NEWSLETTER

Building Your Future On A Solid Foundation

JANUARY–MARCH 2026

SOLID FOUNDATION
360 Financial Group

Featured In This Issue:

EVENT CALENDAR
Take a look at the upcoming seminars & client events in your area. See you there!

QUARTERLY SNAPSHOT
Take a glimpse at a few of our special events from the past few months.

MARKET WATCH
Proactively managing wealth in uncertain times.

(844) 779-1634 • www.360FG.net • Offices in Livonia, Trenton & Brighton

Seminars & Upcoming Events

Mark your calendars now for the following client appreciation events:

WINTER BIRTHDAY BASH

Thursday
February 12th

At 360 Financial
Livonia, MI
9:00 AM – 11:00 AM

For clients that have birthdays in the month of December through February

<u>Please Note</u>: A separate digital invitation will be sent for ALL EVENTS which will include the specific details including day, time, location, & the number of guests you can bring. We're pleased to make these events available exclusively to our client family!

January 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	
Latitudes: 3455 Biddle Ave. Wyandotte, MI 48192		**Steven Lelli's on the Green:** 27925 Golf Pointe Blvd. Farmington Hills, MI 48331		1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19 Martin Luther King Day OFFICE CLOSED	20 Latitudes SEMINAR	21 Latitudes SEMINAR	22	23	24
25	26	27 Steven Lelli's INN On the Green SEMINAR	28 Steven Lelli's INN On the Green SEMINAR	29	30	31

February 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 **Latitudes:** 3455 Biddle Ave. Wyandotte, MI 48192	3 Latitudes SEMINAR	4 Latitudes SEMINAR	5	6	7
8	9	10	11	12 Birthday Breakfast Bash	13	14
15	16 Presidents' Day OFFICE CLOSED	17	18	19	20	21
22	23	24 chicane SEMINAR	25 chicane SEMINAR	26 **Chicane:** 885 Starkweather St. Plymouth, MI 48170	27	28

Seminar dates/locations are subject to change.
Always call the office first regarding reserving a spot at one of our seminars.
When space is limited, clients bringing a guest will be given priority.

March 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8 *Daylight Saving Time Starts*	9	10 Steven Lelli's Inn On the Green SEMINAR	11 Steven Lelli's Inn On the Green SEMINAR	12	13	14
15	16	17	18	19	20	21
22	23	24 Latitudes SEMINAR	25 Latitudes SEMINAR	26	27	28
29	30	31	**Latitudes:** 3455 Biddle Ave. Wyandotte, MI 48192		**Steven Lelli's on the Green:** 27925 Golf Pointe Blvd. Farmington Hills, MI 48331	

We Look Forward to Seeing You There!

WHAT'S NEW WITH THE 360 CREW

SOLID FOUNDATION
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Pete *Founder, CEO*

As we approach the end of another year… all of us here at 360 Financial want to take a moment to thank you, our client family, for the trust you place in us. Your financial journey is personal, meaningful, and often intertwined with life's most important moments. Being invited into that journey is a responsibility we never take lightly.

This season naturally invites reflection. Over the past year, many of you navigated new chapters ranging from retirements, career shifts, growing families, exciting opportunities, and unexpected challenges. Through it all, your resilience and clarity of purpose have been inspiring. Progress isn't measured only in numbers; it's seen in the confidence, preparation, and peace of mind that come from having a plan and adapting as life evolves.

As we look ahead to a new year, know that we remain committed to helping you move forward with intention—whether that means refining your long-term strategy, preparing for new goals, or simply enjoying the freedom that comes from knowing you're on solid financial ground.

Thank you for allowing us to be part of your life and your future. May the coming year bring you renewed energy, meaningful milestones, and moments worth celebrating. We look forward to walking alongside you in the year ahead.

Zac *Lead Advisor*

I had the chance to catch the Michigan-Ohio State game recently, and wow - what an atmosphere! Even though the outcome wasn't what we hoped for, I found myself thinking about something that kept showing up throughout the game: **the Red Zone.**

If you're not a football fan, the "red zone" is those final 20 yards before the end zone - where every play matters more, where the field gets tighter, and where games are really won or lost. You can march the ball 80 yards down the field with perfect execution, but if you don't convert in those final crucial moments, all that effort doesn't show up on the scoreboard.

What struck me is how much that mirrors what I see in financial planning. I've worked with clients who've done everything right for years - saved consistently, made smart choices, built solid foundations. But then they hit those critical moments: deciding when to retire, figuring out how to structure their income, determining the right time to claim Social Security, or navigating a major tax decision. Those are their "red zone" moments.

And here's the thing: that's where we come in. **Our job isn't just to help you build wealth - it's to help you convert that wealth into the life you've been working toward**, ensuring those final, crucial decisions are made with confidence and clarity so all your hard work shows up where it matters most.

As we head into 2026, let's make sure we're not just moving the ball down the field - let's finish strong together. Here's to making this year count!

Carol Ann *Director of First Impressions*

As we step into a brand-new year, I find myself reflecting on the past season and the many meaningful moments it held. Winter has a way of inviting us to slow down, appreciate what matters most, and carry those reflections with us into the months ahead.

One of the greatest joys of my role has been getting to know so many of you personally. You've shared stories about your families, your celebrations, your memories, and sometimes even your challenges. Those conversations have meant more to me than you may realize. They remind me that what we do here at 360 Financial Group isn't just about planning for the future, it's about connection, trust, and supporting one another through life's journey.

I am truly honored to serve you, and I'm committed to doing so with excellence, kindness, and a grateful heart. Every time you walk through our doors, call our office, or stop to chat, it reaffirms why I love being a part of this team and this client family. My wish for you is a year filled with peace, renewed energy, and opportunities that make you smile. Here's to a bright and meaningful 2026—I look forward to the privilege of serving you in the months ahead!

Kellie *Chief Operating Officer, Licensed Insurance Agent*

Drifting vs. Directing: The Power of a Solid Blueprint

Here's something you might not know about me: I'm a walking contradiction. Sometimes I love surprises – the unplanned road trip, the spontaneous dinner invitation, saying "yes" to something without overthinking it. There's something freeing about just going with the flow, trusting that things will work out. My husband Grant can attest to this, he's learned to roll with my occasional "let's just see what happens" moments. But other times? I'm the complete opposite. I need a checklist. I need every detail mapped out. I need to know the plan, have contingencies for the contingencies, and check off every box before I can relax. Grant finds this equally entertaining. And here's what I've realized: both responses are appropriate, it just depends on the situation. A weekend getaway? Sure, let's be spontaneous. A major financial decision? That's not the time to "wing it." The problem is, too many of us approach our financial futures the way I approach weekend plans, hoping it'll all work out, trusting the current will take us where we need to go. And while hope is a beautiful thing, it's not a good financial strategy. Proverbs 21:5 puts it plainly: *"The plans of the diligent lead to profit as surely as haste leads to poverty."* As financial homebuilders, we know that building on a solid foundation with **a clear blueprint makes all the difference between drifting and directing.**

And here's what's encouraging, research backs this up! People with a written financial plan have significantly higher savings, lower debt, and way more confidence about their future. Not because they make more money or have easier lives, but because they've chosen to build with intention.

So, as we step into 2026, here's my challenge for you: What areas of your financial life are you drifting through versus intentionally building? Maybe it's finally tackling that retirement plan. Or having those estate planning conversations you've been putting off. Or just getting clear on where your money's actually going each month. **Here's the terrific part, when you have a blueprint, you get peace.** Not because everything's perfect, but because you know where you're headed. And that clarity? It frees you up to be spontaneous in the areas of life where spontaneity belongs. Let's make 2026 a year of intentional building!

Amanda *New Business Coordinator*

As we welcome 2026, I've taken some time to reflect on what an extraordinary year it has been. This past year brought one of the greatest joys of my life—becoming a mother. Watching Iris grow over these first six months has been nothing short of incredible. Every new smile, new sound, and tiny milestone reminds me of how quickly time moves and how much beauty there is in each stage of life. It's been a whirlwind in the very best way, and I'm grateful for every moment.

With the new year ahead, I'm excited for fresh challenges, continued growth, and new opportunities to support our clients. I look forward to serving you with even more knowledge, energy, and intention as we continue building strong financial futures together. If you ever have questions about adding money to an existing policy, opening a new annuity or managed account, please don't hesitate to reach out—I'm here to help every step of the way. **Here's to a year of progress, possibilities, and purpose. Let's make 2026 a wonderful year, together!**

Kari *Seminar & Event Coordinator*

Hello 2026: Reflections and Exciting Plans Ahead. As the newest member of our team, this past year has been one of tremendous learning, change, and gratitude. Stepping into my role has given me the chance to grow – both personally and professionally—as I've learned our systems, connected with many of you, and embraced the fast-paced, rewarding world of marketing within our financial business.

With winter settling in and the cold encouraging us all to stay a little cozier indoors, it feels like the perfect moment to pause and reflect. I'm genuinely thankful for the continued warm welcome I've received and for the trust you place in our team each day. On a personal note, I'm also grateful for the time spent with my family and kids this past year. Those moments remind me what truly matters: good health, happiness, and the joy of simply being together.

Looking ahead, I'm excited for the progress we're making and for the role I get to play in helping our business continue to grow and be a part of your financial journey. Your support means everything, especially when you join us for our upcoming "Client Bring-A-Friend" events and when you share your experiences with others. Together, we can reach new goals, explore fresh ideas, and build an even stronger 360 community.

Here's to growth, connection, and a bright year ahead, best enjoyed with a warm drink in hand and a cozy spot to dream big (and relax and read a good book)!

Market Watch

GROWING BEYOND THE FOUNDATION

I've been fascinated watching how artificial intelligence has woven itself into almost every part of our economy over the past year. It's in the phones we use, the cars we drive, the way we search for information – and yes, it's definitely showing up in investment portfolios.

Here's what's interesting: many of our clients' portfolios already include companies leading the AI revolution – names like Nvidia, Microsoft, and others, even if you didn't specifically set out to invest in "AI stocks." That's because innovation doesn't stay in neat little boxes. It spreads across industries, creating opportunities in places you might not expect.

Now, I know some people are wondering if we're in an AI bubble, and that's a fair question. But here's our philosophy: we don't try to "time the market" or chase the latest trend. Instead, we focus on building a solid foundation first which is your fixed-index annuities, Social Security, pensions – the income sources you can count on no matter what the market does. Once that foundation is rock-solid, then we can get strategic about growing the rest.

That's where our managed account strategies come in. Once your essential income is secure, we help you optimize the growth portion of your portfolio – navigating opportunities like AI-driven innovation while staying diversified and balanced. It's about making your money work harder once you know you're protected.

If you've been curious about how we're managing the investment side beyond your annuities, or if you want to explore how we can help maximize your growth potential, let's talk. The market's always evolving, and we're here to help you thrive in it.

Zac Williams, Lead Advisor

Find out more about the benefits of Actively Managed Accounts.

Call
(844) 779-1634

Email:
Zac@360FG.net

A SNAPSHOT OF LAST QUARTER

Here's a glimpse of a few of our special events over the past few months...

New Client Welcome Dinner

What a wonderful evening we had at our New Client Welcome Dinner at Cantoro's! We spent the night getting to know the amazing people who recently joined the 360 family.

Veterans Day

To every veteran who joined us — thank you. Your service, sacrifice, and steadfast commitment to protecting our nation inspire us more than you know.

Pie Day

Between the Livonia & Trenton locations we handed out over 450 pies! We had so much fun handing out pies, catching up, and seeing those big holiday smiles.

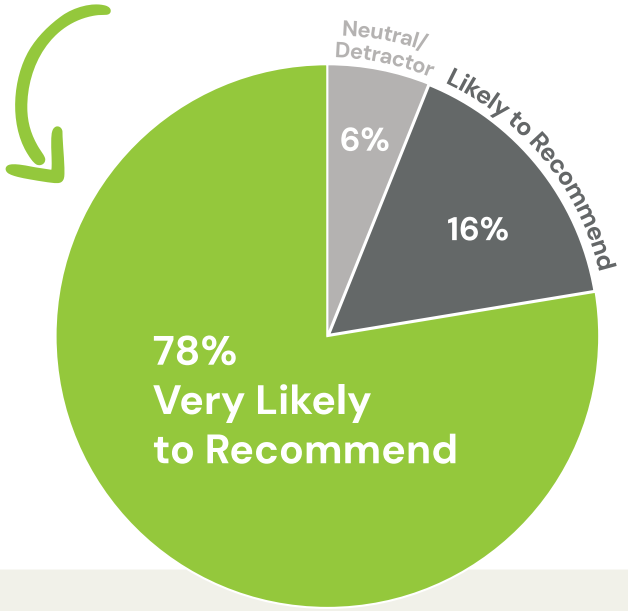
2025 CLIENT SURVEY: YOU SPOKE, WE'RE LISTENING!

This fall, we reached out to all of you with our annual client survey, and wow—we were absolutely blown away by your response! With a 32% response rate, you showed us that you're not just clients, you're truly engaged partners in this journey with us. That kind of participation doesn't happen by accident, it happens because of the relationships we've built together, and that means the world to our entire team.

The feedback you shared was overwhelmingly positive, and we want to take a moment to say THANK YOU!! Your satisfaction scores were incredibly encouraging, but what really stood out were your comments about the relationships you've built with our team. So many of you mentioned feeling heard, valued, and confident that we're looking out for your best interests. You talked about the continuity of service, the personal attention you receive, and the trust you have in our team to guide you through important financial decisions.

Client Satisfaction 2025

Over 90% would recommend us



But here's what we loved most: you didn't just tell us what's working, you told us what you need going forward. You were clear about wanting:

- ✓ More certainty and clarity about your retirement
- ✓ Women-focused financial education and events
- ✓ Planning that honors your values around faith, freedom, and family

And guess what? We heard you loud and clear, and we're already taking action.

In 2026, you'll see us rolling out enhanced retirement planning tools that give you greater confidence and clarity about your future. We're launching our Women & Wealth initiative with events designed specifically for the financial concerns and opportunities women face.

And we're deepening our commitment to comprehensive planning that goes beyond products, planning that aligns with your values and helps you protect what matters most: your family, your freedom, and your legacy.

This is what partnership looks like. You share your needs, we listen, and together we build a financial strategy that works for your life—not someone else's blueprint, but yours.

Thank you for your trust, your honesty, and your engagement. We don't take it for granted. Here's to an incredible 2026 together!

See More Memories!

Want to see more snapshots from our client family events? Scan the QR code to visit our Facebook page for more event photos — you might even spot yourself! Stay up to date with client events, market news, and all things 360.

SCAN THE QR CODE OR VISIT:
www.facebook.com/360FinancialGrp

SOLID FOUNDATION
360 Financial Group

MISSION STATEMENT:

At 360 Financial Group, we are dedicated to delivering exceptional service while honoring the timeless principles of integrity, personal accountability, and a commitment to excellence. Grounded in faith, family and traditional values, we strive to create meaningful relationships, serve with excellence, and leave a lasting, positive impact on every life we touch.

CORE VALUES

1

Honesty Above All

We are committed to honesty, striving for transparency and truth in every interaction. This fosters trust and mutual respect, building stronger connections with coworkers and clients. Guided by this principle, we ensure all actions uphold the highest ethical standards.

2

Personal Accountability

We believe in taking full responsibility for our actions, decisions, and commitments. With humility and integrity, we hold ourselves to high standards, fostering a culture of integrity and mutual respect.

3

Excellence

We pursue excellence in all we do, striving to serve with integrity, diligence, and purpose. Our pursuit of excellence means we continuously strive to improve, innovate, and exceed expectations. We believe that doing our best honors God and inspires those we serve.

SERVING THE MICHIGAN AREA

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