



Cider Fans, this one is for you!

It's fall! If you're craving cider and fresh-picked apples, check out these awesome Colorado spots on your next weekend trip to view the aspens:

- YA YA Farm & Orchard in Longmont
- Colon Orchards in Canon City
- Heckman Hollow Orchards and Gardens in Fowler
- Peachfork Orchards & Vineyards in Palisade
- Big B's in Hotchkiss

We want to see your cider journey, so tag us on social media!

QQQ ETF Changes

Invesco is modernizing the QQQ ETF. Here is what you need to know:

- You will have until October 24, 2025 to send in your proxy.
- The QQQ expense ratio will decrease from 0.20% to 0.18%.
- QQQ will continue to track the Nasdaq-100® Index.
- The same managers and operational team will remain in place.
- Enjoy greater transparency with semi-annual reports, board oversight, and summary prospectuses.
- The reclassification will not result in any tax consequences for shareholders.

Here is the link to the proxy communication [QQQ Proxy](#).

Once you have voted you will not receive any more proxy solicitations.



Interactive Brokers Compliance

IB is rolling out new security procedures to meet updated industry standards. You may be asked for:

- Photo ID
- Video verification
- Statements or other documents
- Verbal or other authorization

Thanks for your patience as we work to keep your accounts safe!

End of the Year: What to Expect

As we approach the end of 2025, it's hard to believe how quickly the year has flown by!

This season brings important tasks and updates. Our team will begin reaching out to you soon to assist with:

- Contributions & Conversions 
-  Account Updates
- End-of-Year Planning Items 

Help Us Stay in Touch

To ensure we can reach you, please take a moment to:

- Update your email and phone number if they've changed
- Let us know if your address has changed

A Friendly Reminder

Please don't wait until the last minute!

Some tasks have firm deadlines that cannot be extended.

Office Updates

- Make sure we are on your safe sender list in your email.
- We have an after-hours mail drop box available on site.
- Visit our website and social media for more resources.
- Erin works from home now!



11/11: Veteran's Day **Closed**
11/27: Thanksgiving Day **Closed**
11/28: Closes at 11:00 am MST
12/24: Closes at 11:00 am MST
12/25: Christmas **Closed**
1/1/2026: New Years Day **Closed**
1/19/2026: MLK Day **Closed**
2/16/2026: President's Day **Closed**
4/3/2026: Good Friday **Closed**

Subscription Billing

We'll send invoices for year-end services starting **Nov. 15, 2025**, via QuickBooks.

 Pay via ACH or check

✗ We do not accept credit cards at this time

 Questions? Contact Erin at erin@56capitalpartners.com

 Or call 719-418-3773 ext. 1

