

What a great crowd. As I look out at you I see our 40 year history reflected back. It's truly a wonderful view! I hope you're enjoying your meal and please continue as I say a few words.

Justus introduced our team earlier and I hope all of you know just how much this great team of people genuinely care about you and work to help contribute to your great life as you define it and want it to be. We take our work seriously and as you may have noticed from the pictures, we have some fun together and remind ourselves to live great lives too. I'm so proud of all of them and I'm grateful every day that I get to work with such special people who truly live our values.

Justus celebrated his 20th anniversary with FSG this year! You may have noticed he was...let's say...youthful when he joined us. Now he's a little older and a lot wiser and I can't thank him enough for everything he does every day in working with all of us and with our clients. Under his careful stewardship, he has propelled my vision with steady, calm, and dedicated resilience. Thank you, Justus.

This evening is about appreciation and we have so much to be grateful for. As a team, we have a group of people who care about and wish the best for each other. We have a beautiful place to work and we have clients who feel like extensions of our own families. We are privileged to work on your behalf, laugh with you, and celebrate your victories. We are humbled and honored to stand with you in difficult times and help you navigate through them as best we can. We are grateful that we can play even a small role in helping you achieve your financial, personal, professional, and family goals.

In 2008 when we moved into our building, I re-visited the vision I had for FSG into the future. My vision was that this building would serve as a sign to the community that FSG was in the community to stay and that one day the next generation of our advisors would be serving the next generation of our clients.

Many of you have been with us for years, decades even. Now can I ask any client who has referred a child, grandchild or other member of your family to us please stand.

This is what I envisioned all those years ago. The next generation of our team, serving the next generation of the people you care about.

Now I'd like all our clients to stand and we'll do this exercise that we did for our 35th Anniversary.

If you've been a client of FSG for less than 10 years please sit down with our thanks and appreciation.

For those remaining standing, if you've been a client for less than 20 years, we value you and are grateful to serve you. Please be seated.

If you've been a client for less than 30 years, please be seated with our heartfelt gratitude for your confidence in us.

Those who are still standing have been with us for at least 30 years. As I look out at you, I'm reminded how young I was when you first put your trust in me. There are no words to express how much your faith in me and in FSG means and is what keeps me in the game. I'm often asked when I'm going to retire.

Well, all I can say about that, is you're stuck with me for a while yet! I might slow down a little eventually, but when I look out at this crowd, I tell you...it would be hard to step away.

So moving on, 5 years ago, we celebrated our 35th anniversary in the other room here at Roma Lodge. A lot has happened in those five years, not the least of which was COVID and everything that came with it. But amid the trials of the pandemic, FSG grew in ways we might not otherwise have done. We learned a lot during that time. We learned exactly what we are capable of. We learned how to maximize technologies in ways we never did before. We learned how much we care about each other and each of you. We started doing new things to stay in touch when we couldn't be together with each other or in-person with you. We learned new ways of delivering value that far exceeds managing investments.

Now, we've had lots of learning experiences over 40 years, but I'd have to say that navigating through COVID was one of the biggest ones not related to some kind of financial market crisis.

It also reinforced for us the importance of what we do, which is financial LIFE planning. If you're looking for advisors who focuses solely on investments, or wealth management, that's not us. We're with you through all of your life's transitions – the good, the bad, the ugly, the joyous, and the sorrowful. Our unique differentiators like Career Asset Management and Elder Life Planning are the kinds of services that will take us into the future, well beyond the time when investment management becomes a commodity that is relegated to being delivered by AI or off-shore.

The way we form and sustain relationships with our select group of clients is what truly sets us apart and above. I take my responsibility to each of you very seriously and I genuinely care for and about you like I would a family member.

So as we look forward to the future of FSG, we're optimistic the value we'll continue bringing to you which is so different from other financial planning firms. We're proud of what we've accomplished over 40 years and personally, I'm confident my vision of seeing FSG being here to serve your future generations will be realized.

Here's a shout out to Tami and Lori for spearheading all the arrangements for this evening and to Kim for using her artistic talents to create a truly unique and memorable gift for each of you to take home.

Enjoy dessert. We've got cake from O&H Bakery and a friend of mine and Tami's handmade the cookies for all of us to enjoy!

Thanks again for being here with us to celebrate FSG and for allowing us to express our gratitude to all of you.