Snyder Wealth Group

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Snyder Report

Special Family Financial Wellness Issue

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Summer 2026

Markets, Momentum, and the Importance of Planning Across Generations



Mark Says

As we move through the middle of 2026, it is worth taking a step back and reflecting on just how much has taken place since the beginning of the year.

Markets entered the year with a great deal of uncertainty. Investors were watching inflation, interest rates, corporate earnings, artificial intelligence, geopolitical conflict, and the overall strength of the economy. At different points, any one of those topics seemed capable of moving the markets day to day.

And yet, despite the headlines, the markets have once again reminded us of an important lesson: uncertainty is always part of investing, but discipline is what carries us through it.

The first half of the year has been anything but quiet. We have continued to see strength in parts of the economy, particularly as corporate earnings have remained resilient and the ongoing investment in artificial intelligence has supported certain sectors of the market. At the same time, interest rates have remained a major focus. Strong economic data, including employment numbers, has at times caused investors to adjust expectations around future Federal Reserve action.

The Markets are Forward Looking.

That may sound counterintuitive. A strong jobs report is generally good news, but markets are forward looking. If the economy appears too strong, investors may begin to believe the Federal Reserve has less reason to cut interest rates, or may need to keep policy tighter for longer. That can put pressure on both stocks and bonds in the short term.

We have also seen continued geopolitical uncertainty. The war between Russia and Ukraine remains a concern, and the recent conflict in the Middle East has added another layer of instability. These events naturally create questions for investors. They affect energy markets, inflation expectations, global trade, and overall sentiment.

In moments like this, it is very easy to become consumed by headlines. But our job is not to react emotionally to each headline.

Our Job is to Stay Focused on the Plan.

At Snyder Wealth Group, our approach has always been built around preparation rather than prediction. We do not believe anyone can consistently time the market, predict every correction, or know which sector will lead next. What we can do is build diversified portfolios, monitor risk, rebalance when appropriate, and make sure your strategy remains aligned with your goals.

That discipline has been especially important this year.



Rebalancing in Effect

As markets have moved higher in certain areas, we have been actively reviewing and rebalancing client portfolios where appropriate. For example, if a client's strategy calls for a 60% stock and 40% bond or fixed income allocation, a strong run in equities may shift that balance closer to 70% stocks and 30% fixed income. While that growth is certainly welcome, it may also mean the portfolio is taking on more risk than originally intended.

Rebalancing allows us to capture some gains, reduce unintended risk, and bring the portfolio back in line with the long-term plan.
That is the discipline behind diversification.

It is not always exciting. It does not make headlines. But over time, it is one of the most important ways we help clients remain aligned with their goals, especially during periods of market strength or uncertainty.

Of course, investing is only one part of a larger financial picture.

Family Financial Wellness

This issue of the Snyder Report is focused on something we believe is becoming increasingly important: Family Financial Wellness.

For many years, financial planning was often viewed as something between an advisor and an individual or couple. But in reality, a financial plan rarely affects only one person. It affects spouses, children, grandchildren, and future generations.

We have seen this firsthand.

When families are prepared, transitions tend to be smoother. Adult children know who to call. Beneficiaries better understand what they are receiving. Important documents are organized. Tax considerations are discussed before decisions are made. There is less confusion, less stress, and more confidence.

When families are not prepared, even strong financial plans can become difficult to carry out. Heirs may not understand inherited assets. Beneficiary forms may be outdated. Estate documents may not match account registrations. Family members may be forced to make decisions during emotional moments without the background or guidance they need.

That is why Family Financial Wellness is not just about passing down wealth.

It is about passing down clarity.

It is about helping the next generation understand the responsibilities that may one day come their way. It is about making sure the people you care about are informed, prepared, and connected to trusted guidance before a crisis or major transition occurs.

This does not mean sharing every financial detail with your family. It simply means beginning the right conversations at the right time.

- Do your loved ones know where important documents are located?
- Do they know who to contact if something happens?
- Do they understand the general structure of your plan?
- Have beneficiaries, account titles, trusts, and estate documents been reviewed together?

These are not always easy conversations, but they are important ones.

Just as we rebalance portfolios to maintain alignment, families also need to periodically rebalance their planning conversations. Life changes. Markets change. Tax laws change. Family dynamics change. A plan that made perfect sense years ago may need to be revisited today.

That is why our work does not stop with investments.

Our role is to help clients build confidence across every stage of life, and increasingly, across generations.

As we look ahead to the second half of the year, we remain cautiously optimistic but disciplined. The economy has shown resilience. Innovation continues to drive opportunity. At the same time, interest rates, inflation, geopolitical risks, and market valuations all deserve careful attention.

We cannot control those forces. But we can control how we plan for them.

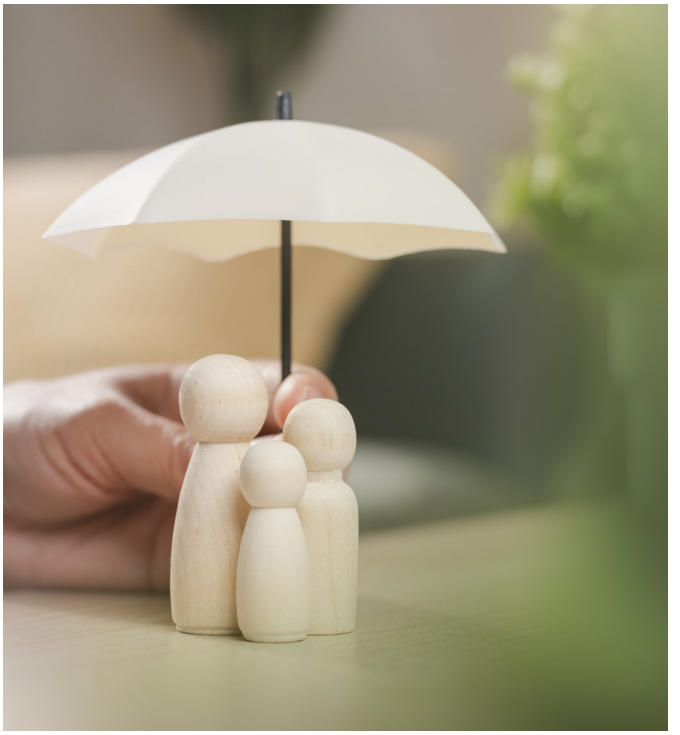
- We can remain diversified.
- We can stay disciplined.
- We can review portfolios and make thoughtful adjustments.
- We can help families communicate before decisions become urgent.

And we can continue focusing on what matters most: helping you and the people you care about move forward with clarity, confidence, and purpose.

Thank you, as always, for the trust you place in Snyder Wealth Group.

We are honored to help guide not only your financial future, but the financial wellness of the generations that follow.

Family Financial Wellness Spotlight



Helping Families Prepare, Not Just Individuals

At Snyder Wealth Group, we have long believed that true financial planning extends beyond any one individual. It touches spouses, children, and often multiple generations. Wealth does not exist in isolation, and neither should the planning that protects it.

Over the years, we have seen a clear pattern. Families who communicate, plan, and prepare together tend to navigate life's financial transitions with greater clarity, fewer surprises, and significantly less stress. Those who do not often find themselves making complex financial decisions during emotional and uncertain moments.

Family Financial Wellness is about preparation, alignment, and continuity. It is about making sure the people you care about are equipped to handle life's financial responsibilities, whether that moment comes decades from now or sooner than expected.

Five Signs Your Family May Not Be Fully Prepared

Many families assume things are "taken care of," yet small gaps can create major complications.

Consider the following:

1. Your children or heirs would not know who to call first if something happened to you
2. Estate documents are outdated, incomplete, or not fully coordinated
3. Beneficiaries are unsure how inherited accounts work or what taxes may apply
4. Important financial information exists, but only one person understands the full picture
5. Conversations about financial wishes, intentions, or legacy have never happened

Preparation is not about sharing every detail. It is about ensuring clarity exists before it is needed.

Financial Wellness at Every Stage of Life

Family Financial Wellness is not only for retirees or those nearing retirement. Each generation faces different financial decisions, and early guidance can make a lasting difference.

In Your 20s and 30s

Building strong habits, managing debt, beginning to save and invest, and understanding risk.

In Your 40s and 50s

Balancing growth with responsibility, preparing for retirement, planning for children, and coordinating long-term strategy.

In Your 60s and Beyond

Protecting what you have built, creating income, preparing estate and legacy plans, and ensuring a smooth transition for loved ones.

Every stage matters. Every decision builds upon the last.

Introducing the Next Generation to Financial Planning

One of the most meaningful steps many families take is simply starting the conversation.

This does not mean transferring responsibility or sharing sensitive details prematurely. It means helping your children or loved ones understand:

- **Where guidance will come from when needed**
- **The structure behind your planning**
- **How to approach major financial decisions responsibly**
- **The long-term importance of preparation and discipline**

When families take this step, transitions tend to be smoother, and financial outcomes often improve across generations.

A Simple Conversation Can Make a Lasting Difference

Family Financial Wellness is not about urgency or pressure. It is about preparedness, clarity, and peace of mind.

If you believe a family conversation would be valuable, we are here to help facilitate it in a thoughtful and comfortable way.

Whether your children are early in their careers, approaching retirement themselves, or simply seeking direction, guidance at the right time can shape financial outcomes for years to come.

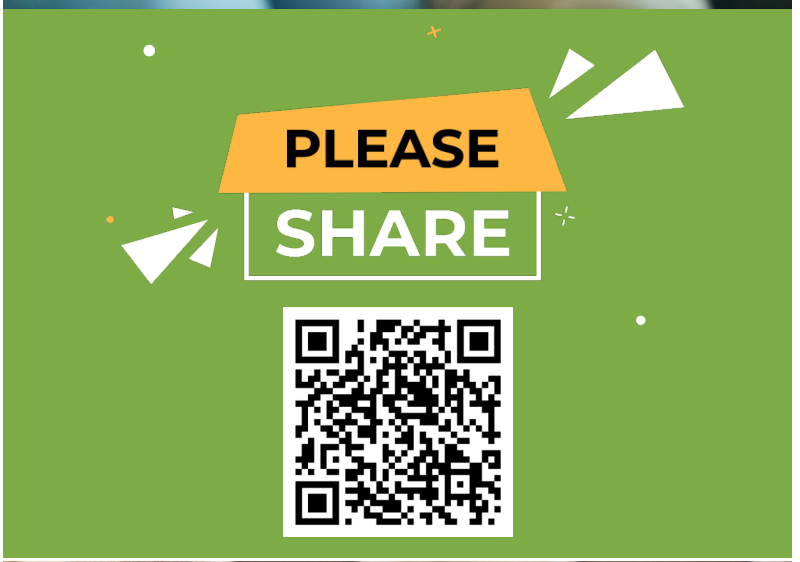
Begin the Conversation

If you would like to schedule a Family Financial Wellness discussion, either for yourself, with your children, or together as a family, we would be honored to help guide that conversation.

Snyder Wealth Group

Helping Families Plan with Clarity, Confidence, and Continuity







Employee Spotlight:

Operations Associate



At Snyder Wealth Group, delivering a seamless client experience requires a strong foundation behind the scenes. Ria Shah plays a key role in making that happen.

A Strong Foundation in Operations and Client Service

Ria is an integral part of the operations and client service team, helping ensure that everything runs smoothly and efficiently. From managing client requests and coordinating account openings to maintaining accurate records and supporting advisors, her work is essential to the day-to-day experience our clients rely on.

In addition to her operational responsibilities, Ria is actively involved on the investment side of the business. She participates in research and investment committee discussions, giving her valuable insight into portfolio strategy and market dynamics.

From Stony Brook to Snyder Wealth Group

From Stony Brook to Snyder Wealth Group
Ria's path into finance began at Stony Brook University, where she studied mathematics and economics.
With a strong analytical background and an interest in client-facing work, she sought a role that combined both.

She found that opportunity at Snyder Wealth Group, drawn to the firm's reputation, long-standing client relationships, and the chance to grow both technically and professionally.

Finding Meaning in Client Relationships

What Ria finds most rewarding is simple but powerful: the appreciation from clients.

Whether it's a thank-you note or a kind word, those moments reinforce the impact of the work being done every day. For Ria, it's a reminder that financial planning is not just about numbers, but about helping people feel confident and supported.

One standout experience for her was the firm's first Flowerfield client event, where she saw firsthand the deep trust and long-term relationships built over decades.It was a clear reflection of the firm's commitment to its clients.

Growth, Opportunity, and Ownership

Since joining Snyder Wealth Group as a recent graduate, Ria has embraced the opportunity to take on meaningful responsibility early in her career.

Her experience has strengthened both her technical and interpersonal skills:

- Gaining real-world insight into market analysis and portfolio construction
- Participating in investment committee discussions
- Building confidence through client interactions and meetings

She credits the team's mentorship and collaborative environment as key drivers of her professional growth.

A Culture That Feels Like Family

Having moved far from home to pursue her education and career, Ria describes Snyder Wealth Group as more than just a workplace.

> "The Office Truly Feels Like a Second Family"

The supportive, collaborative culture has allowed her to grow both professionally and personally, with a team that challenges and encourages one another while always being there to help.

Supporting Clients Through Important Moments

One area Ria finds especially meaningful is helping clients navigate inherited accounts.

During what can be an emotional and overwhelming time, she helps guide clients through the process, providing clarity and reducing stress.

It's another example of how the firm's work extends beyond financial management into meaningful life support.

Life Outside the Office

Outside of work, Ria brings the same energy and curiosity to her personal life.

She has been dancing since the age of three and has a strong passion for the arts, including painting, pottery, and drawing.

Recently, she has taken up drum lessons and ran a half-marathon.

She also enjoys traveling and volunteering, always looking for new ways to challenge herself and give back.
And in a moment that surprised her colleagues, she once went skydiving on a whim after work, without telling anyone beforehand.

Looking Ahead

Ria is excited about continuing to grow within Snyder Wealth Group, with a goal of taking on greater responsibility in operations while transitioning into a more analytical, portfolio-focused role.

She is also pursuing certifications to support that path and looks forward to continuing to learn from the team around her.

Recently, she has taken up drum lessons and is currently training for a half-marathon.

She also enjoys traveling and volunteering, always looking for new ways to challenge herself and give back.

And in a moment that surprised her colleagues, she once went skydiving on a whim after work, without telling anyone beforehand.

A Thought on Financial Advice

If she could offer one piece of advice, it would be this: start investing early.

Time is one of the most powerful tools in building wealth, and developing strong financial habits early can make a meaningful difference over the long term.

At Snyder Wealth Group, it's people like Ria who help bring our client-first philosophy to life every day.

OSAIC 2026 NXT | BOSTON



Our Director of Portfolio Management, Chris Ippolito (left) and our Managing Partner, Mark Snyder attend an OSAIC Conference in Boston



And remember:

Never send money, wire funds, or share financial information based on an urgent phone call without verifying the situation first.

If you ever receive a suspicious financial request involving a family member, hang up immediately and verify the situation by contacting that person directly before sending money or sharing financial information.

Protecting your financial well-being also means protecting your family from fraud.

Fraud Tip:

The AI "Family Emergency" Scam

A growing number of fraud cases now involve scammers using artificial intelligence to clone a person's voice.

In this scam, a criminal may call a grandparent pretending to be a grandchild in distress. Using AI-generated voice technology, the caller may sound remarkably similar to the real person. They often claim they have been in an accident, arrested, or stranded somewhere and urgently need money.

The caller typically asks that the situation remain confidential and pressures the victim to act quickly.

To protect your family, consider creating a simple family verification step.

Some families establish a family code word that must be used in any real emergency request. If the caller cannot provide it, the request should immediately be treated as suspicious.



Beware of "New Friend" Investment Scams

Another one of the fastest-growing scams begins with a simple text or social media message from someone you don't know. After building a friendly relationship, the person introduces a "profitable" investment opportunity, often involving cryptocurrency or online trading platforms. Early gains may appear real, but the platform is fake.

Remember: Legitimate investment opportunities do not come from unsolicited messages. Always verify before investing.

A Legacy of Financial Wellness Across Generations

For the Bloom family, that journey has spanned decades.



The Bloom Family Vacationing in Paris

For some families, financial planning is not just about managing assets. It is about preparing each generation to understand, respect, and carry forward a strong financial foundation.

For the Bloom family, that journey has spanned decades.

"Our family has benefited from the expertise of Mark's team for over 50 years. What began as a relationship for us has grown into something much more meaningful. Our children have now been working with Snyder Wealth Group for over 20 years, and we look forward to the day when our grandchildren will do the same.

What has meant the most to us is not just the financial guidance, but the understanding that has been passed down along the way.

Each generation has received advice tailored to their own goals, but just as importantly, they've gained a greater appreciation for financial wellness and the role it plays in their lives.

Mark's team has helped ensure that our family is not only taken care of financially, but also prepared, by helping each generation understand the plan and their role within it. Our children understand the importance of planning, discipline, and long-term thinking, and we are confident that our grandchildren will grow up with that same foundation.

Through changing markets and different stages of life, Snyder Wealth Group has remained a constant. Their professionalism, communication, and genuine care have given our family a level of comfort and clarity that extends far beyond numbers.

We are grateful for the role they have played, not just in managing our finances, but in helping our family stay aligned and prepared for the future.

We would wholeheartedly recommend Snyder Wealth Group to anyone seeking reliable guidance, not just for their own planning needs, but for the long-term

financial well-being of their entire family."
— Bennett and Ina Bloom

Disclosure: Non-compensated client testimonial; may not be representative of all client experiences; no guarantee of future performance or success.

Referral Corner:

Is Your Family Financially Prepared?

Financial planning is often viewed as something personal, something we do for ourselves, our retirement, and our future.

But in reality, financial wellness rarely exists in isolation. It touches spouses, children, and often multiple generations within a family.

When families take the time to prepare together, life's major transitions tend to be smoother and far less stressful. When those conversations never happen, loved ones can find themselves facing complex decisions during their most difficult moments.

Family Financial Wellness is not about sharing every financial detail. It is about helping the people you care about feel prepared, informed, and confident about their own financial path.

For younger family members, this may mean understanding how to begin building wealth early. For others, it may involve preparing for retirement, managing tax efficiency, or navigating the responsibilities that come with inheriting assets.

No matter the stage of life, having trusted guidance makes a meaningful difference.

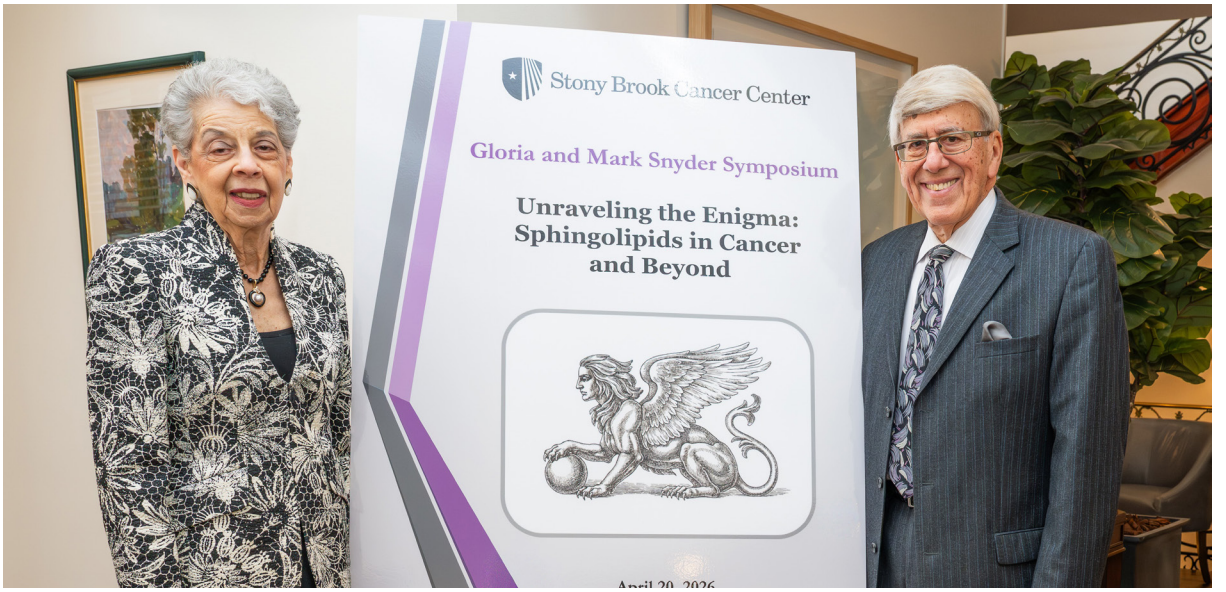
If there is someone in your family who would benefit from clarity around their financial future, we would be honored to have that conversation.

Guiding families through these important moments is one of the most meaningful parts of the work we do.



Spotlight On Community Impact:

The Gloria and Mark Snyder Symposium Celebrates 11 Years of Advancing Cancer Research



This spring, the Stony Brook Cancer Center hosted the 2026 Gloria and Mark Snyder Symposium, an annual event made possible through the continued generosity and support of Gloria and Mark Snyder.

The symposium brought together leading researchers, physicians, scientists, and students from across the country to share discoveries, collaborate on new ideas, and advance the understanding of cancer biology and treatment. This year's program focused on groundbreaking research exploring the role of lipids and sphingolipids in cancer, an area of study that continues to shape the future of cancer research and patient care.

In addition to featuring nationally recognized experts in the field, the symposium also highlighted the work of emerging researchers from the Stony Brook Cancer Center, providing an opportunity for the next generation of scientists to showcase their discoveries and engage with leaders in cancer research.

For Mark and Gloria, supporting initiatives like the symposium reflects a long-standing commitment to education, scientific advancement, and improving lives through research.

Their ongoing partnership with Stony Brook University helps foster collaboration, innovation, and progress in the fight against cancer.

Snyder Wealth Group is proud to celebrate the impact of this important event and the many researchers, clinicians, and students whose work continues to bring hope to patients and families around the world.

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Mark and Gloria Snyder Address Stony Brook University Graduates

Snyder Wealth Group is proud to share that Mark and Gloria Snyder were recently featured speakers at the College of Business commencement ceremony at Stony Brook University.

As longtime supporters of the university and advocates for education, Mark and Gloria had the opportunity to address the graduating class and share insights on leadership, perseverance, and the importance of making a positive impact both professionally and personally.

Their participation reflects a longstanding commitment to the Stony Brook community. Both of them are on the Advisory Board for Stony Brook Medicine. Mark currently serves as Chair of the College of Business Dean's Advisory Board, and together, Mark and Gloria have supported numerous initiatives that help enrich the educational experience for future generations.

Congratulations to the graduates of the Stony Brook University College of Business. We wish them tremendous success as they begin this exciting new chapter.

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