



Wealth Management, LLC

NEWSLETTER Fall 2025

**Meritas Wealth
Management, LLC**

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Let Your Money Move to Things You Care About

The strongest foundation for building a successful and satisfying financial life is a clear understanding of what is truly most important to you. Therefore, it is essential to first engage in thoughtful reflection that will help you to identify your values and clarify your priorities. The next step is to allow this understanding to provide a framework for establishing meaningful financial and life goals that will inform the choices you make on a daily basis.

Also keep in mind that your life is multifaceted and that each of these facets will contribute to the quality of life you experience:

Family
Health
Leisure
Learning
Inner Growth
Home
Community
Work
Finances

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Let Your Money Move to Things You Care About

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Think of each area as an integral component of your “life portfolio,” and be mindful that it is your investment of time, energy, and money that will make your portfolio grow. In addition, it is helpful to reflect on each facet of life and to become aware of the thoughts and feelings you have as you ask yourself these questions:

What is my current level of satisfaction in this facet of life?

What “riches” am I currently experiencing in this area of life?

What changes in this area of life would boost my sense of fulfillment and well-being?

In what ways can I invest in this facet to enrich my life and the lives of others?

These self-questions will sharpen your focus and guide you in developing a clear picture of what you want your life to be like now and in the future. You will find that the sharper that image becomes, the easier it will be to achieve your goals. You will also discover that as you purposefully and progressively make room in your life for what is most meaningful to you, the degree of satisfaction and fulfillment you experience will grow and multiply.

There is a lot of truth to the old saying, “If you don’t know where you are going, any road will take you there.” As you plan for your future, it is important to envision and articulate the various elements you want to include in your life portfolio. Whatever you identify and claim for yourself will become your internal compass guiding the decisions you make and how you allocate your resources.

In ***The Soul of Money***, author Lynne Twist wrote, “No matter how much or how little money you have flowing through your life, when you direct that flow with soulful purpose, you feel wealthy.” She continued:

You feel vibrant and alive when you use your money in a way that represents you, not just a response to the market economy, but also an expression of who you are. When you let your money move to things you care about, your life lights up.

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Important Year-End Dates

The month of December is typically a very busy time, so we want to make certain that everyone is aware of some important dates that may impact our work with you.

Meritas offices will be closed on the following dates:

Thursday, 12/25/25

Thursday, 1/1/26

Year-End Transaction Deadlines

In order to complete transactions in time to record as a 2025 tax event, Charles Schwab & Co., Inc. has provided us with their deadlines for filing paperwork and we're working back from there. We recognize that some of these dates are after our newsletter publication date. **Paperwork received after the below dates will be processed on a best-efforts basis.**

Please observe the following 2025 deadlines:

Money Movement: Cash requests, internal transfers, and wires

- If the receiving account is already linked to your Schwab investment account, cash requests will be accepted up to **December 23, 2025**.
- If the receiving account is **not** already linked to your Schwab investment account, paperwork must be submitted in good order **by December 1, 2025**.

New Qualified Retirement Plans for 2025 must be established by **December 3, 2025**.

Distributions processed on 12/31/2025 will be documented as 2025 for tax purposes but may not post to the receiving account until 1/2/2026 due to processing times.

Charitable Gift Deadlines (American Endowment Foundation):

Close of business day on Monday, November 24, 2025: Custodial Transfer

Close of business day on Friday, December 12, 2025: New Donor Advised Fund w/ Investment Paperwork

Close of business day on Wednesday, December 17, 2025: Grant Deadline

Close of business day on Wednesday, December 31, 2025: Cash Gifts

Many other Donor Advised Funds (DAF) have similar deadlines, please check with your DAF provider.

We look forward to working with you to complete any year-end transactions. Please let us know if you have any questions or wish to discuss any of the items above.

A Season for Connection

The world can feel like an awfully big place. Every day, we're met with headlines from far-off corners of the globe—some inspiring, others heartbreaking—and it can be hard to know how to make sense of it all, especially at such distances.

In some of the last remarks she ever made, Jane Goodall reminds us that, "Every single day you live, you make a difference in the world. And you get to choose the difference that you make." One antidote to potential feelings of overwhelm? Focusing our attention on the places we can make the biggest impact: the communities right around us.

Investing in connection doesn't just feel good—it's good for you. Studies show that strong social ties can lead to better health and longer life. People who feel connected are less likely to develop chronic conditions like heart disease or dementia, and they often experience lower levels of stress and anxiety, better sleep and greater well-being overall.

Yet making time for one another isn't always simple. Our attention is constantly pulled in a thousand directions. Screens, schedules and responsibilities compete for every spare moment. "In this age when the possibilities to connect are endless, more and more people are finding themselves isolated and lonely," says Dr. Tedros Adhanom Ghebreyesus, director general of the World Health Organization.

His words serve as a reminder that relationships require intention. And this season offers a timely opportunity to reorient our energy toward the people around us.

The beautiful thing is there's no single way to do it. Connection can come in many forms. For some, it might mean dinner with family and friends. For others, volunteering with a local organization, joining a book club or simply checking in on a neighbor can make a difference. Choose the path that works best for you and remember every small act of connection has a beneficial ripple effect.

As we close out the year, we want to say thank you for being part of our community. Your trust and partnership mean more than we can say.

May the season ahead bring moments of rest, reflection and genuine connection with those who matter most.





<https://www.alz.org/>

Walk to End Alzheimer's

This fall, Meritas participated in the **Walk to End Alzheimer's**, joining thousands of others committed to advancing research, support, and awareness for those affected by Alzheimer's disease. Thanks to the incredible generosity of our clients, friends, family, and team members who walked alongside us, we successfully raised **\$5,375** in support of the Alzheimer's Association.

We wrapped up the morning by enjoying a celebratory lunch together at Brewsters Beer Garden in Petaluma, a perfect way to connect and appreciate everyone's efforts.

We are truly grateful to everyone who showed up, donated, and helped make this meaningful event such a success. **Thank you for walking with us!**

Around the Meritas Office...

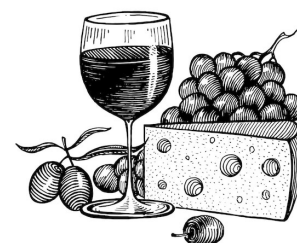


In person holiday card signing party.



October Cyber Security Month training event

Gregg & Kacy have been hosting periodic wine-tastings in our San Rafael office. As a member of California Wine Merchant, Meritas receives a carefully curated selection of wines. We would love to share these exceptional collections with you, as a token of our appreciation for your continued support. Please join Gregg and Kacy for an evening of hors d'oeuvres, wines and engaging conversation. You're welcome to bring a guest who would enjoy the evening. If you would like more information about future wine-tastings, please contact Lynn (Lynn@MeritasWealth.com).





Amy: Spending time with family visiting for the holidays from out of town!



John: Time with my family during the holidays.



Jen: All of the fall holiday decorations and festivities!



Alyx: Family time!



What We Love



Tiffani: Learning Mahjong.



Cristi: Chili.



Right Now

Cesar: The return of my free time.



Gregg: The Smartless podcast, because we all need a good laugh right now.



Lynn: Spending time in LA with my daughter!



Kacy: Wine Spies App.
Daily wine deals.
www.winespies.com



Jackie: Experiencing the magic of the holidays through my children's eyes.

