



Welcome Lindsay Whiddon Newest IAR

You might have already been greeted by Lindsay, met her, or talked with her over the last few months, but here is her official welcome to the 56 Capital Partners team!

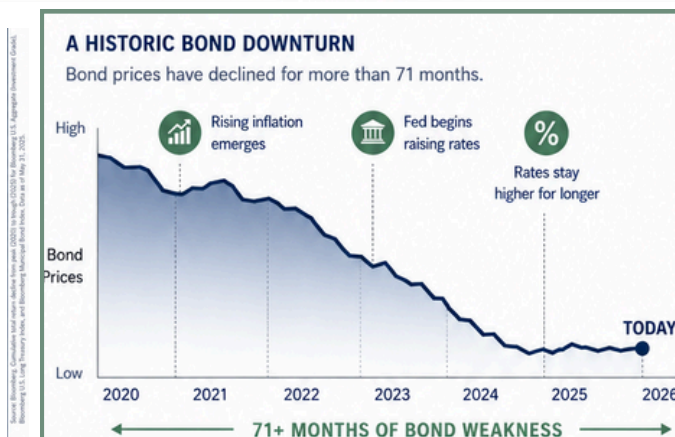
Lindsay grew up in a small town in Tennessee before trading the green hills for the Colorado mountains. She earned her Bachelor of Business Management from National University and began her career in banking, spending nearly four years as a loan officer. During that time she developed a passion for helping people make informed financial decisions.

As an investment advisor representative, her goal is to help clients feel confident and empowered as they work toward achieving their long-term financial objectives.

In her free time, she enjoys working out, spending time with her family, and occasionally, hiking active volcanoes.

Be sure to save her email and phone number and feel free to reach out anytime with things you may need. Lindsay@56CapitalPartners.com

The Bond Opportunity



We have talked about bonds in the past by teaching that interest rates and bond prices are inverse (one goes up the other goes down), but we are currently in a historic downturn where the prices of bonds have been declining for the last 71+ months. Why does this matter?

It has allowed for a reset and provided an opportunity to have meaningful income again with higher yields and better pricing. We are able to stay diversified and rebalance as the opportunities arise. Bonds still remain an important piece to a balanced portfolio and we are able to take advantage of locking in higher yields. Future rate cuts may benefit the bond prices as well.

Office Closures

10/12: Columbus Day **Office Closed**

11/11: Veteran's Day **Office Closed**

11/26: Thanksgiving **Closed**

11/27: **Early Closure 11:00 am**

12/24: Christmas Eve **Early Closure 11:00 am**

12/25: Christmas **Closed**

1/1/27: New Year's **Closed**

1/18/27: MLK **Closed**

2/15/27: President's Day **Closed**

3/26/27: Good Friday **Closed**

Please click here for our newest updated ADV form!

Fun Money Facts:

U.S. dollar bills are actually made of 75% cotton and 25% linen!



56 Capital Partners Client Appreciation

Thank you to all who came out to celebrate America's 250th birthday.

We appreciate you letting us spoil you with yummy food and drinks!

We had such a wonderful time seeing you and hearing updates and stories throughout the night.



Team Outing with Airsoft and Tacos

Our team enjoyed a morning of competition where the girls ended up beating the boys, (take that Marine!) followed by a yummy lunch with deep conversations. Don't let Erin's height fool you - she is a pretty good shot!



End of Year To-Dos

It is time again to wrap up the year. 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 let us know if your address, email or phone number have changed so we can update.

A Friendly Reminder

Please don't wait until the last minute!
Some tasks have firm deadlines that cannot be extended.



The Great PSL Taste Test

We're making the rounds to find our favorite pumpkin spice latte around town. Don't mind if we do!

- Loyal Coffee
- Building Three Coffee
- Dynamo Coffee Roasters
- Hold Fast Coffee Company
- Switchback Coffee Roasters

Have a favorite we should add to the list? Let us know!

