NEWSLETTER | Issue 20 | Q2 2023

LifeTime

Thank you for being part of the LifeTime family!

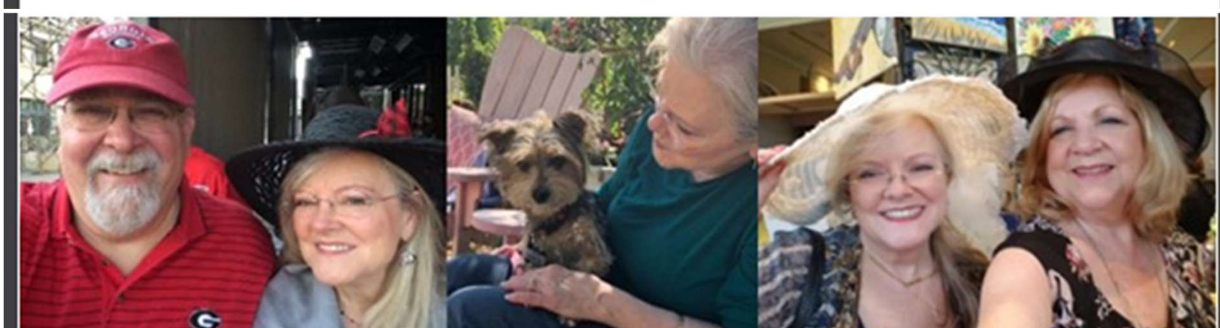
This newsletter features news from our firm, client news & updates, and of course, chances to win prizes. As always, please let us know if there are additional topics you would like us to address in our newsletters.

Life at LifeTime

Courtney Campbell Retires from her Long and Esteemed Career as a CPA and Tax Advisor

Many of you have been long-time clients with Courtney Campbell. She has had a successful career as a CPA and tax advisor for over 30 years. During that time, she started her own tax and accounting firm, built a successful business, grew her client base and made personal connections and friends along the way. Courtney merged her tax firm with LifeTime in 2020.

We are pleased (and saddened) to announce Courtney's well-earned retirement at the end of June. She will enjoy spending more time with her husband, adult children, sweet grandson and her cute dog. Who knows, maybe Walker will even get her out on the pickleball courts! We wish Courtney all the best in this next adventure!



Congrats to Matt Glova, CFP®, for being Named to Forbes Best-In-State Wealth Advisor List for 2023 for a Fifth Consecutive Year

Matt Glova has been named to Forbes' Best–in–State Wealth Advisors list for 2023. The list is published on forbes.com/best-in-state-wealth-advisors. This is Matt's fifth consecutive year earning this prestigious award, starting in 2019.

See Matt's profile here. | Read more about this award here.

Please join us in congratulating Matt on earning the prestigious award again for 2023.

*__2023 Forbes Best In State Wealth Advisors__, created by SHOOK Research. Presented in April 2023 based on data gathered from June 2021 to June 2022. 22,243 Advisors were considered, 7,321 Advisors were recognized. Advisors pay a fee to hold out marketing materials. Not indicative of advisor's future performance. Your experience may vary. Click here (https://www.forbes.com/lists/best-in-state-wealth-advisors/?sh=203917326ab9) for more award information.

Save the Date! Special Market Update Event on Wednesday, July 26

The markets have been volatile for more than a year now and there continues to be talk of a looming recession, but it hasn't really happened. So what does that mean for you and your investments? Join us for an update on current market and economic conditions from one of our investment partner companies, City National Rochdale.

We will host both a lunch and a dinner session for this educational event. Invitations will be sent in the next few weeks, so keep an eye out!

Do you love LifeTime, your Wealth Consultant and/or Tax Advisor? If so, let us know! Provide a testimonial!

We have many long-term and new clients that have been pleased with our dedicated team, comprehensive services and unique investment and tax offerings and solutions. If you are one, we'd love for you to provide a testimonial attesting to your experiences with LifeTime.

Why haven't we asked for this before?

Just recently, a new SEC Marketing Rule was enacted that now allows financial advisors to request and use client testimonials. Other industries have had this capability for a long time and our industry is just now making this available.

If you are a raving fan of LifeTime, please click on the button below to provide your testimonial. We appreciate you taking the time to do this.

Provide Your Testimonial Here!

Double the Shred Events, Double the SUCCESS!

Our Raleigh Shred Event is famous for picking the best bad weather day and this year did not disappoint. But the wet and cold day did not dampen our spirits. Despite the weather, our 10th Annual Shred for a Cause in Raleigh had great participation, raising over $1,800 for Wake County Smart Start's early education programs.

Our 1st Annual Shred Event in Suwanee had great weather and a good turnout of participants getting their documents shred on-site. Suwanee's Shred for a Cause event raised $820 in donations to the American Cancer Society.

Thanks to everyone who came out and donated to these great organizations.

Suwanee Clients Enjoyed a Dinner Presentation on Staying "Calm, Cool & Invested"

LifeTime hosted a nice educational dinner event in late May. Guest speaker Greg Davis from MFS presented on ways to stay calm, cool and invested with insights on how to stay on track and live the life you want. It was a great presentation where our clients and guests enjoyed the dinner and timely topic.

The LifeTime Team Continues to Grow!

Join us in welcoming our newest team members:

Angie McLinton, Office Administrator

Angie joined the LifeTime team in April 2023. You will see Angie at the front desk greeting our clients and guests as well as talk with her on the phone. Angie is originally from Ottawa, Canada and comes from an international family. She graduated from Appalachian State University. In her spare time, Angie enjoys tennis, walking, reading a good suspense novel, going to concerts, and spending time with her cat, Archie, a real-life Garfield. Angie has been a great addition to the team.

Kevin McKinney, Wealth Consulting Assistant

Kevin is our most recent hire, joining LifeTime in June 2023. He will support our Wealth Consultants with presentation preparation and investment research. Kevin is originally from Virginia and a recent grad of Virginia Tech University. He moved to Raleigh for this job and is excited to explore a new city. In his free time, Kevin enjoys working out, cheering on the Pittsburg Steelers or spending time with friends. Please join us in welcoming Kevin to the team.

Our focus is on you, our clients — and as our team grows, so does our capacity to provide you with excellent client service. Thank you for helping to welcome these new faces into the LifeTime team.

News & Updates

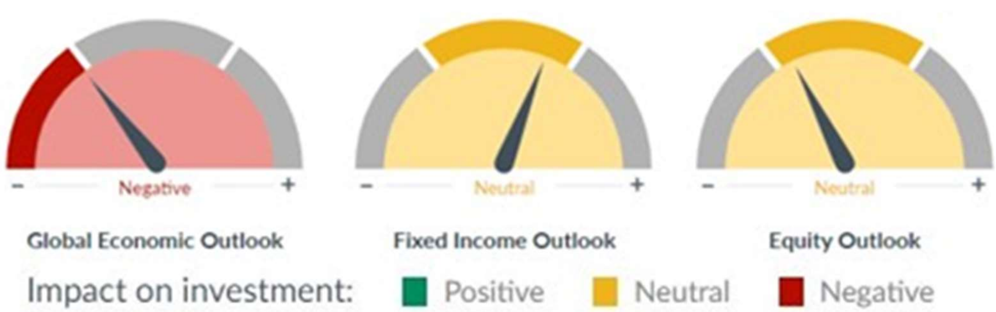
LifeTime Continues to Pay PPS Platform Fees, Including Quarterly Paper Delivery Fees. Now is a Good Time to "Go Paperless".

Commonwealth sent out a communication in late May to clients with PPS accounts. By moving from transaction-based fees to platform-based fees, many fees are going away. However, an additional $5 quarterly fee has been added paper delivery of statements and confirms. LifeTime will continue to pay the platform fees on your PPS accounts, including this quarterly paper delivery fee.

Now may be the time to "Go Paperless!" With that said, we encourage our clients to consider going paperless. To sign up for electronic delivery of documents, you must first have access to Investor360® our online account access portal. If you do not currently have access or need assistance logging in, please email us at info@lifetimeasset.com. Click here to learn more about going paperless.

City National Rochdale Speedometers℠ for June 2023

If you are already a City National Rochdale client, you are already familiar with their speedometers. Below are the economic indicator dials from CNR for June 2023. See their complete economic outlook here along with a great video discussing these Speedometers.



Market Thoughts Video for June 2023 from Brad McMillan

After a mixed April, markets pulled back in May. The exception was the Nasdaq, which was up by just under 6 percent. Other U.S. markets were flat or down, and international markets declined. The primary headwinds were the debt ceiling debate (which may soon be solved) and signs that inflation is picking up again. Still, job growth beat expectations, and consumer and business confidence ticked up. What's the main risk heading into June? Watch Brad McMillan's video here.

Market Updates

Weekly and Monthly Market Updates are available on the LifeTime website and on our Facebook page.

Tax Talk

In the year 2023, the most significant challenge we have is finding and developing talented CPA's with tax experience, while striving to maintain high quality standards and keep costs controllable. Even though we will sorely miss our retiring Director of Tax Services, we are fortunate to have a team of three CPA's who are ready to lead us into the next phase of growth here at Lifetime Tax. Rebecca, Josie and Mark also all hold the CFP® credential, and have a combined 60 years of professional experience.

Challenges, of course, are also opportunities – and right now the fastest growing trends in the tax preparation industry are automation, outsourcing and data security.

To reach our goals we are currently evaluating where we are positioned and how we can benefit each of our clients by investing in the right people, technology, and services that are available. We are still working on 2022 taxes for those that are on extension and we are also excitedly planning for next tax season.

Tax Clients: Looking for Financial Planning Services?

If you are a tax client interested in learning more about our financial planning and investment processes, you can schedule a no-cost initial consultation meeting with one of our Wealth Consultants. **Click here to schedule online!**

Client Spotlight

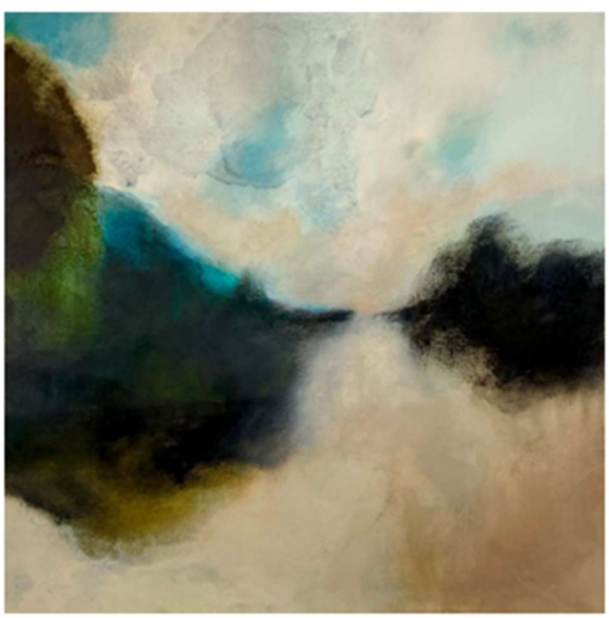
Carolyn Rhinebarger is a long-time client with Lorraine Johnson and LifeTime. She has always been a creative person and considers herself a lifelong artist. In her working years, she channeled that creativity in fashion and marketing. Since retiring, she now has the time to fully express her creativity with her paintings.

Carolyn beautifully describes her art as "*lyrical and ephemeral, my expressionist abstract paintings develop over time with layer upon layer of colors and shapes that, like nature, convey the mysteries of the intangible elements of wind, atmosphere, scent and movement. Materials are applied, removed, and applied again—just like the ocean's waves or the forest floor—creating subtle changes and fresh nuances of patterns.*"

Her talent was featured fairly soon after she started painting regularly. Carolyn's first public showing was in 2019. In August 2020, her painting 'Tears of the Sun' was featured on the cover of *Genetics in Medicine*. Since then, her work has been displayed in many group exhibitions locally and online.

If you would like to see more of Carolyn's paintings, visit online at https://www.carolynrhinebarger.com/ or in person at Peel Gallery in Carrboro, or at her studio in Fearrington Village, which is available for private tours to view and select work.

Carolyn believes that "*living in central North Carolina for the past 20 years has allowed me to experience the majesty of the ocean, the breathtaking beauty of mountaintop vistas, and the quiet calm of undulating fields dotted with tranquil herds of cows, sheep and horses. ... My paintings are the embodiment of a lifetime of drinking in those special moments in time where our planet seems to hold still, for just a moment, and allow us to truly appreciate all that it provides.*" Well said. We appreciate Carolyn for sharing her beautiful art with us and the world.



Soft Landing, by Carolyn Rhinebarger

Social Media

Join the LifeTime community on Social Media. In addition to Weekly Market Updates, you'll find articles on a variety of topics from the strength of the housing market to why ice cream is so addictive. Click on the icons below to get started.

Join our Facebook family | **Connect with us on LinkedIn** | **Follow us on Twitter**

Visit Our Website

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