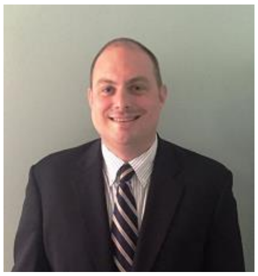


Matthew A. Hetrick, CFA®, CFP®
Insight Wealth Advisors LLC
21550 Oxnard Street • 3rd Floor, Suite 56 • Woodland Hills • CA • 91367
818-528-2995 • fax: 818-626-3342
mahetrick@insight-wealth.com • www.insight-wealth.com

Hello Everyone,

Summer is here and so is the sunny weather! We hope your summer gives you time to rest and relax with family and friends. We will continue to stay current and monitor the economic landscape. If you should have any life-changing events or simply wish to discuss your financial plan, please reach out to us at any time.

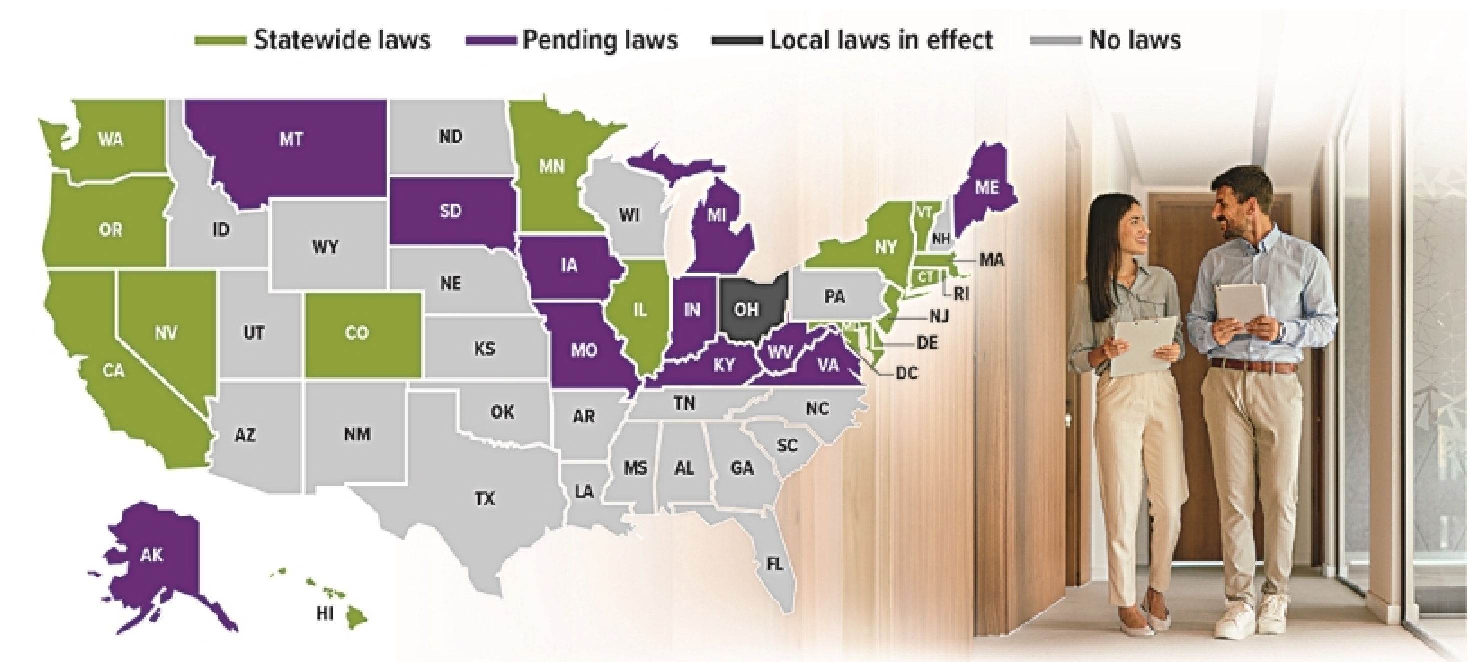
Matt & Karisa

"Keep your face always toward the sunshine, and shadows will fall behind you." – Walt Whitman

Pay Transparency Laws by State

Pay transparency laws require employers to disclose salary ranges at various stages of the employment process, such as in job postings or upon request by job candidates. They may also prohibit employers from asking job candidates about their salary history. The intent of these laws is to make job searches more transparent and to prevent historical wage gaps from following workers throughout their careers.

As of November 2025, 16 states and the District of Columbia have enacted pay transparency laws, and 11 states have pending legislation.



Source: Paycor, November 2025

Cybersecurity eSignature Awareness

Cybercriminals are widely distributing mass emails posing as legitimate eDocument/eSignature, email technology organizations, as well financial institutions, trying to take advantage of social engineering tactics.

Here are some helpful reminders that can help you combat cybercriminals.

- **Beware of online requests for personal information.** A coronavirus-themed email that seeks personal information like your Social Security number or login information is a phishing scam. Legitimate government agencies won't ask for that information. Never respond to the email with your personal data.
- **Check the email address or link.** You can inspect a link by hovering your mouse button over the URL to see where it leads. Sometimes, it's obvious the web address is not legitimate. But keep in mind phishers can create links that closely resemble legitimate addresses. Delete the email.
- **Watch for spelling and grammatical mistakes.** If an email includes spelling, punctuation, and grammar errors, it's likely a sign you've received a phishing email. Delete it.
- **Look for generic greetings.** Phishing emails are unlikely to use your name. Greetings like "Dear sir or madam" signal an email is not legitimate.
- **Avoid emails that insist you act now.** Phishing emails often try to create a sense of urgency or demand immediate action. The goal is to get you to click on a link and provide personal information right now. Instead, delete the message.
- **Social engineering will be on the rise.** The use of deception to manipulate individuals into divulging confidential or personal information that may be used for fraudulent purposes is sometimes hard to spot right away. Respectfully asking to verify the identity of people you are speaking with is especially important during a time like this.

Be Storm Smart: How to Prepare for Extreme Weather

According to a 2025 report from Realtor.com, an estimated 26.1% of U.S. homes are exposed to at least one type of severe or extreme weather risk.[1] Extreme weather can strike unexpectedly, resulting in costly damage to your home and putting your family's safety at risk. While you can't control the forecast, you can control how prepared you are for it.

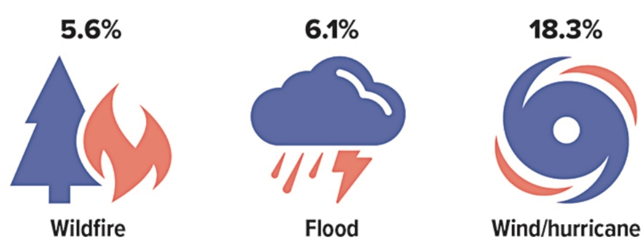
Protect your home before the weather turns wild

Fortunately, there are proactive steps you can take to help protect your home from extreme weather, but it's important to start the process before the storm season starts. To help prepare your home for wild weather, be sure to:

- Inspect and repair roof shingles and flashing
- Clean your gutters and downspouts
- Trim overhanging tree limbs and secure outdoor items
- Check windows, doors, and shutters to make sure they are properly sealed/reinforced

If you live in a fire zone, keep roof surfaces and gutters free of flammable materials, such as pine needles, leaves, and branches, and consider installing fire-resistant roofing and/or siding materials.

Percentage of U.S. homes that faced the following types of severe or extreme climate risk in 2025



Source: Realtor.com, Housing and Climate Risk Report, September 3, 2025

Be prepared with a plan

Extreme weather can sometimes cause power outages that last for days. It can also result in downed power lines, fallen trees, and/or flooding that make roads impassable. Know evacuation routes and have an emergency communication plan that identifies a safe place to meet in the event that family members become separated. Keep important addresses and phone numbers readily accessible and identify a place where you can safely stay for an extended period of time, if necessary. In addition, assemble an emergency kit with the following items:

Food/supplies. Stock up on several days' worth of nonperishable food and bottled water. Store other items that are specific to your family's needs, such as infant formula, diapers, pet food, clothing, and blankets.

First aid/medicine. Be prepared for possible medical needs by having a first-aid kit. Also talk to your doctor about obtaining an extra prescription for important medications you take.

Communication/safety items. Make sure your cell phones are fully charged. Also gather additional safety items, such as matches, flashlights, batteries, and a battery-powered AM/FM radio. Have copies of your driver's license or identification card and other important documents.

Make sure your insurance coverage can weather the storm

Review all of your insurance policies to make sure that you have appropriate coverage for your property and belongings. Consider insuring your home and its contents to their full replacement cost, including any new additions, remodels, and furniture. To assist with extreme weather-related insurance claims, be sure to take pictures/videos and make an inventory of your home and valuables in case they are damaged or destroyed.

If your home suffers severe damage from extreme weather, you'll need to file a claim with your insurance company. To make the claims process easier, take pictures to document the damage as soon as possible. While your claim is being processed, take steps to prevent further damage (e.g., putting a tarp on a damaged roof), since the insurance company may not cover anything beyond the initial damage to your property. Claims may be paid up to policy limits.

Keep in mind that certain types of extreme weather damage (e.g., flood damage) may be excluded from a standard homeowners policy, but separate coverage is often available. Contact your insurance agent or company to determine if you need to purchase additional insurance tailored to the risk in your area. If your home is deemed to be at high risk of extreme weather due to its geographic area, you may want to look for an insurance company that specializes in high-risk home insurance. High-risk policies often have significant exclusions and policy limits and are more expensive than traditional home insurance policies. However, they can provide coverage to a home that might otherwise be uninsurable.

For more information on extreme weather preparedness, visit the U.S. Department of Homeland Security's website, [ready.gov.](https://ready.gov)

1) Realtor.com, Housing and Climate Risk Report, September 3, 2025

Midyear Checkup: Can You Contribute More to Your Retirement Plan?

With traditional pensions in decline, other work-based plans that are driven primarily by employee contributions — such as 401(k), 403(b), and 457(b) plans — are the bedrock of the U.S. retirement system. This means it's up to you to build retirement savings.

The good news is that the contribution limits for these plans are generous, much higher than the limits for IRAs. However, unlike IRAs — which allow contributions up to the April tax deadline of the following year — you generally must make annual contributions to an employer-sponsored plan by December 31.

The middle of the year is a good time to make sure you are on track to meet your annual contribution goal. Employers will typically allow you to change your contribution levels at any time during the year.

Beyond the match

If your employer offers matching contributions, make sure you are at least contributing enough to receive the full employer match. If not, you are leaving money on the table.

However, employers typically match contributions only up to a small percentage of your salary. Increasing your contributions could make a big difference in boosting your retirement savings. Keep in mind that traditional contributions to an employer plan are usually made with pre-tax dollars, so the decrease in your take-home pay will generally be less than the increase in your contributions.

The earlier you start contributing, the longer your savings have to pursue potential growth. But any time is a good time to increase your contributions — and special catch-up contributions provide an extra opportunity for older employees to boost their savings.

Contribution limits

The standard 2026 contribution limit for 401(k), 403(b), and 457(b) plans is $24,500.

Employees who are age 50 to 59 or 64 and older can contribute an additional $8,000 in catch-up contributions for a total of $32,500. Employees who reach age 60 to 63 in 2026 can contribute an additional $11,250 for a total of $35,750.

Beginning in 2026, an employee who earned more than $150,000 in Social Security wages the previous year must make age-based catch-up contributions as Roth contributions. You can find your Social Security wages in box 3 of your W-2 form. Not all employers offer the option to make Roth contributions.

Some 403(b) and 457(b) plans may offer an additional catch-up opportunity that is not subject to the new Roth provision for high earners. These apply to 403(b) participants with 15 or more years of service or 457(b) participants within three years of the plan's normal retirement age. Ask your employer for more information.