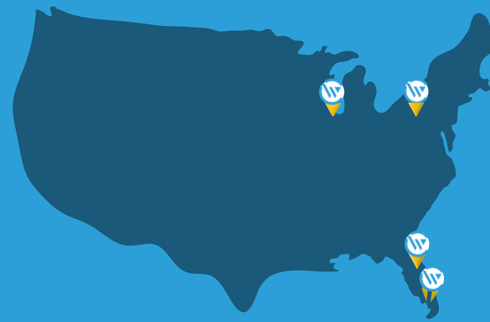
INSIDE THIS ISSUE: We discuss how inflation impacts retirement, summertime cashflow, team member news and more!

CLARITY WEALTH

WITH **CLARITY** COMES CONFIDENCE



Clarity-Wealth.com

Advisor Team Spotlight

Clarity Wealth is growing, and we could not be more excited to welcome the Seymour Gielarowski Group to our family. For over 25 years, Joseph Seymour, Michael Gielarowski, CFP®, and their team have built their practice the same way we build ours: by starting with a conversation, listening first, and putting your goals at the center of everything. They think in generations, not quarters.

That track record speaks for itself. The team has been named a Forbes Best-in-State Wealth Management Team for three years running, 2024, 2025, and 2026, a reflection of the depth of experience and multigenerational planning approach they bring to the table. Please join us in welcoming Joseph Seymour, Managing Director, Wealth Advisor; Michael Gielarowski, CFP®, Managing Director, Wealth Advisor; Lisa Hitchcock, Practice Manager; Nicholas Seymour, Wealth Advisor; and Joshua Nieman, Registered Client Associate, to the Clarity Wealth team.

We are better together, and we could not be more excited about what is ahead for Pittsburgh.

2024 Forbes Best-in-State Wealth Management Teams: Awarded January 2024; Data compiled by SHOOK Research LLC based on the time period from 3/31/22 - 3/31/23 (Source: Forbes.com).
2025 Forbes Best-in-State Wealth Management Teams: Awarded January 2025; Data compiled by SHOOK Research LLC based on the time period from 3/31/23 - 3/31/24 (Source: Forbes.com).
2026 Forbes Best-in-State Wealth Management Teams: Awarded January 2026; Data compiled by SHOOK Research LLC based on the time period from 3/31/24 - 3/31/25 (Source: Forbes.com).

National Financial Freedom Day: 5 Things to Tell Your Wealth Manager Right Now

Every July 1, National Financial Freedom Day gives us a reason to stop and ask: Is your financial life still organized, or is your “garage” starting to fill with clutter again?

Financial freedom starts with organization. When your full picture is clear, your income, your assets, your goals, your family's future, the weight of uncertainty lifts. That is when confidence steps in. Here are five things to tell your wealth manager to keep your financial freedom on track:

1. **My life has changed.** A business exit, a new grandchild, a health shift. Life moves, and your plan needs to move with it. If something significant has happened, loop in your advisor.
2. **Something is keeping me up at night.** Market swings, a large expense, a family concern. If it is on your mind, it belongs in the conversation. There is no judgment here, only solutions.
3. **My income needs are shifting.** Whether you are approaching retirement or already there, changes in cash flow affect your investment strategy, your tax picture, and your financial success.
4. **I want to leave something meaningful behind.** Legacy planning takes time and intention. If transferring wealth and values to your children or grandchildren matters to you, start that conversation now.
5. **I am not sure everything is working together.** This one is more common than people admit. A cluttered financial life is not a failure. It is exactly where organization begins.

At Clarity Wealth, getting organized is where everything starts, and organization brings clarity, and With Clarity Comes Confidence.