

NEWSLETTER

APRIL - JUNE 2026

Building Your Future On A Solid Foundation



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.



HELPFUL TIP

A few simple ways to protect yourself and your loved ones from common scams.



Seminars & Upcoming Events

Mark your calendars now for the following client appreciation events:

MILESTONES & MONEY EDUCATIONAL SERIES

Thursday, April 30th



300 Town Center Dr. Dearborn, MI 48126

“The Thriving Retirement Blueprint – Because Retirement Should Be Lived, Not Worried About!” Your retirement experience is shaped by the blueprint you follow to get there. Join us for an exclusive educational event featuring bestselling author and Retirement Coaches Association founder, Robert Laura. Invitations will be arriving soon, with the opportunity to reserve your place for yourself and up to two guests.



MOTHER'S DAY BRUNCH

Friday, May 8th at The Henry

Start Time: 10:30am | Arrival Time 10:15am

This event is just around the corner! It is one of our favorite traditions as we gather together to celebrate the wonderful women in our client family.



SPRING BIRTHDAY BASH

Thursday, May 28th

9:15 am






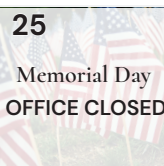

at The Hudson Cafe

Celebrating March-May Birthdays

Please Note: 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!

April 2026						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Steven Lelli's on the Green: 27925 Golf Pointe Blvd. Farmington Hills, MI 48331			1	2	3 Good Friday 	4
5 Resurrection Sunday He is Risen! 	6	7	8	9	10	11
12	13  SEMINAR	14  SEMINAR	15	16	17	18
19	20	21	22	23	24	25
26	27	28  SEMINAR	29  SEMINAR	30 THE HENRY MILESTONES & MONEY EDUCATIONAL EVENT	The Henry: 300 Town Center Dr. Dearborn, MI 48126	

May 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Latitudes: 3455 Biddle Ave. Wyandotte, MI 48192					Chicane: 885 Starkweather St. Plymouth, MI 48170	
Fleming's Steakhouse: 17400 Haggerty Road Livonia, MI 48152					1	2
3	4	 SEMINAR	 SEMINAR	7	 MOTHER'S DAY BRUNCH	9
10	11	 SEMINAR	 SEMINAR	14	15	16
17	18	19	20	21	22	23
24	 Memorial Day OFFICE CLOSED	26	27	 SPRING BIRTHDAY BREAKFAST BASH THE HUDSON CAFE	The Hudson Cafe: 17101 Haggerty Rd. Northville Township, MI 48168	30
31						

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.

June 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	 SEMINAR	 SEMINAR	4	5	6
7	8	 SEMINAR	 SEMINAR	11	12	13
14	15	16	17	18	19	20
21	22	23	 NEW CLIENT WELCOME DINNER	25	26	27
28	29	30	Latitudes: 3455 Biddle Ave. Wyandotte, MI 48192		Benstein Grille: 2435 Benstein Road Commerce Township, MI 48390	

We Look Forward to Seeing You There!

WHAT'S NEW WITH THE 360 CREW



Pete *Founder, CEO*

"A few weeks ago, I was shuffling toward the basement with a steaming cup of coffee in one hand and the morning paper in the other. I turned the dial up into the phone portion of the band on my ham radio in order to listen to a Saturday morning swap net. I came across an older sounding chap with a tremendous signal and a golden voice. He was telling whomever he was talking with something about "a thousand marbles".

"Well, Tom, it sure sounds like you're busy with your job. I'm sure they pay you well but it's a shame you have to be away from home and your family so much. Hard to believe a young fellow should have to work sixty or seventy hours a week to make ends meet. Too bad you missed your daughter's dance recital." He continued, "Let me tell you something, Tom, that has

helped me keep a good perspective on things. I sat down one day and did a little arithmetic. The average person lives about seventy-five years. So, I multiplied 75 times 52 and I came up with 3900, which is the number of Saturdays that the average person has in their entire lifetime. It took me until I was fifty-five years old to think about all this in any detail" he went on, "and by that time I had lived through over twenty-eight hundred Saturdays. I got to thinking that if I lived to be seventy-five, I only had about a thousand of them left to enjoy." "So, I went to a toy store and bought every single marble they had. I took them home and put them inside of a large, clear plastic container right on my desk. Every Saturday since then, I have taken one marble out and thrown it away. As I watched the marbles diminish, I focused more on the really important things in life. There is nothing like watching your time here on this earth run out to help get your priorities straight. Now let me tell you one last thing before I sign-off with you and take my lovely wife out for breakfast. This morning, I took the very last marble out of the container. I figure if I make it until next Saturday, then I have been given a little extra time. And the one thing we can all use is a little more time."

Time is the precious commodity we all wish we had more of. It's also why the use of the fixed indexed annuity is so important as a part of a well-diversified investment portfolio because, as we age, we don't have the time for the market to recover our losses like we did when we were younger. Thank you for allowing us to help you protect a portion of your family's money.



Zac *Lead Advisor*

Steady through every changing season...One of the things I've learned over the years working with families is that life—and the markets—rarely move in straight lines. There will always be periods of growth, uncertainty, and everything in between. Markets shift, circumstances change, and sometimes the things we thought would be predictable turn out to be anything but.

During times like that, I'm reminded why long-term perspective matters so much. The real value of financial guidance isn't found in reacting to every headline, but in taking a thoughtful approach and helping people make decisions they can feel confident about over time. Having that steady approach can make all the difference.

What I appreciate most about this work is the relationships that develop along the way. Over time, conversations move well beyond numbers and statements. It is a privilege to work with such a wonderful group of clients, and I'm thankful for the opportunity to be a part of your financial journey.



Carol Ann *Director of First Impressions*

As we thaw out of winter and step into spring, warmer days and fresh beginnings are finally ahead! This season feels especially meaningful for our family as we celebrate 31 years of marriage and look forward to welcoming our first grandbaby in late August—a sweet reminder of how quickly the seasons of life move.

Though the seasons change, one thing that remains constant is my commitment to making your experience with our office as smooth and welcoming as possible. Whether that's helping coordinate appointments, answering questions, or simply being a friendly voice when you call or stop in. If someone you know could benefit from the same care and support, I'd be happy to help them get connected with our team. I look forward to seeing many of you at our upcoming

events. Here's to growth, gratitude, and meaningful connections this spring!



Kellie *Chief Operating Officer, Licensed Insurance Agent*

Women, Wealth & “Honey, Where’s the Password?”

As I’m preparing for our annual Mother’s Day Brunch (which I’m SO excited to speak at again this year!), I’ve been thinking about a question that always gets some interesting reactions. Ladies... if something happened tomorrow, would you know where everything is? And gentlemen... if you had to log into the accounts, find the life insurance policy, or explain the retirement strategy without looking at your spouse... how confident would you be? Let’s be honest. In many households, one person becomes “the financial one.” The other might handle everything else like the social calendar, the grandkids, the meals, the holidays, the birthday gifts, the doctor’s appointments – basically the operating system of the entire family.

And yet, when it comes to investments or long-term planning, many incredible women still say, “Oh, he handles that.” Here’s what’s fascinating to me: that dynamic is shifting.

I’ve been reading about what experts are calling the largest wealth transfer in history. Over the next decade, trillions of dollars will move into the hands of women. There are a lot of reasons for that which most of you are already aware of. Women outlive men by several years on average. I’m not saying that’s because we ask more questions... but I’m also not not saying that. Women are inheriting assets, building careers, starting businesses, and are managing their own retirement accounts now more than ever before. In other words... this isn’t a side conversation anymore.

And here’s what I’ve seen over the past several years: when a woman truly understands the financial plan, not just nods politely in meetings, everything changes. She asks better questions. She plans more intentionally. She sleeps better. And the entire family feels more secure. This isn’t about control. It’s about confidence. It’s about knowledge. It’s about stewardship. It’s about being prepared just in case “Where’s the password?” becomes more than a joke.

As we celebrate the women who hold families together, I’m SO looking forward to being with many of you at our Mother’s Day Brunch on May 8th. It’s always one of my favorite events of the year! A special time to reflect, to laugh, and honor the women who shape our families in ways both seen and unseen.



Amanda *New Business Coordinator*

Spring is always a season of renewal....a time to reset, refocus, and look ahead with a fresh perspective. As we move into this new season, it’s a great opportunity to revisit goals, make adjustments where needed, and ensure everything is positioned for growth in the months ahead.

On a personal note, this spring is especially exciting in our house as Iris will be turning one at the end of May! I truly can’t believe how fast this first year has gone. Watching her grow and hit new milestones has been such a joy. Thank you to everyone who’s asked about her; you know I love sharing photos and updates any chance I get!

Just like the seasons (and babies!), life changes quickly which makes it even more important to pause, check in on goals, and make sure plans are on track. If you’d like to connect this spring for things like RMD, withdrawals or adding funds I’m here and happy to help. Wishing you a happy, sunny, and refreshing spring!



Kari *Seminar & Event Coordinator*

The sunshine makes me smile and puts a little extra pep in my step! As your seminar coordinator, our team has been working hard to plan some amazing events for you this year. I encourage all of our clients to join us at least once a year for a public seminar—and bring a friend, neighbor, or colleague along. Call me to register and you’ll receive first priority seating! I’m also very excited about our upcoming “Milestones & Money” Educational event. This opportunity is one you won’t want to miss.

With spring in the air, I’m personally looking forward to a family beach vacation in FL. Soon Michigan will begin to warm up, and I’ll be watching the tulips and daffodils bloom—it truly is the best season for renewal and growth. It’s the time for closet clean outs, washing windows and

dusting off bookshelves. It’s also the perfect time to “spring clean” your portfolio:

✓ Review your brokerage statements ✓ Confirm your beneficiary designations ✓ Finalize your taxes (Tax Day is April 15!)

Did you know April is also Financial Literacy Month? We encourage you to share our weekly tips and newsletter with your adult children and grandchildren. Our hope is to one day serve them as well. Learning strong money management habits early can help young adults begin saving for retirement now, and simply watch it grow over time.

Welcome home to all our Snowbirds! Or perhaps you’re planning a Michigan staycation next? As always, I look forward to connecting with you soon.

Milestones & Money Educational Event

“THE THRIVING RETIREMENT BLUEPRINT –
BECAUSE RETIREMENT SHOULD BE LIVED, NOT WORRIED ABOUT”

We're pleased to announce our next educational event featuring Robert Laura. Bob is a bestselling author, founder of the Retirement Coaches Association, and has been featured in major media outlets including The Wall Street Journal, USA Today, and MarketWatch.

Retirement is one of the most anticipated phases of life—yet often one of the least understood, especially when it comes to the personal and non-financial side of life after work. As a result, many traditional approaches to retirement planning fall short, leaving individuals unprepared for the transition from career to home life.

Designing a truly fulfilling retirement today requires a more intentional approach. It involves investing in yourself and thoughtfully considering how you will replace your work identity, spend your time, stay connected, and remain mentally and physically engaged.

Whether you thrive or simply get by in retirement is greatly influenced by the blueprint you choose to follow.

This exclusive event is available to our client family, with the opportunity to attend alongside up to two guests. **A digital invitation with full event details will be sent in the coming weeks.**

Please Join Us

Thursday
April 30th
6:30 PM

THE HENRY

300 Town Center Dr.
Dearborn, MI 48126

A SNAPSHOT OF LAST QUARTER

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

Christmas Party

A little swing, a little sparkle, and a whole lot of holiday cheer! Our Big Band-themed Christmas celebration was a beautiful blend of timeless music, festive elegance, and meaningful moments. From the rich sounds of classic tunes to the warm conversations and laughter shared throughout the evening, it was truly a night to remember with our incredible client family.



Birthday Bash

Our Valentine-themed Birthday Breakfast was filled with sweet treats, smiling faces, and lots of love as we celebrated our wonderful clients. We always enjoy taking time to celebrate YOU!



BEWARE, SCAMMERS ARE EVERYWHERE!!



Scams targeting Americans, especially older adults, are surging, and experts warn the problem will intensify in 2026 as artificial intelligence makes fraud more convincing and widespread.

“Since 2020, the number of adults age 60 and older who reported a loss of \$10,000 or more from impostor scams alone more than quadrupled in 2024, according to the Federal Trade Commission (FTC). Reported losses of \$100,000 or more jumped from \$55 million to \$445 million during that same period.”

And, because fraud is greatly underreported*, the actual numbers are surely even higher. Fraud specialists say several types of scams will be especially dangerous in 2026:

- ✓ **Employment scams** are resurging as layoffs and a weak labor market leave job seekers vulnerable. Scammers will post fake jobs on legitimate platforms, impersonate real companies or recruiters, and demand fees or personal information. **Warning signs** include requests for **upfront payments, promises of high pay for little work, and unsolicited outreach from recruiters you can't verify.**
- ✓ **Recovery scams** are resurging as layoffs and a weak labor market leave job seekers vulnerable. Scammers will post fake jobs on legitimate platforms, impersonate real companies or recruiters, and demand fees or personal information. Warning signs include requests for upfront payments, promises of high pay for little work, and unsolicited outreach from recruiters you can't verify.

Recovery scams prey on people who have already been victimized. Scammers post as law enforcement, lawyers, or consumer advocates and promise to recover lost money – for a fee. Victims may receive counterfeit checks and be asked to send money back. **Any demand for upfront payment, especially via gift cards, crypto, or wire transfers, is a major red flag.**
- ✓ **“Romance/friendship” scams** regain one of the most damaging forms of fraud. Scammers build trust through dating apps or social media, mirror victims' interests, and then ask for money. Common tactics to watch out for include “wrong number” messages, pressure to move conversations off major platforms, and intense early affection, referred to as “love bombing.”
- ✓ **Digital arrest scams** are also emerging in the U.S. after spreading overseas. Victims receive threatening calls from fake officials, accusing them of serious crimes and demanding payment. Scammers may use AI-generated deepfake videos to appear legitimate. Experts stress a simple rule: legitimate authorities do not threaten arrests or demand payment by phone or online. **If you receive such a call, hang up immediately.**

*Source: <https://www.aarp.org/money/scams-fraud/biggest-scams-to-watch-for-2026/>

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



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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Brighton Office

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By contacting Peter Dotson MI Insurance License #0278432, Kellie Williams MI Insurance License #20882666, Zac Williams MI Insurance License #18447934, 360 Financial Group MI Insurance License #800781395 you may be offered information regarding the purchase of insurance products, including fixed index annuities and life. No products will be sold at the event and there is no obligation to make a follow-up appointment. Peter Dotson and Zac Williams, Investment Advisory Representatives offer advisory services as 360 Wealth Management, LLC which operates through Gibbs Wealth Management (GWM), an SEC-registered investment adviser. Insurance products and services are not offered through GWM but are offered and sold independently by 360 Financial Group which is independent from GWM.

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