



Celebrating the Moments We Shared

As we look back on the past year, we're reminded of how much joy comes from the moments we've shared — the conversations, the connections, and the celebrations that brought us together. Your trust and the relationship we've built with you continue to inspire our team. As we enter the holiday season, we hope you find time to pause, enjoy the beauty around you, and welcome the year ahead with warmth and joy.

Here's to a picture-perfect year ahead.

THIESEN DUEKER'S ANNUAL TOYS FOR TOTS EVENT

There's something truly special about coming together every year for our Toys for Tots event. Surrounded by seasonal refreshments, delicious hors d'oeuvres, and warm holiday spirit, you help make the evening meaningful through your generosity. Your toy donations, with Thiesen Dueker matching each contribution, bring joy to so many children each holiday season. We're grateful for the time shared together.



ROSEVILLE TOP GOLF

Our Roseville Topgolf client appreciation event was a fun and relaxed evening spent together. Between friendly competition, great food, and lots of laughs, it was a wonderful opportunity to connect outside the office and enjoy time with you. Thank you to everyone who joined us — we loved spending the evening together.



Year-End Planning Considerations

As the year comes to a close, it's a natural time to review a few planning areas that tend to matter most before year-end. A brief inventory can help ensure your financial plan remains aligned as you head into the new year.

Retirement Contributions:
Confirm workplace and IRA contributions are on track with annual limits and goals.

Taxable Investment Planning:
Review realized gains and losses in taxable accounts relative to your overall tax picture.

Required Minimum Distributions (RMDs):
Ensure any required distributions are completed before year-end.

Charitable Giving:
Confirm year-end contributions align with personal goals and tax considerations.

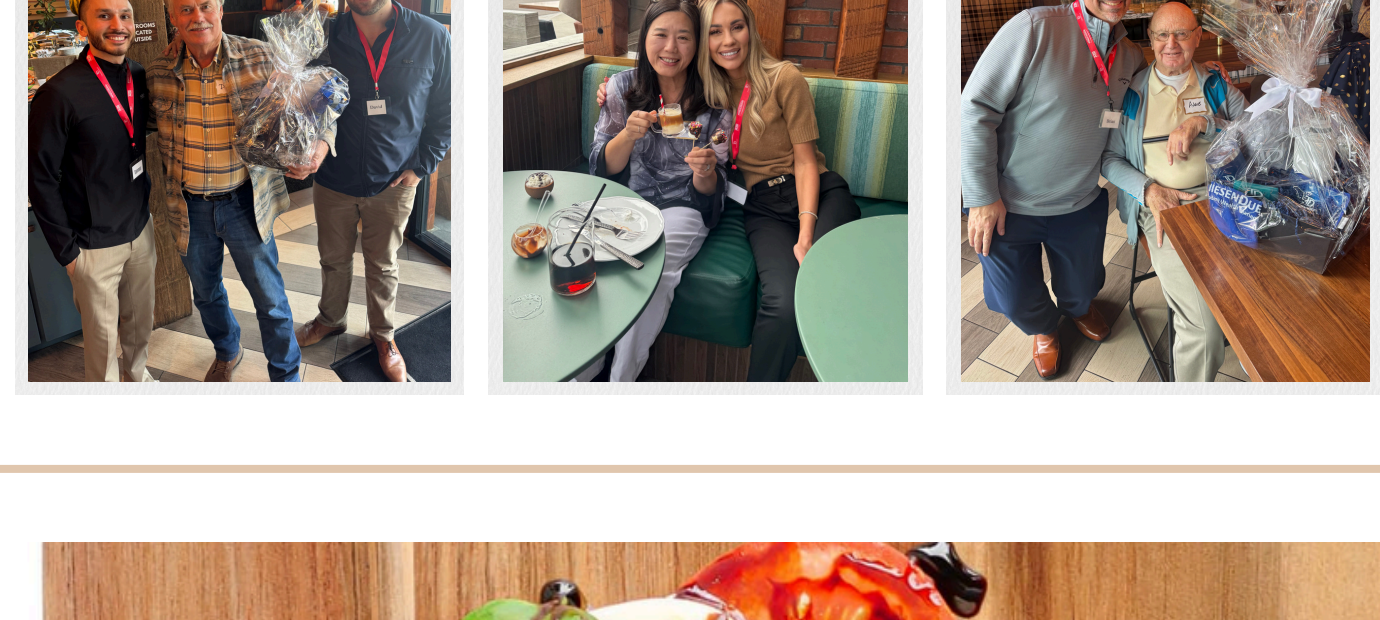
MERCED CLIENT APPRECIATION

Our Merced client appreciation event was a lovely evening dedicated to celebrating you. With cocktails, hors d'oeuvres, and live music, the night centered on meaningful conversation and connection in a beautiful setting. We're grateful for the opportunity to share such a special evening.



SAN DIEGO CLIENT APPRECIATION

Our client appreciation lunch was a fun and memorable afternoon together. Good food, great conversation, and time spent with our San Diego clients made it especially enjoyable. We're grateful for the opportunity to connect and look forward to more moments like this.



CANDY CANE CAPRESE

Prep Time: 10 minutes
Servings: Varies

Ingredients

- 2-3 large vine-ripened tomatoes, sliced
- 1 log fresh mozzarella cheese, sliced
- Fresh basil leaves
- Extra virgin olive oil, for drizzling
- Balsamic glaze, for drizzling
- Flaky sea salt
- Freshly ground black pepper

Instructions

1. Assemble: On a large platter or board, overlap the tomato slices, mozzarella slices and fresh basil leaves in an alternating pattern to form a candy cane shape.
2. Dress: Right before serving, drizzle over some olive oil and balsamic glaze and season with a sprinkle of flaky sea salt and freshly ground pepper. Enjoy!

