



**FULLCIRCLE**  
FINANCIAL

## Wishing You a Joyous Holiday Season!

Hello Kevin,

As we approach the upcoming holidays, I wanted to take a moment to express my heartfelt gratitude for your trust and partnership this year. It has been a pleasure working with you to towards your goal of improving your financial security.

The holiday season is a perfect time to reflect on what truly matters and to prepare for the opportunities and challenges that the New Year may bring. I hope you find joy, peace, and relaxation in the days ahead with your loved ones.

I also hope you find time this upcoming week to read these articles that are filled with good ideas and practical financial and investment information. Please share them with family and friends who could benefit from their contents.

Wishing you a magical holiday season and a prosperous, fulfilling New Year. Here's to achieving your financial goals and dreams in 2025 and beyond!

My warmest regards.



**Kevin Giffin, CFP CLU EPC**

Certified Financial Planner

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*Thoughtful Wealth Management Starts with a Conversation*

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