

THE FCG INSIGHTS

Guidance for
Life & Wealth

DECEMBER 2025

A Season of Gratitude and Growth

- Preparing for a Confident 2026
- Smart Financial Moves for the New Year
- Reflecting on Milestones and Looking Ahead
- Beyond the Numbers: The Heart of Meaningful Financial Guidance



*Wishing You Peace, Joy
and Prosperity in the New Year*

A SEASON OF GRATITUDE: APPRECIATING THE CLIENTS WHO INSPIRE US EVERY DAY

by David Fountain, CFP®

As the year draws to a close, this season of reflection reminds us how fortunate we are to work alongside people who inspire us every day — our clients. Your trust, partnership, and commitment to thoughtful planning are at the heart of everything we do at Financial Consultants Group.

2025 has been a year of progress and perspective. The financial landscape continues to evolve, yet through every challenge and opportunity, your stories of resilience, generosity, and purpose have motivated us to grow and serve with even greater care. We've expanded our capabilities, welcomed new relationships, and celebrated important milestones — all because of the confidence you place in us.

Gratitude is more than a word — it's an attitude that fuels our mission. It reminds us that success is never measured by numbers alone, but by the shared goals and enduring relationships built along the way.

As we look to the year ahead, our team remains committed to helping you live with greater clarity, confidence, and peace of mind. Thank you for allowing us to be part of your journey — and for inspiring us through yours.

From all of us at FCG, we wish you a joyful holiday season and a new year filled with health, happiness, and continued success.



The best moments are the ones we share.

VOLUNTEERS - THE HEART OF NORTHSIDE HOSPITAL FORSYTH

by Seth Perlmutter, Northside Hospital Auxiliary President

Hospitals are places of healing, innovation, and care—but at their core, they are also places of compassion. At **Northside Hospital Forsyth**, that compassion comes to life each day through the work of the **Northside Hospital Forsyth Auxiliary**, a dedicated group of volunteers who devote their time and talents to supporting patients, families, and hospital staff.

Since its formation, the Northside Hospital Forsyth Auxiliary has been a cornerstone of the hospital's service to the community. What began decades ago as a small group of individuals with a passion for helping others has grown into a strong, organized network of volunteers who give thousands of hours each year. Through every era of the hospital's history, Auxiliary members have stood side by side with hospital leadership and staff—providing comfort, raising funds, and serving wherever help was needed. Their enduring commitment has made the Auxiliary an essential part of the hospital's success story.

Serving Patients, Families, and Staff

Auxiliary volunteers are often among the first people patients and visitors meet when they enter the hospital. Whether staffing the information desk, delivering flowers, guiding families through hospital corridors, or offering a warm smile in the gift shop, these volunteers help ensure that every visitor feels welcome and cared for. Behind the scenes, Auxiliary members assist hospital departments with administrative tasks, patient programs, and special projects. Their willingness to help wherever needed allows medical professionals to focus on what they do best—providing exceptional care.

A Volunteer's Journey

For many Auxiliary members, volunteering begins as a way to give back—and often becomes something far more meaningful.

"Every role has shown me how much impact a simple act of kindness can have - The Auxiliary isn't just about helping—it's about being part of something bigger, something that touches lives, including mine, every day."

— Current Volunteer

Community Support That Makes a Difference

The Auxiliary's impact reaches far beyond the hospital walls. Through successful fundraising events and ongoing initiatives, the group helps fund hospital improvements, provide patient comforts, and support scholarships for students pursuing healthcare careers. These efforts reflect the Auxiliary's belief that investing in the next generation of healthcare professionals strengthens the entire community.

Every hour volunteered and every dollar raised supports the mission of Northside Hospital Forsyth—to deliver compassionate care and promote health and wellness for all and to support their scholarship program.

A Continuing Purpose

Today, the Northside Hospital Forsyth Auxiliary remains a vital part of the community. In a world where technology advances rapidly, the Auxiliary provides something timeless—the human touch.

Volunteers offer comfort, reassurance, and kindness, reminding patients and families that they are never alone.

The Auxiliary also offers community members a meaningful way to give back, build friendships/relationships, and find purpose through service. Each volunteer becomes part of a long and proud tradition of caring that continues to define Northside Hospital Forsyth.

"We may not wear scrubs or stethoscopes, but our hearts are in the healing just the same."

The Northside Hospital Forsyth Auxiliary truly represents the heart of the hospital—where compassion becomes action and service transforms lives.



**NORTHSIDE HOSPITAL
FORSYTH
AUXILIARY**



Join the Tradition of Caring

If you are looking for a rewarding way to give back to your community, consider joining the Northside Hospital Forsyth Auxiliary. Volunteers of all backgrounds are welcome, and training is provided for a variety of service areas throughout the hospital.

We are looking for compassionate, dependable individuals who not only want to give back but also want to be rewarded.

We invite you to reach by scanning the QR Code below for more information or visit www.northsideforsythauxiliary.com. You can also reach us at 770-844-3430.

Volunteer Opportunities include:

- Activity cart
- Administrative Support
- Working in the gift shop
- Delivering flowers
- Transporting patients within the hospital
- Assisting and supporting patient families
- Helping at the information desks
- Shuttling patients and visitors between the hospitals and parking
- Offering support to patients in the hospital's Infusion Center as well as community involvement for cancer awareness.



Scan the QR code to connect with
NorthsideForsythAuxiliary.com

WHAT MAKES US DIFFERENT FROM OTHER FINANCIAL ADVISORS?

Building Your Financial Future—Together

Since 1996, **Financial Consultants Group** has been guiding individuals and families toward their financial goals with clarity, confidence, and care. For nearly three decades, we've built lasting relationships founded **on trust, understanding, and a genuine commitment to your success.**

We believe financial planning is about much more than money—it's about your life, your goals, and your peace of mind. That's why we developed our **Four-Meeting Process**, a personalized approach designed to help you define what truly matters and create a roadmap to achieve it. Together, we'll move from understanding your current picture to crafting and implementing a clear, customized strategy for your future.

As a **fiduciary**, we're bound—both legally and ethically—to act in your best interest. Every recommendation we make is driven by what benefits you most, free from outside incentives or commissions. This unwavering fiduciary standard has guided our firm since day one and remains central to how we serve every client.

Our Commitment to You:

- ✓ **Your interests always come first.**
- ✓ **Transparency and integrity guide everything we do.**
- ✓ **Our independence allows us to remain objective and client-focused.**

At **Financial Consultants Group**, your goals are the measure of our success. We're dedicated to earning your trust every day—through honest communication, disciplined planning, and strategies that evolve as your life does.

You're not just a client—you're a partner. And together, we'll turn your vision for the future into confident, lasting results.



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BEYOND THE NUMBERS: THE HEART OF MEANINGFUL FINANCIAL GUIDANCE

by Sandee Fricks, CFP®

When I tell people that I am a **CERTIFIED FINANCIAL PLANNER® professional**, they often assume I spend my days buried in spreadsheets and calculations. And while that is certainly part of what I do, they are often surprised to learn that **true financial guidance reaches far beyond the numbers.**

Reflecting on the many clients we've partnered with over the years, countless stories come to mind. **Finances touch every aspect of our lives**, and any change in circumstance—widowhood, divorce, healthcare needs, career transitions, or retirement—is almost always accompanied by a financial decision. In these moments, the support of a seasoned planner becomes invaluable. Families benefit from an **established relationship with someone who knows their goals, objectives, and values.**

Walking With Clients Through Life's Transitions



After a death or divorce, it's not uncommon for the person left behind to find themselves managing financial matters for the first time. Making decisions alone is rarely easy—and we're grateful to be a **steady sounding board.**

I can recall helping a client think through something as simple as a deck repair and a car purchase. What they needed most was reassurance: that these expenses were accounted for in the plan, that their questions were valid, and that they weren't navigating this new chapter alone. **Supporting clients as they enter a new stage of life is essential**, and it's



why so many families choose to build this relationship early—knowing their loved ones will be supported when the need arises.

When Life Changes Suddenly

Some clients call with news they never expected—a sudden layoff or an offer of early retirement. I vividly remember receiving a call from a client who had just learned he would be out of a job in 60 days. We had completed their financial plan about a year earlier, and they were on track for a successful retirement just a few years ahead.



As we walked through the details of the separation package, it became clear that their plan already positioned them well—they would be okay, even if securing another role proved difficult. He wanted to keep working, but knowing his family would be fine brought immediate relief.

That experience reinforced my core belief: **being prepared with a thoughtful plan provides stability no matter what life brings.**

Guidance for Families with Complex Needs



I'm also reminded of a long-time client who, despite significant wealth, faced an unexpected crossroads within their family. Their financial picture was strong, yet what they truly needed was **clarity, perspective, and direction.**

Multiple properties, substantial investment accounts, and a growing business created layers of complexity—but their primary concern was ensuring long-term protection and support for their spouse and children.

Together, we addressed questions far beyond asset allocation:

- ✓ **Restructuring accounts for simplicity**
- ✓ **Coordinating with their estate attorney**
- ✓ **Mapping out future income needs for each family member**
- ✓ **Designing a plan that reflected the family's values—not just their resources**

What began as a complex situation became, step by step, a **clear roadmap that offered confidence and peace of mind.**

The Heart of What We Do



Moments like these remind me that **true financial planning isn't about the size of a portfolio.**

It's about helping families bring **order, meaning, and security** to the work of a lifetime—and walking beside them through every chapter.

***Google Disclosure Statement:** Please note not all of our Google reviews are from our clients; however, all of these testimonials were voluntarily provided. None of these clients or reviewers were compensated or incentivized in any way to provide these testimonials. The use of testimonials presents a conflict of interest insofar as a firm could be incentivized to treat clients that provide testimonials better than other clients; however, our firm applies the fiduciary standard evenly to all clients.

****Best of Georgia Award Disclosure Statement:** The "Best of Georgia" award is published annually by the Georgia Business Journal. All nominees are nominated by readers. The voting period runs from July 1-October 31st. Readers may vote up to once daily during the voting period. The editorial and compliance team will review reader's votes and the businesses. No payment was made to receive this award, and no advertising was required to receive these awards.

*****Best of Forsyth Award Disclosure Statement:** The "Best of Forsyth" list is a reader's choice award published annually by The Forsyth County News. Nominees are first nominated by readers and then the nominees are vetted through a third-party firm, Second Street. Voting takes place annually from October 1-31. Readers may vote up to once daily during the voting period. No payment was made, and no advertising was required to receive this award.

GIVE THANKS BY PLANNING AHEAD

By Bridget Christian Law Group, LLC

Create or Protect Your Family Traditions with an Estate Plan

End-of-year holidays are built on a shared story and tradition, but every family has a different way of celebrating. As families grow, traditions change and expand. Still, as new traditions replace old ones, the core of connection, gratitude, and shared experience—remains the same. Estate plans can evolve in much the same way, reflecting new realities and a renewed spirit of giving. Estate plans are not only about passing down money and possessions. They are also a way to preserve traditions, share values, and keep families connected for generations to come.

Incorporating New Traditions into Your Estate Plan

The traditional estate plan can feel a bit like a classic holiday feast: comforting, but sometimes a bit predictable.

While tradition can be comforting and grounding, there is something to be said for mixing things up, not only around the dinner table but also in an estate plan.

You do not have to settle for leaving your loved ones a one-time, lump-sum inheritance, nor do you have to limit yourself to a standard will- or trust-based plan. Your plan can reflect more modern notions of giving, sharing, and gratitude.

Your estate plan can be shaped around your values and goals and the legacy you want to leave. It may focus on a “gifting while living” strategy, allowing you to share experiences, generosity, and impact during your lifetime. Or it could be designed to pave the way for future family gatherings and celebrations that continue your traditions and honor your memory



after your passing. Many people take a blended approach, combining lifetime gifts with future provisions that bring loved ones together and strengthen their bonds, whether those traditions are tried and true or new and novel.

But just like serving a creative side dish, these strategies work best when they are balanced with practical considerations. Tax considerations, administrative costs, and fairness among your loved ones all need to be baked into the plan. Otherwise, what starts as a heartfelt tradition could lead to heartburn later.

Here are a few ways to build the spirit of end-of-year holidays into your estate plan to carry out your legacy:

- **Holiday gatherings.** Set aside funds in a trust to cover food, decorations, or even rental fees for a larger space so everyone can celebrate the holidays together.
- **Family reunions.** Direct funds in a trust to pay for a recurring family gathering, such as an annual or biennial event, by either specifying the location and activities in advance or appointing someone you trust to make those decisions.
- **Shared travel experiences.** Earmark funds in a trust for airfare or gas so no one has to miss a holiday because of cost.
- **Keeping the family home or cottage.** If your holiday memories are tied to a specific house or cottage, place the property in a trust or an LLC and set aside funds for upkeep, taxes, and maintenance so that the place that holds your family's memories can continue to bring everyone together for years to come.
- **Charitable traditions.** Leave funds that allow your family to continue a tradition of giving by volunteering together or directing annual donations to nonprofits that reflect your shared values.

These strategies can be especially meaningful when thoughtfully designed. Whatever traditions you and your loved ones have, estate planning should be part of the mix. In addition to the usual fare—reviewing wills, trusts, and beneficiary designations—consider adding one of the above ideas to the menu this year.

Open communication about your estate plan is a gift that lasts far beyond the holiday season. If you can simplify holiday shopping with a wishlist, you can simplify estate planning by making your intentions clear and easy for loved ones to follow.

Here is how to put this into action:

- Use a personal property memorandum. Most states recognize an estate planning tool known as a personal property memorandum. This standalone document lets you specify who will receive specific tangible items you own, such as jewelry, artwork, or collectibles. You can complete this document from the comfort of your home and update it anytime without revising your entire estate plan or meeting with your attorney. By clearly documenting your intentions, you help prevent confusion and conflict among your loved ones.
- Have early and ongoing conversations. Combine legal tools with open dialogue to reduce later misunderstandings and conflicts.

Guesswork leads to stress, both around the holidays and in estate planning. There is no shame in asking people what they want. Silence about an estate plan can be just as damaging as having no plan. Honesty is not always comfortable, but it can avoid a more unpleasant surprise down the road.

MEDICARE TIPS FOR 2026

By Chase Carey, MBA

Medicare is a great program with over 67 million of participants (Forbes), and the numbers are growing. The first two Medicare cards were given to Harry and Bess Truman, but a lot has happened since then. By the way, for those of us on Medicare, we are referred to as “beneficiaries.”

Updates for 2026

Every year, just as your Social Security benefit increases, so do the expenses related to Medicare. For 2026, the standard Medicare Part B (medical/surgical benefits) premium is estimated to increase from \$185.00 per month to \$206.50 per month. High-income earners may be aware that your Part B premiums could be higher based on your reported federal income. Because there is a 2-year lookback, married couples filing jointly who reported more than \$218,000 income or single filers who reported more than \$109,000 on their 2024 tax return would be subject to a higher than standard premium. Most people do not pay for Medicare Part A (hospital benefits) because they paid Medicare taxes while working.

The annual deductible for Medicare Part B is estimated to increase from \$257.00 to \$288.00. While it is no longer possible to purchase a Medicare Supplement plan that covers the Part B deductible, some plans (and their beneficiaries) that do cover this deductible are grandfathered in.

Medicare Drug Plans

Remember that Medicare A and B are provided through the federal government. However, Medicare drug plans (Part D) are provided by private insurance companies like Anthem/Blue Cross Blue Shield, Humana, and AARP’s United Healthcare, among others. Each year, Medicare (Centers for Medicare and Medicaid Services, aka “CMS”) creates a “standard” drug plan model that the insurance carriers can use. Many insurance companies offer drug plans that follow this standard. But others offer plans that are richer than the standard Medicare model. You will notice this difference not only in the medications covered, but also in the associated premium.

A big change came in 2025. For all Medicare drug plans, which are called “PDPs” (Prescription Drug Plans), the amount a beneficiary will pay out of pocket for covered drugs is limited to \$2,000 per year. In 2026, that amount will increase to \$2,100. If we face challenges paying our drug costs, we can enroll in the Medicare Prescription Drug Payment Plan (MPPP) at no cost and pay our drug costs over time.

Lastly, keep in mind that when we are first able to apply for Medicare A and/or B, if we do not have what Medicare considers comparable (“creditable”) coverage elsewhere, we will pay a late enrollment penalty when we do enroll for a PDP, which will run for the rest of our lives.



When Are We Eligible and When Should We Enroll in Medicare A and B?

We are first eligible for Medicare Part A and B in the month we turn 65, regardless of whether or not we are receiving Social Security, working, or retired. Our Medicare effective date will be the first day of the month in which we turn 65. For example, if we were born on September 22, our Medicare coverage would start on September 1st of that year. (An exception is if we are born on the 1st of a month.) We are eligible to enroll in Medicare 3 months before we turn 65. Enrolling in Medicare is done through Social Security, not Medicare, which is a surprise to many.

There are three ways to enroll in Medicare

- online through www.ssa.gov
- over the phone by calling Social Security at 1.800.772.1213
- in-person by making an appointment at a Social Security office

For most people, unless we are on a High-Deductible Health Plan (HDHP/H.S.A. plan), we should enroll in Part A when first eligible. However, if we are covered by insurance at work, it may not make sense to enroll in Part B until we retire. Speak with a team member at FCG to determine what makes sense for your particular circumstances.



Medicare Advantage Plans, known as Part C, MA, and MAPD plans, are a growing option for beneficiaries; however, that is information for another day. I publish a free, short booklet on Medicare, called the Busy Executive Guide to Medicare, each year. It is located on the home page of my website at www.CareyBenefits.com. Please download a copy and share it with your family and friends.

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SMART MOVES FOR YEAR-END TAX SAVINGS

By Josh Fricks, CPA

As the year draws to a close, we have lots on our minds. Holidays, vacations, cookies – this is both a fun and busy time of the year. The last thing we have on our minds is tax planning... but this is the best time to plan around mitigating our tax burden in April. Effective tax planning can help individuals and businesses reduce liabilities and position themselves for financial success in the year ahead. The final months of the year present an ideal time to review income, deductions, and investment strategies before tax deadlines lock in. Here are a few ideas to keep in mind as we approach 2026:

For individuals and the self-employed, some retirement accounts require contributions to be made by year-end in order to claim the deductions in the calendar year. These include deferrals into 401(k) accounts and SIMPLE IRAs. Other retirement accounts, such as SEP IRAs and Traditional IRAs, provide more flexibility in making contributions by the following year's tax deadline.



Those with flexible spending accounts (FSAs) should use remaining funds to avoid forfeiture, and anyone eligible for Health Savings Accounts (HSAs) should take advantage of their triple tax benefits. If you fund your HSA through payroll deductions, you may need to ensure the account is fully funded in the calendar year.

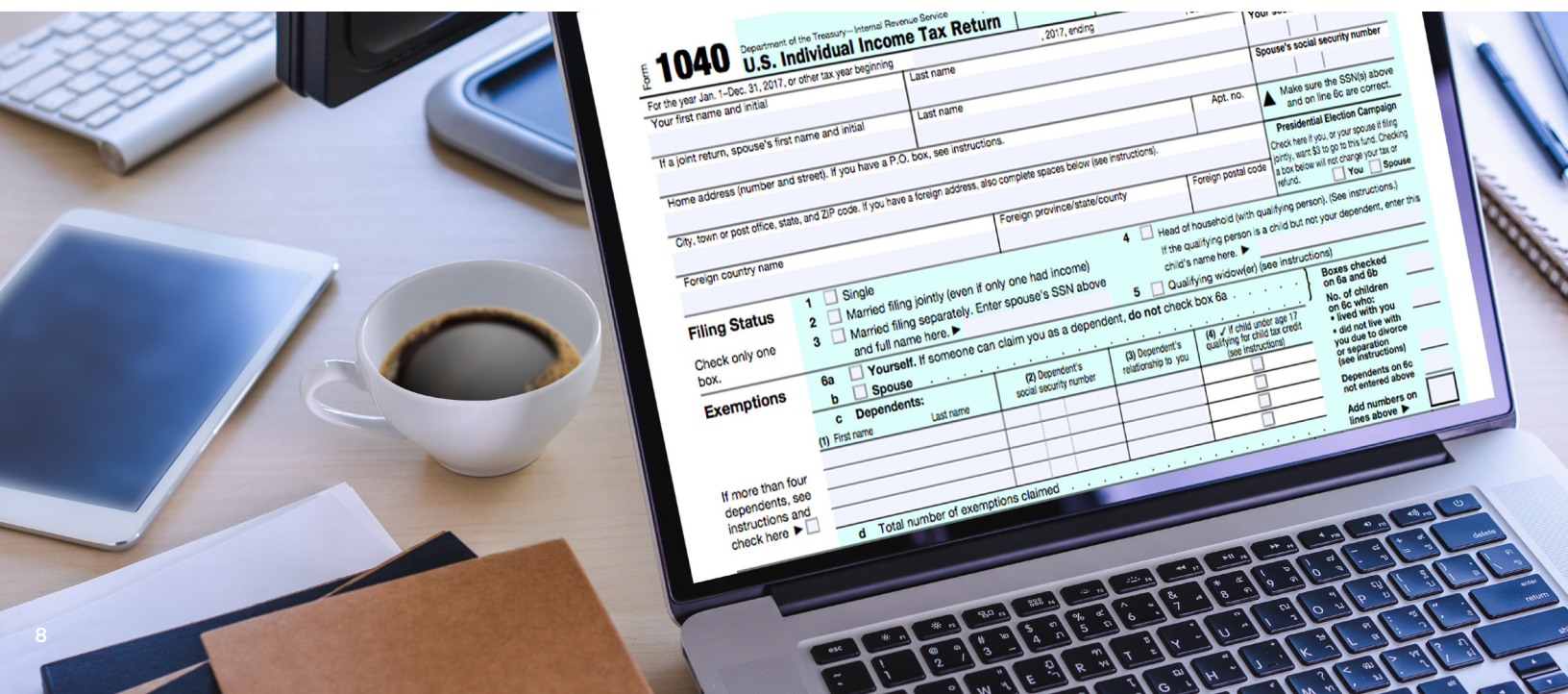
Charitable giving offers another opportunity for savings. Donations to qualified charities made before December 31 are deductible in the current tax year, and donating

appreciated assets instead of cash can help avoid capital gains taxes. If this is a particularly high income year, you might consider 'bunching' your next few years' charitable donations by funding a Donor-Advised Fund with appreciated securities to realize a substantial tax benefit.

For businesses, now is the time to review capital expenditures, consider bonus depreciation rules, and ensure all deductible expenses are properly documented. With the recent tax law allowing 100% depreciation in year 1 for certain capital expenditures, now might be the time to consider purchasing that truck or machinery that you've been planning on purchasing for a while.

Owners of pass-through entities should assess income distributions and estimated tax payments to avoid surprises in April. If you primarily do business in Georgia, consider making a PTET election to pay tax at the entity level and allow these state taxes to become a business expense and deduction on your federal returns.

By acting early and consulting with a tax professional, taxpayers can make strategic moves that minimize liability and enhance financial flexibility. Proactive year-end planning ensures you enter the new year with confidence and hopefully, more money in your pocket.



FINANCIAL BREAKFAST AND LUNCH

At the Manor Golf & Country Club

AUGUST 2025

We were honored to host an informative event featuring Josh Fricks, CPA, Partner at Rhodes, Young, Black & Duncan and Gretchen Laundon, Regional Director at Fidelity Investments. Together, they provided timely insights on the 2026 market outlook, emerging investment opportunities, and the potential impact of recent tax law changes on long-term financial planning. We're grateful to our presenters and guests for making the evening both insightful and engaging.



30TH ANNIVERSARY CELEBRATION

At Country Club of the South

SEPTEMBER 2025

Thank you! Our 30th Anniversary Celebration was truly a night to remember, and we were honored to share it with so many of you. This milestone represents more than three decades of meaningful relationships, shared goals, and trusted guidance. Thank you for celebrating with us and for placing your confidence in our team year after year. We look forward to the next chapter—continuing to grow, serve, and support you and your families in all the years ahead.





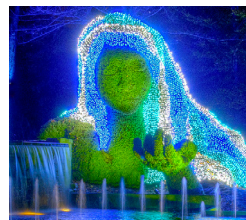
Holiday Events



GARDEN LIGHTS, HOLIDAY NIGHTS AT ATLANTA BOTANICAL GARDENS - ATLANTA, GA

AtlantaBG.org ❄️ NOV. 15 - JAN. 11

Back for its 15th year, Garden Lights, Holiday Nights presented by Invesco QQQ shines with new music and choreography for "Nature's Wonders," the world's largest curtain of synchronized light and sound.



OLD FASHIONED CHRISTMAS - DAHLONEGA, GA

DahlonagaChristmas.com ❄️ NOV. 28 - JAN. 6

Christmas in Dahlonega is over a month long, family friendly, celebration which highlights the history and beauty of downtown Dahlonega and the special community that calls Dahlonega home. It is organized by the Dahlonega Downtown Business Association's (DDBA) Christmas Committee, made up of volunteers who facilitate decorating and advertising for the holiday season, bringing Christmas magic to the historic town of Dahlonega, GA.



CHRISTMAS AT CALLAWAY, FANTASY IN LIGHTS - PINE MOUNTAIN, GA

CallawayGardens.com/Beach/Events/Fantasy-In-Lights ❄️ NOV. 14, 2025 - JAN. 4, 2026

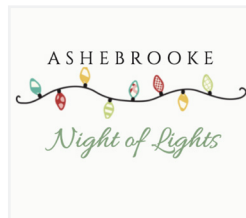
A beloved Christmas tradition shines even brighter this holiday season! Enjoy a festive journey along the classic seven-mile light show in your own car. Experience the Callaway Christmas Village, where you'll find Santa & friends, the 40-foot Tree of Traditions Pixel Pine, and a winter wonderland filled with twinkling lights, oversized ornaments, and more! Don't miss this chance to explore 2,500 acres of holiday cheer during Fantasy In Lights Powered By Georgia Power!



ASHEBROOKE NIGHT OF LIGHTS - CUMMING, GA

Facebook.com/p/Ashebrooke-Night-of-Lights-100068937202808 ❄️ DEC. 21, 2025

Ashebrooke's Annual Luminaria Fundraiser. On the third Sunday in December, our neighborhood comes together, lighting luminarias throughout our streets in support of a good cause. The tradition of luminarias comes from Mexico and is a beautiful way to celebrate the holidays. Residents nominate candidates in need within Ashebrooke and Forsyth Communities, then vote to determine who will receive the proceeds.



SNOW DAY AT ALPHARETTA CITY CENTER - ALPHARETTA, GA

CityCenterAlpharetta.com/Events ❄️ SATURDAY, DEC. 13 FROM 11 AM - 1 PM

Experience a winter wonderland on the Town Green with snow flurries and family-friendly activities, savor holiday-themed treats, and create lasting memories at the holiday photo booth. Explore the charming Alpharetta City Center boutiques. Best of all, the event is entirely free, so grab your mittens and embrace the winter fun while supplies last!



SAVANNAH CHRISTMAS MARKET - SAVANNAH, GA ❄️ NOV. 20 TO DEC. 31

PlantRiverside.com/Savannah-Christmas-Market

Savannah is serving up a shopping spree like no other at the Savannah Christmas Market in the Plant Riverside District, running November 20 to December 31.



ROCK CITY-ENCHANTED GARDEN OF LIGHTS - CHATTANOOGA, TN

SeeRockCity.com/Enchanted-Garden-of-Lights ❄️ NOV. 14 - JAN. 4

Warm your heart during Chattanooga's most magical holiday celebration. Experience Rock City as a nighttime winter wonderland. Enjoy the sights and sounds of the season amidst the unparalleled natural beauty of this enchanted place. This uniquely festive light experience has become a beloved holiday tradition to share with family and friends.





Holiday Recipes



Carson's Macaroni & Cheese

MACARONI AND CHEESE INGREDIENTS

- 16 oz elbow macaroni
- 1/2 cup butter
- 6 tablespoons all purpose flour
- 5-6 cups of whole milk
- 4 cups shredded cheddar cheese
- 1 cup finely grated Parmesan cheese
- Salt, pepper, and onion powder to taste

BREAD CRUMB TOPPING INGREDIENTS

- 4 tablespoons butter
- 1 cup dry breadcrumbs
- 1/2 teaspoons paprika

DIRECTIONS

1. Preheat oven to 350, grease your rectangular baking dish, and bring a large pot of salted water to a boil
2. While your noodles are cooking (don't cook noodles fully - about 75%), melt butter in a skillet over low heat. Whisk in flour and stir until the mixture becomes paste-like and golden brown (3-5 minutes). In a separate skillet, melt butter over medium heat and add breadcrumbs/paprika. Cook and stir until browned.
3. Gradually whisk the milk into the flour mixture and bring to a simmer.
4. Stir in your cheeses and seasonings; cook and stir over low heat until cheese has melted and sauce has thickened (5-ish minutes), adding more milk if necessary.
5. Pour the roux over your noodles in the baking dish and mix. Then coat the top with your browned breadcrumbs and a thin layer of shredded cheese.
6. Place in oven and cook for about 20-30 minutes



Joey's Homemade Apple Pie

INGREDIENTS

- 2 Pillsbury Pie Crusts
- 2 1/4 lbs Granny Smith Apples, peeled, cored (7 cups thinly sliced)
- 1 1/2 tsp cinnamon
- 8 Tbsp unsalted butter
- 3 Tbsp all-purpose flour
- 1/4 cup water
- 1 cup granulated sugar
- 1 egg + 1 Tbsp water for egg wash

DIRECTIONS

1. Preheat oven to 425°F.
2. Melt butter in a medium saucepan over medium heat. Whisk in 3 Tbsp flour then simmer for 1 minute, whisking constantly. Whisk in 1/4 cup water, 1 cup sugar and bring to a boil. Reduce heat and continue simmering for 3 minutes, whisking frequently then remove from heat.
3. Peel, remove cores and thinly slice 7 cups of apples and place them in a large bowl. Sprinkle the top with 1 1/2 tsp cinnamon and toss to combine. Pour the sauce over the apples and stir to coat the apple slices.
4. Add one pie crust to the bottom of an ovenproof dish. Add apple mixture, mounding slightly in the center and being careful not to get the filling on the edges which would make it difficult to seal. Place the second pie crust to cover the top. Be sure to tuck in the edges. For design you can add slits into the top crust like I did in the photo.
5. Beat together 1 egg and 1 Tbsp water and brush the top with egg mixture (be sure to get the edges).
6. Bake at 425°F in the center of the oven for 15 minutes. Reduce the heat to 350°F and continue baking another 45 minutes or until apples are soft and filling is bubbling. Rest at room temp 1 hour before serving.

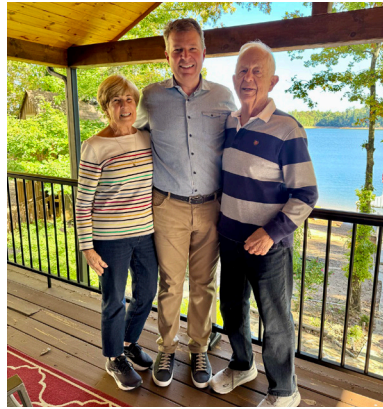


Did You Know?

For **David Fountain, President of Financial Consultants Group**, October has always been a month filled with celebration and gratitude. David was born in West Palm Beach on **October 23, 1969**, at Good Samaritan Hospital — the very same date his mother, **Lynn Fountain**, was born in **1941**. She often jokes that she couldn't wait another ten minutes for them to share the *exact* time of birth. His father, **Don Fountain**, was born the following day, on **October 24, 1943**, making late October a truly special time for the Fountain family.

The family coincidences continue: David's **aunt, Susan Lytal**, and **cousin, Amy Fountain**, also share the same **October 23rd** birthday — four family members celebrating on one day, with another right after. Over the years, it's become a fun and meaningful family tradition that reflects how connected they all are.

And the October celebrations extend to the **Financial Consultants Group family**



as well. **Sandee Fricks**, one of the firm's long-time team members and a valued **Financial Planner**, celebrates her birthday on **October 14th**. The overlapping birthdays have become a lighthearted reminder that, whether at home or at work, shared milestones bring people closer together.

As the year comes to a close, David reflects on how these celebrations capture what truly matters — **family, gratitude, and meaningful connection**. From all of us at **Financial Consultants Group**, we wish you a holiday season filled with warmth, joy, and togetherness.

At Financial Consultants Group, our team spends a lot of time analyzing numbers. We thought it would be fun to share some surprising numbers with you.

FUN FACTS

DID YOU KNOW?

Holiday Wonders

- ❄ Americans buy more than 1.6 billion greeting cards during the holidays each year.
- ❄ More than 1.76 billion candy canes are made each year – enough to circle the globe nearly five times.
- ❄ The average person spends nearly 29 hours shopping for the holidays each year.

Financial Stunners

- ❄ Studies show that people who set written financial goals are 10 times more likely to achieve them than those who don't.
- ❄ Americans spend approximately 4 hours per day thinking about their finances, but only about 1/3 have a formal financial plan.
- ❄ Among the Gen Z generation, 45% have investment accounts, and they started as early as 19; compared to the Boomer generation that did not start investing until 35.

FCG Marvels

- ❄ Our clients can be found in 18 different states and 3 countries.
- ❄ We have more clients who were born in March than any other month.
- ❄ The top two activities that FCG clients enjoy are: hiking and exploring new dining spots.

Thank You! We appreciate hearing from you and helping us connect with others that could benefit from our team.

Google

Financial Consultants Group

5.0 ★★★★★



michael
8 reviews

★★★★★ 5 days ago

David and his very professional team, provide a solid 30 year track record, of helping people just like you and me, to stay prosperous during uncertain times and seasons of life. They take the time and effort to understand your personal needs and protect your investments while staying current with market trends. Check them out. You'll be glad you did.

★★★★★

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A REVIEW



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THE LATEST FROM YOUR TEAM AT FCG

David It's been a wonderful season of milestones and memories. David's daughter Ashley recently married her college sweetheart, Blaine, in a beautiful October ceremony, and the newlyweds are now settling into their home just south of Charlotte. Kimmie and David also enjoyed an unforgettable trip to Zion National Park and Bryce Canyon—a slice of heaven with breathtaking views and great hiking. As the holidays approach, they're looking forward to spending quality time with family and friends, with plans for golf with Pop, pickleball, and (of course) some time out on the boat.



Sandee This past October, Sandee and her family took a trip to the North Georgia mountains just in time for the leaves to change. It was a beautiful time to be there. They spent a lot of time hiking and viewing waterfalls. They have also enjoyed cheering on the Yellow Jackets every Saturday. Sandee is looking forward to the holiday season when she will host her family for Thanksgiving.



Carolyn This summer, Carolyn enjoyed spending time with Heather, her friend and colleague, at Lake Lanier when the firm took a morning boat ride on David's boat. Now she is enjoying the fall weather and seeing the leaves turn beautiful colors. She hopes to go on some short hikes in the next few months. She also looks forward to spending time with family over the upcoming holidays.



Jake He continues to enjoy playing disc golf and watching football with his friends, cooking new recipes, attending ministry events in Atlanta, and spending time with his small group of high school students. He enjoyed celebrating with his cousin, Lane, and her new husband, Dylan, at their wedding this fall. He is also excited for another friend's upcoming wedding. He's looking forward to visiting with family and out-of-town friends during the holidays.



David Fountain, CFP®

David@ForYourFuture.net
Senior Financial Planner

With more than 30 years in the industry, David has extensive experience directing clients toward their financial goals. He values the client relationship and takes time to fully understand each family's unique situation. His active community involvement demonstrates his commitment and care for the people around him.



Sandee Fricks, CFP®

Sandee@ForYourFuture.net
Financial Planner

Sandee enjoys helping clients see the potential for reaching their financial goals. Sometimes small changes make a big difference in the long term outlook of a financial plan. She and her husband have taught financial literacy classes at their church and support several international missions.



Carolyn Flournoy, CFP®

Carolyn@ForYourFuture.net
Financial Planner

A financial planner with more than 20 years in the industry, Carolyn values the relationships she develops with clients. She spends many hours preparing detailed plans to meet the specific needs of each family she works with. She grew up in Forsyth county and enjoys spending time outdoors, reading, and visiting with friends and family.



Jake McTyre

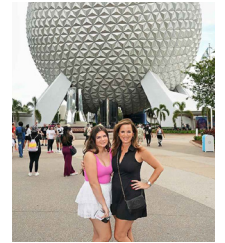
Jake@ForYourFuture.net
Senior Relationship Manager

Jake works hard every day to ensure each client receives the services they need. Whether opening an account, taking a distribution, or asking a question about their finances, Jake takes the time to provide the details they need. After work, he spends time as a small group leader with YoungLife. He also enjoys being outdoors and watching UGA football.

Kimmie In November, David and Kimmie enjoyed a fabulous trip out west to celebrate his niece's wedding. Along the way, they made a detour to two national parks for a few unforgettable days of hiking and exploring. Back home, she's enjoying playing tennis with her daughter Katie on their USTA team. She's also proud of her son Thomas, who is finishing up his master's in computer science and already looking ahead to pursuing his Ph.D. next year.



Heather In September, Heather traveled to Orlando, Florida, with her younger daughter to attend her older daughter's volleyball tournament. While there, they were able to meet up with her parents, who live in Florida, adding an extra special touch to the trip. During their stay, they celebrated her younger daughter's 14th birthday at Epcot, making the trip even more memorable. It was a fun-filled getaway packed with great memories and family moments to cherish.



Joey In May, Joey and his parents traveled to Brooklyn, New York City, for a visit with his sister, marking Joey's first trip to the city. Over the course of four days, they explored some of the city's most iconic spots, including Central Park, Wall Street, and Times Square. Highlights included an evening of stand-up comedy, visiting Disney headquarters, and several memorable dining experiences that showcased the range of the city's incredible food scene. The visit ended with a relaxed cookout hosted by his sister and her friends — a wonderful way to wrap up a fun and meaningful trip. Joey is already planning his next visit to the city and is looking forward to spending time with family during the Thanksgiving and Christmas holidays.



Carson In August, Carson joined the FCG team in August and has enjoyed learning the ropes and getting to serve clients on a daily basis. He's also been soaking up the fall festivities as much as possible. He has spent nearly every weekend since August cheering on the Bulldogs at Sanford Stadium, enjoying the outdoors, and spending time with friends and family. A highlight of the Fall so far was a day trip to Helen, Georgia to experience the October Fest celebrations. He's excited to see extended family during the upcoming holidays.



Kimberly Foodman, MBA

Kim@ForYourFuture.net
Business Development

Kimberly brings strong organizational skills and effective communication to support clients and streamline operations at our firm. She acts as a key liaison across diverse professional relationships, continually enhancing our service delivery. Outside of work, she enjoys quality time with her family, playing tennis, traveling, and exploring new restaurants.



Heather Gray

Heather@ForYourFuture.net
Client Engagement Manager

Strengthening client relationships is the central focus of Heather's role. She has a variety of experience from commercial photography to academia to providing client services at Morgan Stanley. With an eye for creativity, she brings a fresh approach to client engagement. Outside of work she enjoys her two daughters, and plays pickleball, golf, and tennis.



Joey Hampton

Joey@ForYourFuture.net
Paraplanner

As a candidate for CFP® certification, Joey spends extra time working with new clients to understand their financial goals and objectives. He works closely with our financial planners to provide the support in preparing the detailed plans our firm is known for. In his free time, Joey enjoys spending time with family and friends, traveling, and watching UGA football.



Carson Greene

Carson@ForYourFuture.net
Relationship Manager

Carson strives to provide exceptional service to our clients. Spending extra time on the details ensures accuracy of results. He has a passion for financial planning and enjoys building relationships with others. Carson enjoys spending time with family and friends, playing golf, and attending UGA football games. He plans to pursue the CFP® designation.



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**Volunteers - The Heart of Northside
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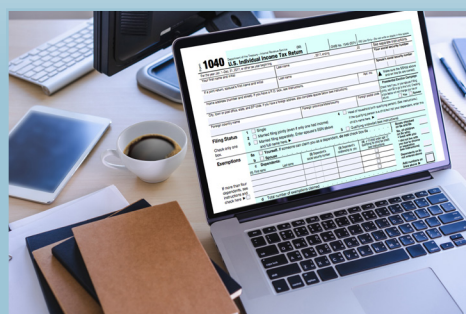
**Beyond the Numbers: The Heart of
Meaningful Financial Guidance**



Give Thanks by Planning Ahead



Medicare Tips for 2026



**Smart Moves for Year-End
Tax Savings**



Holiday Events



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