

QUARTERLY NEWSLETTER

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Wealth Management

Wealth management is working with a financial advisor to help individuals grow, protect, and transfer their wealth effectively. It is a comprehensive approach that combines investment management, financial planning, tax optimization strategies, retirement planning, estate planning, and risk management into a personalized approach tailored to each client's goals and circumstances. Typically used by high-net-worth individuals, business owners, and families with generational wealth, wealth management focuses on building a diversified portfolio, minimizing tax liabilities, striving for a comfortable retirement, and planning for efficient wealth transfer. A financial advisor takes a relationship-driven approach to understand the full picture of a client's financial life, aiming to preserve and grow wealth across a lifetime and beyond.

Estate Planning

Estate planning is the process of organizing how your assets, finances, and responsibilities will be managed and distributed after your death or if you become incapacitated. It typically involves creating a will to specify heirs, naming an executor, and appointing guardians for minor children; setting up trusts to manage assets, avoid probate, and reduce taxes; designating powers of attorney for financial and legal decisions; and establishing healthcare directives that outline medical preferences and name a healthcare proxy. It also includes updating beneficiary designations for accounts like insurance and retirement plans, planning for potential estate taxes, and making funeral or final arrangement decisions. The primary goals of estate planning are to protect loved ones, ensure assets are distributed according to your wishes, minimize legal and tax burdens, and prepare for possible incapacity. It is advisable to begin estate planning once you acquire property, savings, or dependents, and to review and update it regularly, especially after major life events such as marriage, divorce, or the birth of a child. It should be noted that 1852 Financial Group does not provide tax or legal advice. Please consult with your attorney and tax advisor regarding your individual circumstances.

Investment Advisory

Investment advisory is a professional service that provides personalized investment advice and strategies tailored to an individual's financial goals, risk tolerance, and time horizon. Typically offered by financial advisors, the service may include portfolio management, asset allocation guidance, and ongoing monitoring and rebalancing of investments. Investment advisory services are used by a wide range of individuals, from new investors to retirees and professionals with complex financial needs, and are generally offered for a fee based on assets under management. The primary goal is to optimize investment returns while aligning with the client's overall financial objectives.

What are the benefits of working with a professional team?

Working with a professional team, consisting of a financial advisor, estate and tax attorney, and certified public accountant (CPA), is essential for effective estate and financial planning. Each professional brings specialized expertise that contributes to a comprehensive, well-coordinated strategy. A financial advisor helps identify goals, assess risk tolerance, and develop long-term financial strategies, to create a detailed roadmap to manage cash flow, savings, insurance, and retirement needs. By focusing on selecting and managing investments to align with your objectives and risk profile, to provide holistic oversight of your entire financial picture, integrating investment management, estate planning, and tax strategies for high-net-worth individuals. An estate and tax attorney ensures all legal documents—such as wills, trusts, and powers of attorney—are properly structured and compliant with current laws, while minimizing estate and inheritance taxes. Finally, a CPA plays a crucial role in optimizing tax efficiency, maintaining accurate financial records, and advising on tax implications of estate and investment decisions. Together, this multidisciplinary team works to coordinate your financial life from wealth growth to legacy preservation is strategically aligned, legally sound, and tailored to your personal and family goals.

Check out our new website [here](#) to learn more about us and what we can do for you and your future financial needs!

Catherine Sherer and Jordon Accetta, Financial Advisors offering investment advisory services through Eagle Strategies LLC, a Registered Investment Adviser. Representatives offering securities through NYLIFE Securities LLC (member FINRA/SIPC), A Licensed Insurance Agency, 14819 Ballantyne Village Way, Suite 1100, Charlotte, NC 28277, 704.371.8500. Eagle Strategies LLC and NYLIFE Securities LLC are affiliated companies. 1852 Financial Group LLC is not owned for operated by NYLIFE Securities LLC., or its affiliates.