



THE
Manning
Companies

Quarterly Newsletter

April 2026



WHAT WE'RE THINKING

Financial Literacy May Be the Most Valuable Thing You Pass Down

April is Financial Literacy Awareness Month, a phrase that tends to conjure images of budgeting apps and first credit cards. For those who have spent decades building wealth, it raises a deeper question: *who comes next, and are they ready?*

The most sophisticated estate plan can unravel quickly if the people inheriting it haven't been given the tools — and the context — to steward it well. Financial literacy within a family isn't just about teaching children and grandchildren to save. It's about helping them understand values, decisions, and the weight of what's being passed down.

It also shows up in quieter moments that are easy to let pass: a grandchild heading to college, an adult child changing careers, a family member expecting an inheritance they weren't sure how to bring up. And sometimes the question runs the other direction and is worth asking: do your own parents have a plan in place? It's one of the most important conversations families put off, and one of the most consequential ones to have.

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Latest Commentary
from Raymond James

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These are the moments where a little guidance goes a long way, and where we're glad to be part of the conversation.

On the blog, we go deeper: what financial literacy actually looks like across generations, how to start conversations that don't feel awkward, and some of the specific inflection points where families tell us they wish they'd had support sooner.

[Read more on our blog](#)

WHAT WE'RE READING

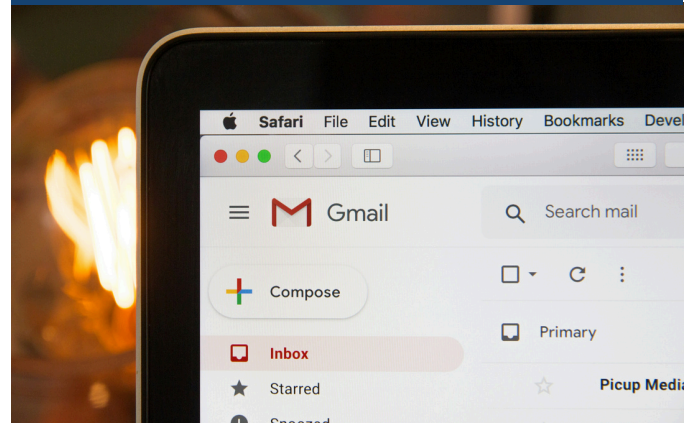
Raymond James CIO: Market Commentary



Raymond James Chief Investment Officer Larry Adams shares insight in the latest Weekly Headings about current economic and financial market developments.

[Read the article](#)

Stay Ahead of Evolving Financial Scams



Fraud tactics are getting more sophisticated, and no one is immune. This piece breaks down what to watch for and how to protect yourself and your loved ones.

[Read the article](#)

Important Dates to Keep on Your Radar



May 10 – Mother's Day

May 25 – Memorial Day (office will be closed)

June 19 – Juneteenth (office will be closed)

June 21 – Father's Day

June 28 – National Insurance Awareness Day

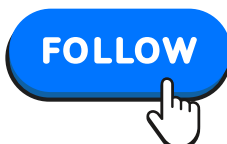
WHAT WE'RE DOING

A New Focus on Your Experience: Tina and Cammy Named Relationship Managers

We're pleased to share that **Tina Emmet** and **Cammy Perez-Hunter** have taken on new roles as Relationship Managers. This reflects something we've been intentional about: as our team and client relationships deepen, we want to make sure the experience of working with us remains coordinated, personal, and consistent. We're excited for this next chapter!

Follow us on LinkedIn and Facebook

You can now connect with us on social media! We'll be sharing content we think is genuinely useful: timely market updates, financial planning insights, team news, and a look at what we're doing in the community. Find us on **LinkedIn** and **Facebook**...we'd love to see you there!



Continuing to Learn on Your Behalf

Michael attended the 2026 Barron's Advisor Independent Summit, where he connected with leading independent advisors and explored what's shaping the future of wealth management.

Tina and **Cal** attended the Branch Associate Regional Conference, bringing back ideas and best practices to help us serve you more efficiently and effectively.

Go Gulls!



In March, the team headed out to cheer on the San Diego Gulls. It was a great evening and a good reminder that the best teams take time to celebrate together.

Giving That's Personal

Every year, our team members direct an annual donation to a nonprofit of their choice through The Manning Foundation. We're proud to share **this year's selections**, a reflection of the causes that matter most to us.

[Take a look!](#)



Sacred Heart Golf Tournament

You can find **Bill Corder** and **Richard Carlquist** on the links at the **Sacred Heart Parish School Annual Golf Tournament** on May 1st, where The Manning Companies is proud to be a sponsor. Good luck, guys!

AOCDS Memorial Golf Tournament

The Manning Companies is sponsoring a tee at the **Association of Orange County Deputy Sheriffs Memorial Golf Tournament** on June 1st — honoring the fallen heroes who gave their lives in the line of duty.

Favorite Bands & Musical Artists

Music can tell you a lot about a person. Here's what's on the top of our team's playlists:

Bill: Soundgarden

Brittany: Vance Joy

Bryan: Dave Matthews Band

Cal: Stick Figure

Cammy: Aerosmith

Cassidy: Dave Matthews Band

Denise: Sade

Elizabeth: Celine Dion

Heather: Luke Combs

Jen: BTS

Michael: The Allman Brothers

Richard: Led Zeppelin

Roger: Al Green

Sarah: Metallica

Tina: Talking Heads

Tori: Blink-182

Apparently great minds think alike — Bryan and Cassidy are both flying the DMB flag.

We'd love to know what's on your playlist! Email us at hello@themanningcompanies.com and we'll feature some client favorites in the next issue.

Insurance Insights: Don't Wait on Long-Term Care

A thought worth sharing with the people you love: long-term care insurance is one of those things that's significantly more affordable and easier to qualify for when purchased earlier in life. If you have adult children or grandchildren in their 30s or 40s, it may be worth a conversation now while options are still wide open. And if you're wondering whether it's too late for yourself — it's rarely as closed a door as people assume. **Bryan** can help you understand what's available and what makes sense for your situation.

[Schedule a conversation with Bryan](#)

Is there a financial topic you'd like us to cover in a future newsletter or on our blog? We're always looking to write about what's actually on your mind. Reply to this email or reach us at hello@themanningcompanies.com — we read every response.



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