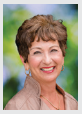

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Hilary has been in the business since 1997, spending the entirety of her career with Truist and its predecessors before joining D.A. Davidson and partnering with Rick Class in 2022. Before beginning work in financial services, she led a successful career in the computer industry. Hilary is active in her community and has served on multiple boards. Over the years, she has received recognition for the impact she has made on clients and the community. Hilary and her husband, Daryl, live on an 80-acre horse farm with two horses. Their daughters, Amy and Laura; son-in-law, Ross; and granddaughters, Emma and Olivia, visit often at the Black Diamond Farm. In addition to spending time with her family, Hilary loves the outdoors and trail riding with one of her horses.

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Rick has been in the business since 2008. He focuses on creating lasting relationships to help clients achieve their financial goals and make well-informed investment decisions. Outside of work, Rick and his 14-year-old daughter, Callie, enjoy traveling, reading, volunteering at their church, and are both avid sports fans. They have a 6-year-old dog named Kona.

IN THIS ISSUE:

Vacation Guide

We spend a lot of time helping clients plan for the future by discussing retirement, education, and long-term goals. But sometimes, the most immediate plans deserve thoughtful preparation too.

With summer travel underway, now is a great time to take a more intentional approach to vacation planning, so you can spend less time coordinating logistics and more time enjoying the experience.

Whether your ideal trip is relaxing, adventurous, or somewhere in between, a little structure can go a long way:

Start with your goal – Are you looking to unwind, explore, or do a mix of both?

Plan early – Securing travel and accommodations ahead of time can offer more flexibility and better options.

Keep it realistic – Focus on a few key activities each day rather than overfilling your schedule.

Build in a buffer – Leave room in your plan—and your budget—for the unexpected.

Vacation Planning Checklist

Below is an in-depth version of our vacation planning checklist. We hope this will guide you toward your trip with ease. As your travel plans begin to take shape, we also want ensure that you are prepared for any unexpected events that arise. In the coming days, we will also be sending a copy of our emergency checklist, designed to help you stay organized and ready.

1. Define Your Vacation Objective
   - Relaxation: beach, resort, spa, golf
   - Adventure: hiking, road trips, national parks
   - Experiences: cities, entertainment, sporting events
   - Combination: balance relaxation with activity

2. Destination Ideas
   - Beach Destinations: Outer Banks, Florida Gulf Coast, Caribbean
   - Mountain & Nature: Asheville, Smoky Mountains, National Parks
   - Road Trips: Blue Ridge Parkway, regional scenic drives
   - City Travel: Nashville, Chicago, Orlando
   - Unique Experiences: RV trips, houseboats, glamping, luxury rentals

3. Planning Framework
   - Establish your primary goal for the trip
   - Set a realistic total budget (travel, lodging, food, activities)
   - Select dates and finalize destination
   - Book accommodations and transportation in advance
   - Create a flexible itinerary (avoid over-scheduling)

4. Planning Timeline
   - 2–6 Months Prior: Choose destination and secure bookings
   - 3–6 Weeks Prior: Plan key activities and reservations
   - 1–2 Weeks Prior: Confirm logistics and finalize packing list
   - Final Week: Prepare documents, pack, and review itinerary

5. Regional Recommendations (Southeast / NC Area)
   - Outer Banks – Relaxed beach environment
   - Asheville – Mountains, food, and golf combination
   - Smoky Mountains – Budget-friendly outdoor experience
   - Coastal + Golf Trip – Combine leisure with activity

6. Professional Travel Tips
   - Prioritize 1–2 key activities per day
   - Allow time for flexibility and recovery
   - Build a financial buffer for unexpected expenses
   - Avoid peak booking delays by planning early
   - Ensure travel insurance and confirmations are in place

Back-to-School Financial Planning Guide (Fall 2026)

As families prepare for the upcoming school year, it's a great time to revisit financial planning priorities. This guide is designed to help you stay organized, minimize stress, and make smart financial choices for your household.

1. Budgeting & Cash Flow

- Estimate total back-to-school costs (tuition, supplies, technology, clothing, etc.)
- Review monthly cash flow and adjust for seasonal expenses
- Identify areas to trim discretionary spending if needed
- Consider using a dedicated account or savings bucket for education expenses

2. Education Savings Strategy

- Revisit 529 plans or other education savings accounts
- Maximize contributions where appropriate
- Review investment allocations based on time horizon
- Consider tax advantages of education savings vehicles

3. Technology & Major Purchases

- Plan ahead for laptops, tablets, or other school-related technology
- Compare pricing and take advantage of seasonal discounts
- Evaluate warranties and protection plans where appropriate

4. Insurance & Protection Review

- Confirm health insurance coverage for dependents
- Review renters or homeowners insurance for students living away from home
- Ensure adequate emergency savings are in place

5. College & Financial Aid Planning

- Track important FAFSA and financial aid deadlines
- Evaluate scholarship opportunities and grants
- Understand loan options and repayment implications

6. Tax Planning Opportunities

- Explore available education-related tax credits and deductions
- Keep receipts for qualified education expenses
- Coordinate with your tax advisor if needed

7. Family Communication & Organization

- Discuss expectations and budgets with children or students
- Create a centralized plan for schedules, payments, and expenses
- Encourage financial responsibility and awareness

If you have questions about how back-to-school planning fits into your overall financial strategy, please reach out to our team. We are here to help you stay on track and make confident financial decisions.

WHAT'S ON YOUR MIND?

- Identity Theft (Cybersecurity)
- Medicare
- Social Security
- Estate Planning
- Retirement Planning
- Other

Email Tanner Davis (tannerdavis@dadco.com) with what's on your mind and we will follow up with you.

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As we close this edition, we want to reaffirm the principles that guide how we serve you. Our vision, mission, and core values reflect the commitment behind our recommendations and the relationships we build.

VISION

A comprehensive wealth management team transforming the lives of clients

MISSION

We seek to enhance clients' lives through a comprehensive approach to their financial well-being.

CORE VALUES

Added Value: High Meadows Wealth Management brings over 105 years of combined experience in serving our clients' financial needs.

Integrity: We are committed to always putting our clients' best interests first and foremost.

Competence: We have a disciplined and focused practice with commitment to continued professional growth.

Education: We share wealth management issues that clients should anticipate and plan for accordingly.

Communication: Through consistent communications and active listening, we create accessibility and confidence.

Community: Through acts of service, we give back to the communities we serve.

High Meadows Wealth Management is now on Facebook and excited to connect with you online! Please like our page to stay connected, get market updates and timely information from our team. We look forward to seeing you online!

Please recycle this. Give it to a friend!