



Phone: 248-325-9947  
Fax: 248-325-9952  
[sculatiwealth.com](http://sculatiwealth.com)

7457 Franklin Road, Suite 222 • Bloomfield Hills, MI 48301

January 12, 2026

**ATTENTION: THIS LETTER CONTAINS IMPORTANT INFORMATION. IF YOU ONLY READ ONE LETTER FROM ME THIS YEAR, READ THIS ONE.**

Happy New Year! 2025 ended with a true Santa Claus Rally in the stock market and capped a remarkable investment year. I would be shocked if we saw a year that ends with double digit gains, but I do believe this will be a positive year in the stock and bond markets with a healthy dose of volatility along the way. We have accounted for that in your financial plan, and your portfolio is prepared to weather any storm and prevail on the other side of it.

I have a variety of things to communicate to you in this letter. They are as follows:

1. Morningstar Web Portal Shutdown February 28, 2026
2. Orion Portal Invitation Coming on February 2, 2026
3. New Website: [www.sculatiwealth.com](http://www.sculatiwealth.com)
4. Fraud Alert

1. Earlier this year, Morningstar notified us that they are sunsetting the portfolio management software business and ceding it to more successful competitors. This is the software that downloads daily from Schwab and allows us to prepare your quarterly billing statement and performance reports. They have not been investing in the product and improving it, and I was already planning to find a new vendor when our contract expires.

IMPORTANT: If there IS ANYTHING ON YOUR MORNINGSTAR WEB PORTAL THAT YOU WISH TO RETAIN FOR YOUR RECORDS, PLEASE LOG IN TO [fp.morningstar.com](http://fp.morningstar.com) AND DOWNLOAD IT. IT WILL BE DELETED FEBRUARY 28, 2026 AND NOT ABLE TO BE RECOVERED.

IN ADDITION, NO DATA AFTER 12/31/2025 ON MORNINGSTAR WILL BE UPDATED. IF YOU LOOK THERE, YOU WILL BE SEEING DATA AS OF 12/31/2025, AND IT IS NOT CURRENT. USING SCHWAB.COM RATHER THAN MORNINGSTAR IS YOUR BEST BET UNTIL YOU ARE ON THE ORION WEB PORTAL.

2. Orion is the new portfolio management software we will be using to replace Morningstar. It is phenomenal. The capabilities it brings are a significant improvement to what we have had with Morningstar. I am excited to get you onboarded and using this new resource. ON OR AROUND FEBRUARY 2, 2026. YOU WILL RECEIVE AN EMAIL FROM ORION THAT WILL ALSO REFERENCE SCULATI WEALTH MANAGEMENT AND CONTAIN INSTRUCTIONS TO ACTIVATE YOUR ORION CLIENT WEB PORTAL. THE ACTIVATION LINK **WILL EXPIRE IN 24 HOURS**. PLEASE TAKE ACTION AND RESPOND TO THE EMAIL. IF YOU HAVE ANY CONCERN THAT IT IS FRAUDULANT OR SUSPICIOUS, CALL THE OFFICE AT 248-325-9947.

3. We just launched our new website, and it has been completely recreated. Please have a look and pay special attention to the "How We Think" section. We will have regular content that is updated with articles that may be of interest to you and hope to make the site much more relevant and valuable to you than our prior site.
  
4. One of the most unfortunate consequences of the technology that connects us and keeps us more informed than we have ever been in history is the proliferation of financial fraud. We have had clients become victims of scams at an alarming rate in the last year. As a result, we have increased our security protocols at the office along with using some tools that Schwab has to offer. If anyone calls you and claims to be from Schwab or any financial entity with which you do business. Please hang up and call us if they say they were from Schwab or call the company they said they were calling from and see if they need anything from you. Never assume the person calling is not a scammer.

The best way they rope their victims into cooperating is to have just enough information about you to make you think they know all your information and get you to give them more without even knowing it. We will be adding best practices and other resources to our web site to help you protect yourself.

Thank you for allowing us to be of service. I hope all this information is helpful, and we will look forward to smoothing out any bumps in the road as we make this software conversion and continue to work diligently for you.

With gratitude,



David J. Sculati  
President  
Accredited Investment Fiduciary®

DJS/sam