

SEPT
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2025

FWG
Investments

Family
Wealth
GROUP

NEWS YOU CAN USE

Build Wealth Better With DRIPs and Dividend ETFs

If you're looking for potential opportunities to steadily grow your portfolio, Dividend Reinvestment Plans (DRIPs) and Dividend-Focused ETFs are powerful tools that can help you compound returns and create a stable income stream.

As with any investment strategy, it's a good idea to talk to an advisor to learn more about DRIPs and ETFs but here is an overview of what they are and how they can get you closer to your retirement goals.

WHAT'S A DRIP?

A DRIP lets you automatically reinvest dividends to buy additional shares (even fractional ones) of the dividend-paying stock. This creates a snowball effect, compounding your returns over time without extra effort. Plus, you save on brokerage fees. Consider using DRIPs within tax-advantaged accounts like IRAs to help minimize tax drag.

WHY DIVIDEND-FOCUSED ETFs?

These funds pool dividend-paying stocks across industries, offering instant diversification and stability. They're ideal for passive investors seeking consistent payouts. There are many products to review that may meet your needs. Some dividend ETFs focus on balancing income with growth potential, while other ETFs focus on high monthly yields.

WHAT CAN I DO NOW?

- Think about enrolling in DRIPs through your brokerage to automate compounding.
- Hold your dividend-heavy assets in tax-advantaged accounts to optimize net gains.
- Choose ETFs based on yield, expense ratio and your long-term goals.

Keep in mind, these tools work best when aligned with your broader financial strategy, including your goals and risk tolerance.



Donald Bentley
Financial Advisor, C.T.S.

Jeff Sheppard
Financial Advisor

Matt Lockett
Financial Advisor

Alex Schnulo
Financial Advisor

Jordan Short
Financial Advisor, CFP®

Sydney Millay
Financial Advisor, CFP®

Ashton Lanham
Financial Advisor, CFP®

mail@familywg.com

The first word in our name is “Family” for a reason. We appreciate the trust each of you have placed in Family Wealth Group. We view our clients, employees, and partners as part of our extended Family because of the close relationships we have built.

As you may know, Lyle McQuinn – one of the lawyers who helped our clients to prepare wills, trusts, and other documents – died earlier this year. In the weeks which followed, we learned that he may have left behind some concerns about his legal work, specifically regarding proper witnessing and execution.

Because Mr. McQuinn was not an employee of Family Wealth Group and there was no sharing of client lists, we don’t know which of our clients ultimately chose him for their legal work.

If you have legal documents prepared by Mr. McQuinn, we urge you to consider having another attorney review them. Your peace of mind and financial security are important to us.

To show our commitment to our Family, we have identified multiple attorneys who can review existing estate plans for legal accuracy. If the attorney concludes that the documents should be re-executed, the attorney will assist you with that process and identify any costs related prior to completion of the work.

If you would like to schedule a legal review with one of the attorneys; or if you have questions, please feel free to send an email to fwg2025@familywg.com or call 859-361-2892. We appreciate your patience as we work to serve you.

Thanks again for your confidence in Family Wealth Group and for being a part of our extended Family.

Yours in service,



Donald Bentley



Jeff Sheppard

Lexington, KY • Georgetown, KY • Harrodsburg, KY • London, KY • Hurricane, WV

THE GOOD LIFE

Stirring Up Memories: Easy Autumn Treats to Make With Your Grandkids

Cooking is more than just preparing food; it's a chance to create lasting memories with loved ones. With autumn's cozy warmth and abundance of seasonal flavors, this is the perfect time to bring your grandkids into the kitchen for a bit of foodie fun. Here are some quick and easy treats to whip up this season:

- **Apple Nachos:** Arrange apple slices on a plate and drizzle them with caramel or chocolate sauce. Add toppings like sprinkles, nuts or mini marshmallows for a colorful finish.
- **Pumpkin Spice Energy Balls:** Combine oats, canned pumpkin, honey and a pinch of pumpkin pie spice. Roll into bite-sized balls for a healthy, grab-and-go snack.
- **Cinnamon Roll "Pumpkin Patches":** Bake cinnamon rolls, then frost them with orange icing. Add green icing stems to turn them into adorable pumpkins.



- **Popcorn Balls:** Mix popcorn with melted marshmallow or caramel, shape into balls and wrap in colorful foil. This sticky treat is perfect for little hands.
- **Apple Cider Popsicles:** Pour apple cider into popsicle molds and use cinnamon sticks as handles. These are fun to assemble and even better to enjoy!
- **Mummy Pretzel Rods:** Dip pretzel rods in white chocolate and add mini chocolate chips for eyes. These spooky treats are as fun to make as they are to eat.

Cooking with your grandkids is more than just a fun activity; it's a way to share your love, pass down traditions and celebrate the simple joys of being together. Happy cooking!



HOW TO ...

Learn and Save With Medicare Seminars and Nonprofits

Informational seminars, workshops and nonprofit organizations are fantastic resources for understanding your Medicare options. These sessions can help you learn about savings programs, compare plans and spot benefits you might miss otherwise.

- **Knowledge is power:** Learning results in more confident decisions.
- **Potential hidden savings:** Uncover potential savings opportunities like free screenings or reduced premiums.
- **Personalization:** Local nonprofits often offer personalized guidance for your unique health care needs.

- **Little or no cost:** Many of these organizations offer free sessions online and in person.
- **Specific knowledge:** Organizations like The National Council on Aging focus solely on the needs of seniors.
- **Avoid scams:** In-person seminars and workshops decrease the possibility of your private information being exposed.

Navigating Medicare options can seem overwhelming, so don't hesitate to sign up and take control of your Medicare savings today!

Our firm is not affiliated with the U.S. government or the federal Medicare program.



DOLLARS & SENSE

Tired of Rough Market Waters?

Market ups and downs can feel nerve-wracking, even for experienced investors. Volatility is usually sparked by things like changes in the economy, political events or even the collective mood of investors. For instance, the U.S. economy grew by 2.3% in late 2024, giving the market a big boost.¹ But fast-forward to early 2025, and an unexpected dip of -0.3% in the economy sent some investors into a panic.

But here's the thing: volatility isn't always hard to navigate. With the right strategy, you can not only protect what you've worked hard for but also find opportunities to grow your wealth — even when the market feels a little bumpy.

And you're not facing it alone. As your financial advisor, we work with you to get you through those stormy seas. In fact, We're already working to help you stay steady and move forward with confidence, no matter what the market throws your way.

Navigating Those Stormy Seas

Here are three ways we can make your financial plan more seaworthy — and focused on your long-term goals.

1. Diversifying Investment Portfolios

By spreading investments across different asset classes and industries, we strive to make sure you're not putting all your eggs in one basket. That may make your portfolio stronger over time and able to weather the ups and downs of different investment vehicles.

2. Focusing on Long-Term Outcomes

Frequent trading during rough market seas might feel like taking control, but it can sink your returns in the long run. Economic experts like UChicago Economics Professor Eugene Fama stresses that trying to time the market often backfires.² It's usually better to ride out those fluctuations rather than making reactive changes. By focusing on long-

term goals, we can make sure that temporary market dips don't throw your financial plans off track.

3. Liquifying for Flexibility

Keeping some cash easily accessible is like having an extra sail during tougher economic times. Having liquidity offers the flexibility to jump on opportunities when they pop up. For example, if the market suddenly dips and stocks go on sale, having cash ready lets you dive in and buy, putting you in a great spot to profit when prices bounce back.

Patience Pays Off

Historical data supports waiting it out when the market looks low. Despite significant annual declines, markets often recover over time, rewarding disciplined investors who avoid knee-jerk reactions. Since 1950, the S&P 500 has taken a 20% dip 12 times, and if you'd jumped in at those low points, the average return over the next year would've been 19%.³

¹ U.S. Bureau of Economic Analysis. "Gross Domestic Product, Fourth Quarter 2024." BEA.gov, 2025. <https://www.bea.gov>. Accessed May 29, 2025.

² Fama, Eugene. "Efficient Markets and Long-Term Investing." *American Economic Review*, 2020. <https://pubs.aeaweb.org/doi/10.1257/089533003321164958>. Accessed May 29, 2025.

³ Andrew Slimmon. Morgan Stanley. April 29, 2025. "Stock Market Outlook: Bull Market May Not Be Finished." <https://www.morganstanley.com/insights/articles/stock-market-outlook-2025-q2-update>. Accessed June 2, 2025.

From Piggy Banks to Paradise: A Family Travel Fund Guide

Traveling as a family creates unforgettable memories, but coordinating trips across generations can sometimes be a financial puzzle. Enter the multigenerational travel fund: an easy and collaborative way to save for meaningful shared adventures. Here’s how to make it happen.

HOW TO SET IT UP

- **Choose a Method:** Open a joint savings account or use digital tools like group wallets to make contributions simple.
- **Set Travel Goals:** Decide on a destination and create a realistic budget that includes travel, lodging and activities.
- **Keep It Flexible:** Allow for contributions based on individual financial situations, and don't forget non-monetary support like planning meals or researching activities.
- **Track Progress:** Use apps or spreadsheets to monitor savings and expenses, keeping everyone updated along the way.
- **Plan Regular Check-Ins:** Schedule group discussions to review the budget, adjust plans and keep everyone motivated.
- **Celebrate Milestones:** Acknowledge progress, such as reaching a savings goal, to keep the excitement alive.

MAKE IT FUN FOR EVERYONE

- Host family gatherings to discuss trip ideas and savings progress.
- Use visual trackers like a jar or budget chart to stay motivated.
- For added engagement, introduce friendly savings challenges or fundraisers, such as bake sales or donation-based events.



Start Planning Together!

Creating a family travel fund is more than just setting money aside; it’s about creating shared goals and excitement. Start the conversation today and take the first step toward a future filled with adventures everyone will treasure.

		9		3		5		2
			6		4			1
			2	5				
	3						1	
	8	4				2	3	
	6						8	
				7	9			
2			5		8			
7		8		4		3		

BRAIN GAMES

Sudoku

Game Rules

Fill in each square with one of the numbers 1 to 9 such that no number repeats in any row, column or 3 by 3 box.



FALL FOLIAGE ROAD TRIPS WORTH TAKING

The road trip is a quintessential piece of Americana, blending adventure with the laid-back allure of hitting the open road. But since most road trips are taken in the summer, vacationers lose out on the opportunity to see gorgeous autumn landscapes. Whether you're seeking serene mountain views, charming towns or golden-hued forests, these five destinations offer the perfect backdrop for your next getaway.

Stowe, Vermont

Nestled in the heart of New England, Stowe is a postcard-perfect village with breathtaking fall foliage, historic covered bridges and cozy local charm. Drive down the Green Mountain Byway or the Smugglers' Notch, grab a bite at the Topsy Trout and sample fresh maple syrup. It's a popular spot, so if you want to avoid crowds, visit in the middle of the week.

Blue Ridge Parkway, North Carolina and Virginia

Dubbed "America's Favorite Drive," this 469-mile scenic route offers endless views of the Blue Ridge Mountains, glowing with vibrant reds, oranges and yellows during fall. Stop at Pounding Mill Overlook or hike trails like Looking Glass Rock, and stay in towns along the way including Asheville, North Carolina. Travel during weekdays for a quieter experience.

Michigan's Upper Peninsula

Far from the hustle and bustle of lower Michigan, the Upper Peninsula offers peaceful forests, cascading waterfalls and stunning views of Lake Superior. The area's vibrant foliage and serene atmosphere make it a hidden gem for fall explorers. Visit Tahquamenon Falls State Park and the Lake Superior coastline. Early October is peak foliage season, so pack layers and enjoy the brilliant colors and quiet trails.

Aspen, Colorado

Famous for its namesake aspens turning golden against the dramatic backdrop of the Rockies, Aspen offers a luxurious yet nature-filled fall escape. Hike to the Maroon Bells, at an elevation of over 14,000 feet, for breathtaking autumn views and stop by the White House Tavern when you're done for a delectable sandwich and beverage. Late September is prime time for viewing the aspens.

Columbia River Gorge, Oregon and Washington

Straddling Oregon and Washington, the Columbia River Gorge transforms into a kaleidoscope of fiery maples, golden cottonwoods and dark basalt cliffs. Take a hike up Beacon Rock State Park, bask in the breathtaking view of Multnomah Falls or simply cruise down the Highway 14 Scenic Drive. Pack a jacket to prepare for the foggy Cascadian chill during peak foliage time in late September to mid-October.

Giving Safely in the Digital Age

Make sure charitable donations go where they're intended, not to scammers. Here are steps you can take heading into the holidays.

Investigate Before You Donate

Research charities you're considering. Sites like Charity Navigator or the BBB's Wise Giving Alliance can verify legitimacy and donation use.

Avoid Urgency Traps

Scammers often pressure you with urgent pleas. Legitimate charities expect you to take your time to evaluate requests.

Secure Payment Methods

Donate through official websites or platforms. Avoid wire transfers, gift cards or clicking on links unless you're sure they're legitimate.

Red Flags

Be wary of vague emotional appeals or unsolicited requests. If something feels off, trust your instincts and investigate.



Recurring Donations

Many reputable charities offer options for recurring donations for easier management and steady support to causes you care about.

Document Everything

Record your donations for tax benefits and confirmation of where your money is going.

Consider a Donor-Advised Fund (DAF)

A DAF allows you to set aside funds to support multiple charities over time. Contact your advisor to learn more about DAFs and see if this strategy works for you.

In Closing

Your generosity matters. Give smart and make every contribution count! A financial advisor can help you maximize your charitable impact while ensuring your donations fit into your overall financial plan.

BRAIN GAMES

ANSWER KEY:

6	7	9	8	3	1	5	4	2
3	2	5	6	9	4	8	7	1
8	4	1	2	5	7	9	6	3
9	3	2	4	8	5	6	1	7
5	8	4	7	1	6	2	3	9
1	6	7	9	2	3	4	8	5
4	5	6	3	7	9	1	2	8
2	1	3	5	6	8	7	9	4
7	9	8	1	4	2	3	5	6

cut here ✂



RECIPE

DONALD & JEFF'S OVER STUFFED PEPPERS

Truly a meal in one, this quick supper has it all: Veggies, meat, rice and sauce, packed into tender peppers. Not only does it make a great dinner, but is delicious for a quick lunch the next day too!

INGREDIENTS

- 3/4 cup cooked rice
- 4 medium sweet peppers (any color)
- 1/2 cup shredded whole milk mozzarella
- 1 pound ground beef
- 1/2 cup chopped onion
- 2 cups pasta sauce
- 1/2 cup chopped summer tomatoes
- 1 cup grated Parmesan cheese, divided

HOW TO MAKE IT:

1. Cook rice according to package directions; set aside.
2. Wash, cut and discard the tops from the bell peppers. Remove the seeds.
3. Place peppers in a 3-quart round microwave-safe dish. Add a little water, cover, and microwave on high for 7–9 minutes or until crisp-tender.
4. In a large skillet, cook and crumble the ground beef with the onion over medium heat until no longer pink, about 5–7 minutes. Drain excess grease.
5. Stir the pasta sauce, remaining vegetables, mozzarella cheese, half of the parmesan, and cooked rice into the beef mixture. Spoon this filling into the prepared peppers.
6. Sprinkle with remaining parmesan cheese and bake uncovered on 375 until heated through and cheese is brown and bubbly on top. Enjoy!!



Family
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Lexington KY Office
2704 Old Rosebud Rd, Ste 180
Lexington, KY 40509

Also Serving
Georgetown KY, London KY, Harrodsburg KY and Hurricane WV
www.thefamilywealthgroup.com

UPCOMING DATES

SEPTEMBER

11 Shaker Village Educational
Presentation 6p / RSVP required

15 Hurricane WV Educational
Presentation 4:30p / RSVP required

16 London KY Educational
Presentation 6p / RSVP required and
Lexington KY Educational
Presentation 6:30p / RSVP required

17 Georgetown KY Educational
Presentation 6p / RSVP required
23 London KY Office Grand
Reopening Open House 4p-8p

27 Lexington KY Educational
Presentation 12n / RSVP required

OCTOBER

07 Family Wealth Group Annual
Client Golf Scramble / RSVP
required

14 London KY Educational
Presentation 6p / RSVP required

22 Georgetown KY Educational
Presentation 6p / RSVP required

25 Lexington KY Educational
Presentation 12n / RSVP required

28 Lexington KY Educational
Presentation 6:30p / RSVP
required



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VISIT US ONLINE AT

thefamilywealthgroup.com

for details on our services and
upcoming events. You can
also call us at **859-309-0349**
to schedule your complimentary
review or to RSVP for one of our
monthly dinner presentations.

We hope to see you there!

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