



## JOIN 2024 WAS A **BIG YEAR** FOR PHASES FINANCIAL GROUP AND OUR CLIENTS - TAKE A LOOK BACK AT SOME OF OUR **HIGHLIGHTS!**

The beginning of 2024 marked the launch of Phases Financial Group! While continuing to be affiliated with Raymond James, Phases Financial Group is independent from First Tech Federal Credit Union, which means clients no longer are required to have a credit union membership. We celebrated moving into our new Palo Alto location with an office remodel and fresh opening this fall. We invite you to visit us and bring your friends and family!



As part of our comprehensive approach to developing individualized financial plans with each of our clients, we also provide access to the best investment leaders in the industry. Our new seminar series kicked off in October with guest speaker Larry Adam, Chief Investment Officer of Raymond James. Frequently featured by CNBC, Bloomberg, Wall Street Journal, Barron's, and International Herald Tribune, Larry shared his insights with Phases Financial Group clients on how politics, and other timely factors, are influencing the equity market this year. We look forward to offering many more market outlook seminars providing our clients with front row seats to leading experts. If there is a particular topic you'd like to learn more about, please let us know.



The team at Phases Financial Group likes to share our gratitude and holiday spirit. This year was extra special as we organized collections for our first annual Toys for Tots drive. So many of you brought in gifts, which will be going straight to less fortunate children, bringing them a bit more joy these holidays. We thank you for your tremendous support!



As we close 2024, we reflect on many fond memories and set ambitious goals for the future, including expanding our services to help you maximize your investments. Our commitment is to provide unsurpassed service so you can achieve each of your financial goals, in every phase of your life.

We wish you much joy and peace throughout the holidays and a prosperous New Year!

Juan, Michael, Victor, Ianna

**REACH OUT TO US**



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«EXCELLENCE IMPLIES STRIVING FOR THE HIGHEST  
STANDARDS IN EVERY PHASE OF LIFE»

— John W. Gardner —

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