

Dear Stonebridge Clients,

As your dedicated investment manager, our approach begins and ends with you - *our client*. With the end of the year just around the corner, we encourage you to identify any aspects of your life that impact your financial goals, as we work with you to plan ahead for 2024.

Investment Strategy & Goals

Our portfolio management team will conduct a formal review of your investment objectives. Additionally, we will review your asset allocations and associated targets, along with your year-to-date realized capital gains and losses. Should there be any changes, especially if they are outside the scope of your Stonebridge portfolio, we will incorporate your requests to align with your investment strategy and goals.

Gift Tax Exclusion

For 2023, individually you can annually gift, tax-free up to \$17,000 to any number of people, or \$34,000 as a legally married couple. Recipients can be either directly or indirectly related to the gifter, such as children and grandchildren, family and friends, neighbors, and others.

Gifting and Security Movement Deadlines

In communication with our custodians, please refer to the following deadlines to ensure any charitable gift requests and other security movements are processed prior to year-end:

Transaction Type	Cut Off Date
Stock transfers via physical certificates and Direct Registration System (DRS)	December 1, 2023
Mutual funds transfer	December 8, 2023
Non-transferable securities sale	December 8, 2023
Stock transfers via Depository Trust Company (DTC)	December 15, 2023
Checks/federal fund wires	December 29, 2023 (12 PM ET)

Requests received after the deadline dates indicated above will be processed on a best-efforts basis. Additionally, completion of physical delivery of certificates, DRS requests and mutual fund gifting requests are dependent on processing at the respective transfer agents and mutual fund companies.

Estate Planning

Review and confirm these formal documents are up to date and include your primary and contingent beneficiaries:

| Last Will and Testament | Power of Attorney | Living Will / Health Care Directive | Trust |

Additional Recommendations

- Satisfy your 2023 IRA Required Minimum Distributions before December 31, 2023.
- Consider making Qualified Charitable Donations from your IRA to lower taxable income – a total value of \$100,000 can be gifted annually.

As always, if you have any questions or prefer to schedule a meeting with your portfolio manager, please do not hesitate to contact us.

Warmly,
STONEBRIDGE
 Capital Advisors

