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Ellumination Newsletter

"Separating fact from fiction since 1998.
The antidote to Wall Street."

September 16, 2025

Hello,

I am excited to share my inaugural newsletter with you all. As part of my job here at 5T Wealth, I will be writing regularly to you about issues affecting Napa, California, and the businesses that make our economy thrive. These topics are extremely important to me and I'm excited to share my thoughts on these issues with all of you going forward. Before I begin, I thought I'd share more about *who I am and why I chose to join 5T Wealth*.

For the last several years, I've worked as a financial advisor for a large national organization. The experience gave me a strong foundation, but I often found myself wishing I could do more for clients. I wanted to be able to offer more investment flexibility, integrate more tax and estate strategies, and make decisions faster, without layers of corporate red tape. This ultimately means more personalized solutions, and better outcomes for the clients I am fortunate enough to serve.

5T Wealth offers me the environment to accomplish these goals. 5T's boutique, independent, and family office services appeal to me. Paul and I got to know each other through Leadership Napa Valley, it became very clear to us that our values aligned, as does our desire to put clients first, and more than that, treat them like family. What does being boutique and independent mean in practice? It means we're free from the constraints of Wall Street firms or broker-dealers. We don't push products, and we are not subject to firm-driven sales quotas. Instead, we have the freedom to design strategies that truly align with each client's values, goals, and legacy.

Even more, 5T provides services that go beyond investment management. We help clients coordinate across tax planning, insurance, estate planning, and business succession, acting as the centerpiece of their financial lives. This holistic approach was exactly what I wanted to deliver to the families and business owners I serve.

5T Wealth also provides family office services to high-net-worth families that ensure the entire families financial, personal, philanthropic, and legacy goals are managed in a cohesive and sustainable way across generations. In short, we provide families control, customization, privacy, security, and continuity.

This decision was also about *where* I want to build my practice. I was born and raised in Napa, and my family has been a part of this community for generations. My great grandparents planted their roots (literally, starting with fruit tree orchards before planting vineyards) some 80 years ago. Both my wife's and my family own small businesses, in Napa, mostly in the construction industry. We have seen many changes and much of the growth of this valley firsthand. Today, we are raising our two young boys here, and I remain involved in local organizations and the community because I have seen how important it is to give back to the next generation. I have always known we live in a special place – though it took me leaving for a few years to fully appreciate – and I know I want to be a part of the *continued growth and success of our home.*

Looking ahead, I'll be sharing ideas, updates, and insights with a focus on the local economy and planning issues, especially around small business ownership. You can expect future editions to feature commentary on the local and state economy, along with profiles of important developments, and those making them happen, in the Napa Valley and across California. My goal is to keep you informed about the broader forces shaping our businesses, families, and financial lives.

Thank you for following along on this journey. I'm excited about what lies ahead and grateful to be able to share it with all of you.

Warmly,

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