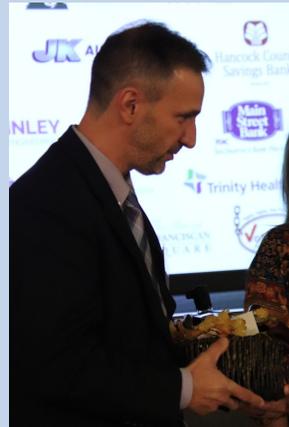


Year In Review 2023

BUSINESS HIGHLIGHTS

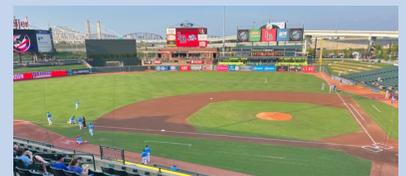
Thank you to our clients, business partners and colleagues for their fantastic support and trust this year and every year since we opened our doors in 2005!

Our 18th year was another busy one, full of travel, study group meetings, community events, freshening up our office and website, and helping our many clients work toward their retirement and financial goals:



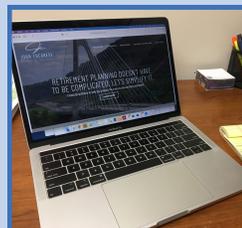
Community Involvement

I once again served as chairman of the annual golf outing for the Jefferson County Chamber of Commerce and am proud to support the events and missions of many other organizations throughout the Ohio Valley.



NYL Chairman's Council

For the third year in a row, I qualified for New York Life's Chairman's Council,* representing the top 4% of roughly 12,000 Agents at New York Life. This year's meeting was held in Maui in October.



Updates & Upgrades

It was a year of upgrades and updates around here as we freshened up the website, produced a new video about what we do, took new staff photos, and updated the office window shades, lighting and ceiling tiles.

Study Group Meetings

My ongoing Study Group met in Dallas, TX in January, Louisville, KY in August, and remotely in between. These regular meetings help us stay on top of the most recent trends and ever-changing rules & regulations in the industry.

*Council is an annual recognition program based on agent production from July 1-June 30.

STAFF HIGHLIGHTS

JOHN

- My wife, Erin, knocks it out of the park in all areas of our lives -- an awesome Mom, a wonderful wife, and a terrific real estate agent. We'll celebrate 12 years of marriage in April. She keeps our busy lives in check and makes sure the really important things in life are done right.
- Camp is in 4th grade and is age 9. His first year of football is in the books and was a blast to witness, and now he's onto his first year of wrestling for his school. Spring will take us back to the baseball field, where I hope to get to coach him yet again. A great student and an all-around terrific kid, we couldn't be prouder of him.



NICOLE

- Greg & Nicole expanded the cattle herd on their farm and have kept extra busy with that.
- The kids got to vacation at the beach this summer. Hailey (7) survived Kindergarten and was excited to start 1st grade. Steven (13) is now in 8th grade and played his second year of football.

HALLIE

- Took an Ohio road trip with the kids in July, stopping at Hocking Hills, downtown Columbus, and Lake Erie.
- Cora (12) and Maryn (11) kept busy with soccer and middle school band. Jolene (9) also plays soccer and is proud to be on the 4th grade student council, and Ethan (2) loves tractors and doing whatever his sisters are doing!

John Cucarese Financial Services | SimplifyRetirement.com

3911 Sunset Blvd., Unit 1, Steubenville, OH 43952-3554 Phone: 740-264-0238 | 877-219-8549 JWCucarese@FT.NewYorkLife.com