

WELCOME TO OUR

Quarterly Newsletter

we're so glad you're here!

A MESSAGE FROM THE ADVISORY TEAM

ANDREW R. BEAUDRY, CFP® & RYAN T. CUMMINGS, CFP®

As we step into 2025, maintaining a balance between optimism and caution is essential amid ongoing economic shifts. While inflation has eased from its pandemic highs, elevated prices continue to affect consumer confidence. Slower economic growth could also impact market performance.

Market volatility is inevitable, but it shouldn't drive decision-making. Market swings don't signal trouble—staying disciplined and focused on long-term goals remains essential. A well-diversified portfolio, incorporating both equities and fixed-income assets, can help buffer against fluctuations.

With interest rates expected to remain steady, sectors like real estate and bonds may present opportunities for patient investors. By maintaining a strategic, diversified approach, you can navigate 2025's market landscape with resilience.

If you have any concerns, questions or need to reassess your portfolio, we're here to help.

Why are we putting Security Questions in place?

We will ask **3 out of 5** of your security questions as an additional layer of protection to verify your identity and safeguard your sensitive information. In an era where cybersecurity threats are increasing, these questions help ensure that only you can access your account, even if your password is compromised. By implementing personalized security questions, we enhance account security, prevent unauthorized access, and provide you with greater peace of mind.

When will we ask you these Questions?

We will ask security questions in the following instances to verify your identity and protect your information:

- **Money Movement** – When requesting a withdrawal, contribution, transfer, or any changes to linked accounts.
- **Account Questions** – When inquiring about balances, transactions, or account-specific details.
- **Beneficiary Updates** – When making changes to designated beneficiaries on your accounts.
- **Profile Changes** – When updating personal information such as your address, email, or phone number.
- **New Account Setup** – When opening a new account or accessing certain financial services for the first time.
- **Sensitive Document Requests** – When requesting account statements or other confidential documents.
- **Third-Party Authorization** – When adding or modifying access for financial advisors, family members, or legal representatives.

These measures help ensure that only authorized individuals can access and make changes to your account.

Correspondence

Please note that [our text line is exclusively for appointment reminders and is not monitored for incoming messages.](#)

For efficiency, we encourage you to reach out to our administrators directly via email or phone

For the best experience when completing documents, we recommend [not completing them on your phone.](#) Please use a computer or tablet for security and to ensure all fields are filled out correctly.

Thank you!

As a reminder we **cannot accept or open** photo attachments due to security concerns. Only PDF attachments are allowed, as they provide better protection for your information.

Security Feature	PDF Attachment	Photo Attachment
Encryption & Password Protection	Can be encrypted and password-protected to prevent unauthorized access	No encryption or password protection
Malware Risks	Can be scanned for malware, and links can be secure	May contain hidden malware or be disguised as other file types
Redaction & Content Removal	Can be scanned for malware, and links can be secure	Hard to redact; parts of the image can still be recoverable
Metadata Control	Can be stripped of sensitive metadata, reducing the risk of disclosing additional, potentially sensitive data	Retains EXIF metadata, which may reveal sensitive information (e.g., location)

Your 1099/Statement Delivery Options:

Online vs. Mail

We understand that some of you may not be comfortable receiving your Statements/1099s online. While you still have the option to receive them by mail, we encourage you to review the chart below to compare the pros and cons of both delivery methods.

Feature	E-Delivery	Mail Delivery
Speed	Instant access as soon as it's available	May take several days to arrive
Security	Secure digital access, reducing risk of lost mail	Risk of mail being lost or delayed
Convenience	Access anytime, anywhere	Must wait for physical delivery
Eco-Friendly	Paperless, reducing waste	Uses paper and mailing resources
Storage	Easy to download, save and go back too	Only 1 Physical copy
Changes/Updates	Immediate access to corrected forms	Requires waiting for reissued forms
Cost	Free	Fee for each copy

When you contact us to speak with an Advisor, our administrators will ask about the purpose of your call for two key reasons:

1. To determine if they can assist you directly—saving you time if speaking with an Advisor isn't necessary.
2. To better prepare the Advisor for your call, ensuring a more efficient and productive conversation.

For efficiency, **we encourage you to reach out to our administrators** directly via email or phone. Our Advisors receive multiple emails daily, and our administrators are often the best point of contact for prompt support.

We appreciate your cooperation in helping us serve you more effectively!

Client appointments are scheduled on
Tuesdays, Wednesdays, or Thursdays.

****We offer three options for your appointments on Tues/Wed****

1. In-Person
2. Virtual via Microsoft Teams
3. Phone Call

****Thursdays are set for Virtual/Phone Call appointments only****

Please note that our Advisors work as a team, and you may meet with one or both, depending on availability.

Quarterly Milestones



Ryan is celebrating
2 Years with PFD in April!

Marissa is celebrating
7 Years with PFD in April!





Join the hosts of *"Your Bread & Butter,"* Andrew R. Beaudry, CFP® and Ryan T. Cummings, CFP®, as they demystify the world of financial planning with engaging discussions and expert insights. Each episode is designed to empower listeners with actionable tips on budgeting, saving, and building wealth, making complex financial concepts accessible and relatable. With a blend of humor and down-to-earth advice, the show covers everything from retirement planning to tax strategies, making complex topics easy to understand. Whether you're just starting out or looking to refine your financial game plan, *"Your Bread & Butter"* equips you with the tools and knowledge to take control of your financial future.

Tune in to **Spotify, iTunes or IHeartRadio**, for actionable tips and the motivation you need to achieve your financial dreams!

Click below to listen!

**DO YOU HAVE QUESTIONS YOU
WANT ANSWERED ON THE PODCAST?
SUBMIT THEM [HERE](#)**

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