



We spend the majority of our lives accumulating assets with the intention to retire one day. However, I've seen countless people struggle with the notion that they're drawing down the assets they have accumulated for more than 30 years. One of the reasons why we plan is to feel comfortable when the switch flips from accumulation to decumulation:

What will it look and feel like to begin spending down our assets as we age? Unfortunately, we won't know until we get there. Although, this along with many other questions and emotions tend to roll around in the minds of those either newly retired or on the cusp of retirement. While the answers to these questions hold many variables including your location, goals or age, it's important to note that you're starting in the right place simply by asking questions. Before we give you more questions to consider, here are three truths about finance and aging.

1. Your lifestyle is the benchmark for your financial plan.
2. The earlier you begin to plan, the more likely you are to reach or even exceed that benchmark.
3. Waiting another day is the only mistake you can make in developing your plan.

The number one question we receive from our clients is "will we outlive our money?" While this question holds a lot of weight, finding the answer is actually fairly simple: What is your desired lifestyle, what are your goals and how much will it cost? When we answer these questions, we set the baseline for what we need, and we begin to envision an outcome from which we can work backwards. Remember, it's your financial plan; we're not building toward or comparing to someone else's benchmark. Think back to Vanessa's letter prompt, it's all about what matters to you and fulfilling those aspirations.

You've worked your whole life to be able to enjoy years of financial freedom, and now it's time to go do it! Even if it's a little scary at first. No one ever grew by standing still. Try that new hobby. Take that trip you've always wanted. Donate to your favorite charity. This is the time to explore life within the financial framework you've planned for, and it's a time to enjoy the fruits of your labor. So, as you age



and begin to spend from your retirement savings, here are a few financial questions to consider:

- How are expected and unexpected life events going to impact my finances?
- What are my financial hopes and concerns during retirement?
- How comfortable will I feel spending down the assets I've collected as I age?
- What is my likelihood of enjoying what I consider a successful retirement?
- Are there new hopes or wishes for which we should adjust?

No matter what arises during your financial journey, your Advisor and everyone at TCI are here to help you calmly navigate each and every situation.

Reminders —

*TCI offices will be closed
the following dates:*

Thursday, November 24th — Friday, November 25th

Friday, December 23rd — Monday, December 26th

Monday, January 2, 2023

Understanding Medicare

by Dana Sandoval, CFP®



As Mickey alluded to, we know that our health plays a large role in our financial plan, and it can be an unknown variable. Health insurance is the primary way of mitigating a major health events from derailing your financial plan.

When you attain age 65 you have the option of switching to Medicare to hedge against this risk. My goals are to help make Medicare a less cumbersome process, educate you about Medicare so you can make an informed decision, giving you peace of mind knowing that you're covered. To do that, you need to know a few basic things about Medicare, primarily:

- When to enroll in Medicare
- How to determine the right coverage for you
- The cost of Medicare
- The risk without proper coverage

For your initial enrollment in Medicare there is a seven-month window based on the date of your 65th birthday: three months before your birthday month, your birthday month and the three months following your birthday.

My recommendation is for clients to begin educating themselves about Medicare at least nine months prior to signing up. This timeline allows enough time to consider what coverage is right for you and develop a plan for transitioning from health insurance to Medicare so there are no gaps in coverage.

As someone who engages with Medicare personally and professionally, it is an option laden program that changes regularly. We monitor these changes to know how they'll impact your plan, but we also lean on Medicare experts, and I implore you to do the same. TCI has developed and can share with you trusted resources that can help determine which coverage is right. There is

no one size fits all approach to Medicare coverage, these experts will help identify the plans that account for your risks and needs.

Medicare premiums are determined by the coverage you select but can include an additional cost based on your taxable income referred to as Income-Related Monthly Adjustment Amounts (IRMAA). In addition, depending upon the coverages you select you could have copays, deductibles and other out-of-pocket costs for your health care. Once you determine the costs, you should ask your TCI Team to reexamine how that figure fits into your financial plan. We've been factoring in an estimate of this cost, so generally there are no surprises.

Of course, surprises can occur while on Medicare. Generally, people discover inadequacies in coverage when something isn't covered. For example, if you're traveling abroad and require medical attention, that expense may come out of pocket. We want to avoid these situations at all costs. Implementing the right Medicare coverage requires planning and time to get it right. With that in mind, please consider:

- If I am planning to retire early, how will I address my health insurance needs until I am eligible for Medicare?
- What is my timeline for transitioning to Medicare?
- Who will be my Medicare authorized representative? (Medicare's equivalent to power of attorney)
- Set reminders for Medicare's open enrollment period and to review your selections annually.



What's Your Legacy?

by Justin Thomas, CFP®



When it comes to addressing health, finances, housing and Medicare as you age, what we're talking about is making sure your desires are being honored and your voice is protected. As you age, we want to be your trusted planning partner, so you don't have to go through this alone. We believe that holistic planning goes above and beyond your portfolio.

Additionally, we don't want you to leave an emotional, administrative mess for your family and loved ones to handle. While it may be hard to talk about it, friends and family may end up being responsible for making difficult decisions on our behalf if we aren't clear about our wishes now. So, it's important that you consider how your loved ones:

- Protect your assets
- Honor your wishes
- Experience your legacy

Protecting your assets includes ensuring that what you've worked a lifetime for is passed down without losing value due to excessive taxes or other unwanted expenses. Some simple estate planning can ensure that your assets get to the individuals who you'd like to carry your proverbial torch.

This is incredibly important, as there may come a time when you're not fully able to make a decision and someone (even the state) may have to make it for you. By creating a plan and clarifying your choices as you age, you protect your loved ones by sharing with them how to help you make your own, desired decisions.

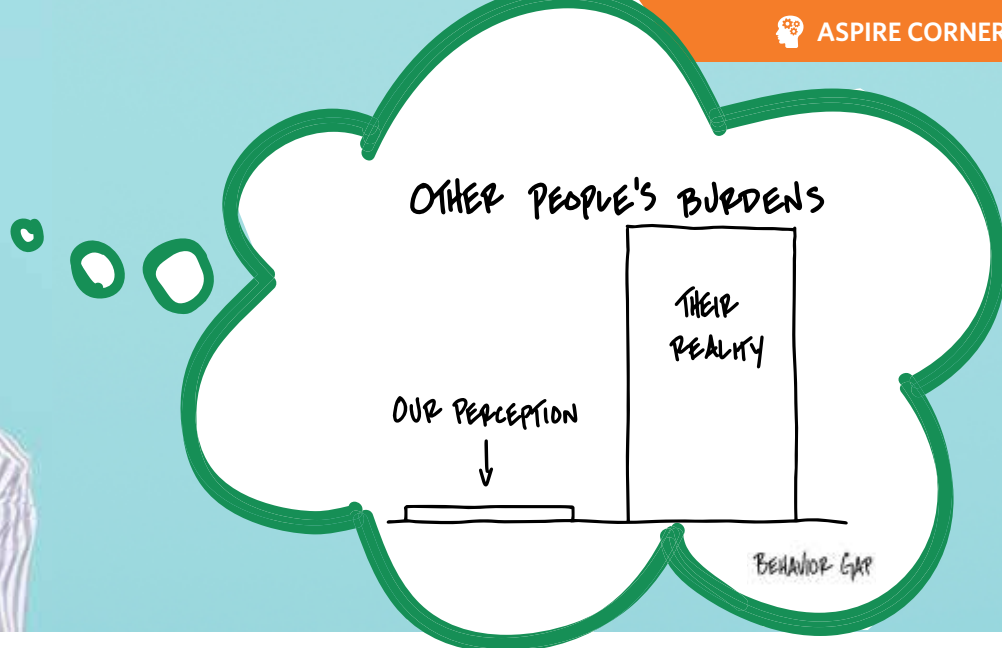


Finally, you will leave a legacy with your loved ones, and in this instance we're not talking about the "stuff" you leave behind. We're talking about the experience of the transition. So, to best protect your loved ones, it's important for you to consider how they will experience your aging, and all that comes with it. To best do so, consider these questions:

- How are my upcoming life transitions going to go? Who is around to help?
- Do my kids know my financial advisor? Have they attended a meeting with me?
- As I age, how am I going to handle the day-to-day tasks of life?
- Are my loved ones aware of my health, finance and insurance plans?
- Are my loved ones aware of my CPA and estate planning attorney?

Why This All Matters

Planning for the realities of aging is a vulnerable yet empowering thing to do. It requires us to look into the messy parts of living, and address things involved with some of our biggest fears. Still, it provides an opportunity for us to express affection for our loved ones in a new way, and to provide them with answers even when we have none ourselves. It's not always the destination that matters, but rather the intention and care that drives decisions we make along the way.



Gracefully Talking to Parents About Aging



by Jessica Nelson, PhD, LMFT

Do you have kids of your own and aging parents? Welcome to the sandwich generation! A challenging time for many people because of the demands it can bring on your time and your stress levels. However, as we've seen communication and actions can help alleviate some of the load this chapter may bring.

Maybe your kids are getting older, and you're thinking about your own aging. Or maybe there was a recent health scare that has you thinking about the future. Whatever your reason, many of us in this generation need to start thinking about how to talk to our parents about their aging. While it may be true that age is just a number, there are many important factors that impact how we age.

So, let's start with the obvious question: How do you talk to your parents about aging?

Let's examine what is in your control, how family support can help and what kind of professional support may be needed. Beginning a dialogue around aging can

be challenging, sensitive and cause people to express vulnerabilities. Seeking clarity on these topics can be a helpful and objective place to start.

Tread With Grace

When we talk about aging, every parent is different and each situation is unique.

Keeping this in mind, it's important that you tread with grace as you engage in difficult conversations with your aging parents. Remember, some parents will want to talk about their plans and wishes, and others may be a closed vault with no desire to talk at all. If you're able to put the needs of your parents ahead of your own, and treat them with empathy and respect, you'll be well suited to begin a conversation.

It's also important to keep in mind that their desires may be different from yours. A few examples of that can include:

- **The wish to remain independent:** Your parents may wish to remain independent as they age, even if they begin to lose the ability to perform fundamental tasks of a healthy, independent life.
- **Faith-based decision-making:** Your parents may wish to make medical or personal decisions based on their faith, and that may not always align with your beliefs. If possible, offer your support in expressions of love and gratitude, encouraging your parents in their faith and decisions.
- **Roles and responsibilities for family members:** Your parents may wish to make other family members or loved ones the "decision maker" throughout their aging process. In some cases, this can feel hurtful to their children if they are not the ones assuming that role.

In each of these challenges, amongst others, be mindful of the transitions your parents are going through and all the

mixed emotions that can come with them. The reality is that getting older is something we all do once. So please, tread with grace because everyone is experiencing this transition in their own way.

Do What You Can as a Family

Before conversation turns into written action, it's important to do what you can as a family. At TCI, we're big believers in having family meetings. In a nutshell, this means having the necessary conversations (with and without your parents) to make sure there's a foundation in place for you to form your support system. Start by considering the following questions:

- What role do you see yourself, your siblings, or other loved ones playing in their care?
- Does anyone in the family have specific requests about which they are passionate?
- How will your family pay for the care needed?

According to the National Institute of Health¹, the care of an older family member requires teamwork, and even a distant family member can serve an important role in the process. One of the many goals of this process is to define the individual responsibilities. However, similar to financial planning, these are going to be lengthy conversations and the roles may shift over time. Given the sensitive nature of this topic, they might not be productive at first but keep finding ways to connect and discuss, so you can relay to your loved ones that the motives behind these conversations are not only to ensure they are well cared for, but also that their wishes will be respected and carried out in a manner they see fit. Furthermore, these are intricate discussions, so we encourage everyone to start planning when there is no emergency at hand. The last thing we want is emotional reactions to enter at a time of heightened stress. Calm discussions that consider each family member's strengths will determine what is currently needed and help develop an evolving road map for aging loved ones.

Lean on Professionals

No matter how thoroughly you prepare, you, your siblings and loved ones will need the guidance of professionals to help make sense of all the necessary aging decisions for your parents (and yourselves). In many cases, elderly parents already have a list of professional partners. From doctors to an estate planning attorney, these professionals are the trusted associates your parents have relied on for years. Thus, it's important that you know who these partners are and, if possible, that you are familiar with them. Additionally, there may be some other systems that would benefit you in the case you need to act on behalf of your parents. If you'd like TCI's



recommended organizational details, please reach out to your Advisory team and ask for the "Where's My Stuff?" booklet. In the meantime, here's a brief overview of some details to note.

PROFESSIONALS TO KNOW:

- Primary Care Physician
- Specialty Physicians
- Financial Advisor / Team
- Business Interests / Partners
- Attorney
- Accountant
- Employer
- Insurance Agent

SYSTEMS TO HAVE ACCESS TO:

- Will / Trust
- Safety Deposit Box
- Home Safe
- Bank Account
- Investment Account
- Personal Debts
- Business Debts
- Monthly Bills

No matter how much you and your family plan to help your loved ones prepare for the realities of aging, you will likely have additional questions. At TCI, we recognize that these topics around the journey of aging can feel easier to avoid altogether. However, by engaging in these discussions now, proactively, you and your family will feel a greater sense of empowerment and relief. Empowerment in that your parent's wishes are being carried out as they had hoped, and relief in the sense that nobody has to make "game day decisions" when things start to take a turn for the worse, because you and your loved ones have already developed a plan for the future.

Jessica Nelson, PhD, LMFT is a Financial Planning Associate in our Tucson office.

1. nia.nih.gov/health/how-share-caregiving-responsibilities-family-members



Shifting Gears



by Lori Booth-Houle, CPA, CFP®

The first car I ever owned was a 1982 Ford Fiesta that I purchased just after graduating from college. It was an ugly mustard-yellow color with absolutely no amenities, so it was basic transportation at best. The thing I remember most about that car is that it forced me to get accustomed to “driving a stick,” as it had a 4-speed manual transmission rather than the automatic transmission I had earlier learned to drive.

I recall many screeching stops, lurching accelerations, grinding gear shifts and pained expressions from my passengers in those first few outings driving the Fiesta. Yet, I managed not to run over anyone and got the hang of it quickly because I already knew how to drive. Having to shift gears just meant adapting to a different way of thinking and using skills I had previously mastered in a new way.

Now I’m approaching an intersection in life where I will again need to shift gears, because I’ll be retiring (or “rewiring,” as I prefer to say) from TCI and my career as a wealth advisor at the end of this year. It’s a major transition which has brought home to me one of the biggest issues I’ve

helped clients plan for over the years: how to sustainably shift from saving money to spending it.

We’ve often heard in the financial media that we’ll spend less in retirement than when we’re working, but research reflects a somewhat different reality—we typically spend more in the early years of retirement, because we have the energy, health, desire to travel, entertain and dine out. For me, this phase means replacing my aging mountain bike which is not a trivial expense! Later, in the middle years of retirement, we do start to shift down a bit and spend less on those discretionary expenses, so there are somewhat fewer dollars going out the door. Finally, in the twilight years of our lives, our spending on health-related costs increases while other categories of spending decrease. These phases of spending were called the “Go-Go, Slow-Go, and No-Go” years of retirement by Michael Stein in his 1998 book, *The Prosperous Retirement: Guide to the New Reality*. Similarly and more recently, financial researcher David Blanchett has studied the “retirement smile,” so named for a smile-shaped arc of spending that is higher at the beginning of retirement, declines from that point through approximately age eighty-four, and then begins to increase again throughout the remainder of our life span to accommodate higher health care costs. That said, until we reach our mid-nineties, inflation-adjusted spending is still typically less than it was in the earlier Go-Go years of retirement.

Of course, all this research reflects averages, and we have a great many TCI clients who have bucked these trends to stay in some form of the Go-Go or Slow-Go stages much

later into their lives. One of these energetic clients who has enjoyed many years of Go-Go retirement shared her philosophy with me: “Age is a number, old is a choice.”

Being aware of how life’s spending phases may apply to your personal situation can inform your retirement planning in meaningful ways and feeds into this often-complex question: Do I have enough money to meet my goals? The answer for each of us is highly specific to our individual circumstances. At TCI, we use retirement cash flow software that relies on a science-based method of modeling called Monte Carlo—think roulette wheels here as the Monte Carlo Method was named after the casino town of Monaco. The software produces a range of future portfolio outcomes based on a variety of practical assumptions about your financial assets, market returns, your spending, longevity, and other factors to express, in percentage terms, a “probability of success.” This success rate reflects the probability that you will achieve your financial goals (chief of which is to not run out of money by the end of your projected lifetime, but legacy and charitable goals often play a large role, as well). The success rate is a useful tool if we understand what it’s telling us — so let’s assume your success rate is 80%.

The most basic interpretation of this is that you have a 20% chance of running out of money (and/or not meeting other goals). That might be okay in Monaco, but risk-averse clients might be uneasy with these odds relative to their retirement spending plan. However, as advisors, we would drill down to a more nuanced—and encouraging—interpretation of this result, which is that there is a 20% chance you’ll have to adjust your spending at some point in your lifetime, to make your plan succeed. As previously mentioned, we may make those spending adjustments anyway, thanks to the natural arc of human mortality. Even if we don’t, we can likely still shift gears during times of market uncertainty or when curves in the road come up unexpectedly, to adapt our spending in a way that will help our plan succeed. It’s a fine balance, to find the right spending level that enhances our current quality of life and preserves enough wealth for future years.

The complexity in analyzing retirement spending is that we all have different goals, financial resources, and tolerance for weathering market and longevity risk. This last factor, longevity risk, is worth a special mention because it can have an outsized impact on how you and your advisor think about your retirement spending. Longevity is a “risk” because the longer we live, the longer our portfolio must last. When we think about how to integrate longevity risk into our retirement spending plan, we need to consider not only our health, lifestyle habits, and genetics, but also the level of concern we have about outliving our financial assets. If we are highly averse to the risk of outliving our portfolio and that risk is significant given our circumstances, we may decide to spend a bit less in the earlier years of our retirement. If we have a lower risk of outliving our portfolio, whether because

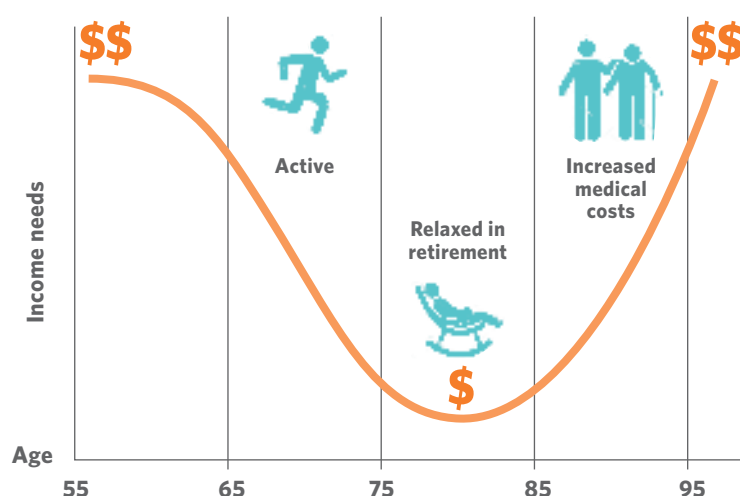
we have more assets, other sources of income, or a shorter life expectancy, we may decide to spend more in those earlier years of retirement.

As advisors, we’d love to have that proverbial crystal ball to help us analyze this complex question of spending in retirement. Since there are many unknowns, a robust retirement plan is never “done,” so the analysis is always evolving and deserves

ongoing monitoring and conversations with your TCI advisor.

For anyone approaching retirement, shifting gears from saving to spending requires flexibility, adaptability, and thoughtful self-analysis. What does quality of life on this new road ahead mean to us? How will we spend our newfound wealth of time? What do our goals look like and what will they cost? In my own case, the spending plan is set for now, but my TCI advisor and I will be monitoring and tweaking it in the years to come. As the country music band Rascal Flatts sings, “Life is a Highway.” We need to be ready to shift gears when those twists, turns, and sharp corners in the road come along, and one of the few things that is certain is that they will.

Lori Booth-Houle, CPA, CFP® is an Advisor and Shareholder at TCI in our Scottsdale office, whose retirement is approaching.



Team TCI and Why We're Calling



by Ashley Swift, MBA, FPQP™



One of our core values at TCI is focusing on Team TCI. We would rather experience success collectively instead of individually. We utilize a team approach to client service because we feel this is the best way to support you along your financial journey. When you become a client of TCI, it isn't simply you and your Advisor, it's you with all of TCI walking alongside you, helping you accomplish your financial goals.

Your Advisor is the "quarterback" of your financial experience with us, but each TCI team member plays a vital role in your journey. No one person has all the answers. When we share information and resources, we are exposed to different ways of thinking that are intended to provide you with the best solutions to your financial situation. My hope is that you have opportunities to speak with and/or meet many different people at TCI over the course of our relationship.

Each person at TCI wants to ensure you receive an exceptional experience. I would like to take this opportunity to introduce you to some of the team members from whom you will hear.

Administrative Associates are responsible for the creation and delivery of documents needed to open and maintain your account(s). You will likely receive communication from them advising you that documents require your signature. Should there be any challenges during any step of the signing or authorization process, they are there to guide you through the steps to completion.

Client Coordinators contact you to schedule meetings. They also provide warm greetings when you walk into our offices and are the voices behind our meeting reminder calls.

Financial Planning Associates typically meet with clients to run the retirement cash flow analysis during your meetings. They may follow up with you to answer questions asked during the meeting and provide further explanation about the retirement cash flow. They may also reach out to you to assist with recommendations regarding allocations for your outside account(s).

Outside Asset Specialists will be in touch with you to ensure that your outside account(s) (such as an active 401(k) account) are being synced properly with TCI's systems. Some of the items they may request include: verifying your login credentials, relaying two-factor authentication codes, resetting passwords and obtaining custodian statements.

Relationship Associates are responsible for making sure your journey with TCI is as smooth as possible. Initially they reach out to request all the documentation necessary to open and fund your account(s). They also work with you on transfers, requests for funds or general questions. Should you need anything, they are your primary contact to get the answers you need.

It truly takes a village to make TCI what it is and these roles represent a portion of what it takes. We have a deeply talented, multi-generational team who support each other in order to provide you with an exceptional investment experience. We also like to celebrate jobs well done, so if there is anyone you'd like to celebrate, I would love to hear it; please reach out to me at any time via ashley.swift@tciwealth.com. Thank you for allowing TCI to be a part of your financial journey, we value you and your relationship with us.

Ashley Swift, MBA, FPQP™ is the Director of Client Service and a Shareholder of TCI; she is based out of the Tucson office.



We're Changing Email Providers

TCI is switching email platforms to ensure we are communicating with you as effectively as possible. For a short while, this may result in our emails landing in different parts of your inbox and potentially your spam folder. Please make sure to add **tci@tciwealth.com** to your safe senders list. However, as you read our emails your email client will become familiar and route them to the right place.

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DISCLOSURE

Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by TCI Wealth Advisors, Inc.), or any non-investment related content, made reference to directly or indirectly in this newsletter will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this newsletter

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TCI NEWS

TCI Leadership Succession

We are excited to announce Sam Swift will be TCI Wealth Advisors new Chief Executive Officer effective January 2023. Over the next few months, John Stephens and Sam Swift will slowly shift responsibilities for a smooth transition.



John Stephens, MD, MBA, CFA, CFP®

joined TCI in 1999 and has served as our CEO for the last seven years. During his tenure, John guided the firm through a period of tremendous growth doubling the TCI family in clients and employees. In addition, his knowledge and steadfast leadership through the pandemic were invaluable. We are thankful for John's continued leadership and dedication to TCI. John will transition back to being a full-time Advisor at TCI and focus on helping clients manage major transitions in their own lives. "Serving as CEO has been a highlight of my career. I could not be prouder of our team and everything we have accomplished. I am personally excited to have a front row seat to watch Sam lead TCI into the future," expressed John when thinking about the transition.



Sam Swift, CFA, CFP®, AIF®

joined TCI in 2006 and is an Advisor, Shareholder and leads our Investment Committee. He is a thought leader at TCI and you have likely come to know his name by reading his articles in our newsletters and blog. His wit, love for his family and ability to simplify complex ideas; combined with his passion for our culture and servant-based leadership uniquely position him to steward our firm. "I am continuously inspired by our clients and employees." shared Sam. "I am energized to help lead us into the future with our values at the forefront."

Please join us in welcoming Sam to his new role!