

Supporting Aging Minds

*By Founding Partner Chris Caldwell,
CFP®, AIF®, AEP®, CRC®, MBA, ChSNP*

Evaluating Your Parents’ Cognitive Abilities

November is Alzheimer’s Awareness Month and we at HTP have always been a supporter of the ALZ Association as well as other cognitive groups. A large percentage of our clients are seniors and it is important for us to protect their well-being as they age. What can you do?

As our parents age, it’s important to monitor their cognitive health to ensure they maintain a good quality of life. Cognitive abilities include memory, problem-solving skills, attention, and language abilities. Evaluating these abilities can help in early detection of cognitive decline and enable timely intervention. Here’s how you can evaluate your parents’ cognitive abilities:

Observing Daily Activities

One of the simplest ways to evaluate cognitive abilities is by observing your parents’ daily

activities. Pay attention to how they manage routine tasks such as cooking, cleaning, and personal hygiene. Difficulty in performing these tasks may indicate cognitive decline.

Engaging in Conversations

Regular conversations can provide insights into your parents’ cognitive health. Notice if they have trouble finding the right words, following a conversation, or remembering recent events. These could be signs of cognitive impairment.

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Welcome to the Team



**BOB
COWSERT**

*Bringing over a decade
of experience in financial
planning and a passion
for helping clients achieve
lasting financial security.*

Highland Trust Partners is proud to announce that Bob Cowsert has joined our team as a financial planner.

Bob is a Financial Advisor with over eleven years of experience in the financial services industry. He began his career with Lincoln Financial Group, where he served as a retirement plan consultant, helping individuals and organizations navigate comprehensive retirement planning needs.

Bob earned his Bachelor of Business Administration (BBA) degree in Finance from the University of

Georgia and continues to build on that foundation through his professional designations. He holds his Series 7 and Series 66 FINRA licenses and is a Chartered Retirement Planning CounselorSM (CRPC®) through the College of Financial Planning.

Bob is passionate about helping clients achieve long-term financial security through personalized strategies tailored to their unique goals and objectives.

Bob currently resides in Athens, Georgia, with his wife, Anna, and their son, Robert.

A Fall Haiku:
*Golden leaves descend,
Crisp air whispers through the trees,
Autumn's calm embrace*



Welcome to the Team



CRESTON MAXEY

Focused on understanding each client's goals and guiding them toward a confident, future-ready financial life.

Highland Trust Partners is proud to announce that Creston Maxey has joined our team as a financial planner.

Creston's enthusiasm and concern for each and every client along with his attention to detail assures personalized service. Creston has a passion for connecting with people and understanding their life's journey. He works to fully understand his clients' financial goals while tailoring a plan that not only meets but exceeds their expectations. He also believes in each client's ability to look ahead and know the lifestyle they seek in retirement.

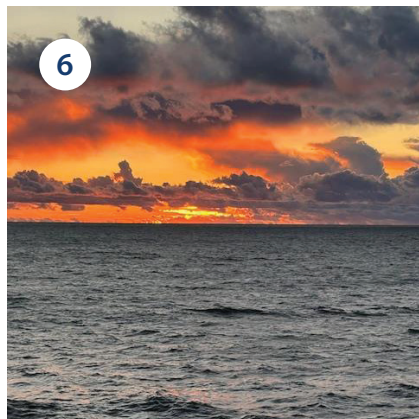
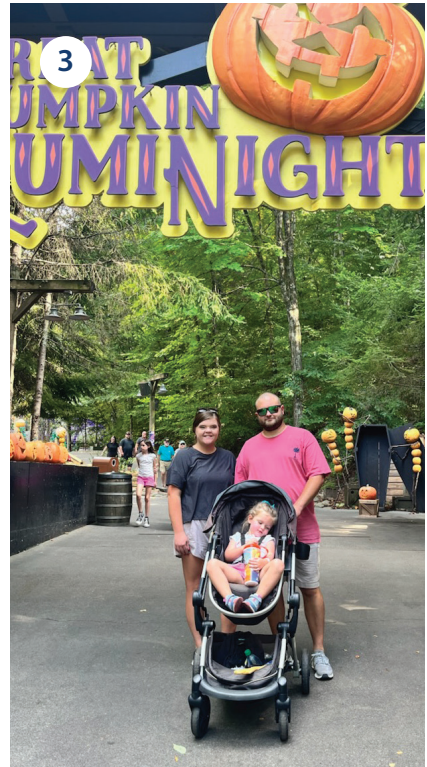
"Take time to understand what your monthly budget truly is and what your needs will be moving forward," says Creston. "Whether that's travel or any other items that will require income to enjoy." Creston holds a Bachelor of Business Administration

from the University of North Georgia, focusing on accounting. He has passed the Series 65 securities exam and holds life and annuity insurance licenses, and the esteemed CERTIFIED FINANCIAL PLANNER™ (CFP®) designation.

Creston has worked in the financial planning space for over ten years and has recently joined the Highland Trust Partners team. He is looking forward to growing and creating the best possible environment for his clients moving forward.

Creston resides in Statham, Georgia, with his wife, Raleigh, and their sons, Grant and Reeves. Their family also includes a poodle named Gracie. Away from the office, Creston enjoys church and the great outdoors, staying active through exercise and golf, and expressing his creativity through playing the guitar and singing.

Where in the World is HTP?



1. Mark enjoyed spending time on Lake Tuscaloosa.
2. Chris and his son, Seth, traveled to Boston for their annual father and son trip, where they attended the Steelers vs Patriots game.
3. Miranda, her husband Boston, and their daughter enjoyed a day at Dollywood in Pigeon Forge.
4. Chris and his wife, Heather, traveled to Knoxville for the Georgia vs Tennessee game.
5. Amy visited family in Mullen, Georgia.
6. Rick and his wife, Jill, took a Scandinavian cruise that sailed across the Baltic Sea.
7. Hammershus Castle ruins seen on Rick's cruise.

Where in the World is HTP?



8. Amy spent a week in Spain for a friend's birthday.
9. Miranda and her family spent a week at Fripp Island, SC with relatives.
10. April had a relaxing day at the lake with her father and her youngest son, Kannon.
11. Mark and his son, John, hunted in Groton, SC.
12. Chris visited the Navy-Marine Corps Memorial Stadium in Annapolis, MD.
13. Mark went to the LPL Focus Conference in San Diego, CA.
14. Miranda and friends attended the Georgia vs. Tennessee game.

Goals for 2026

By Will Divers,
CTFA®, Financial Advisor

Find Your Chaos

A few years ago, in 2023, the movie *Oppenheimer* was released. To date, it remains one of my favorite movies of all time. The message really resonates with me.

For those who have never seen the movie, here is the “CliffsNotes version”. The movie tells the story of J. Robert Oppenheimer, “The Father of the Atomic Bomb”. The interesting thing is the atomic bomb is just a part of the story about him. The movie not only discusses the bomb, but shows how he navigated the policy around atomic weapons after it’s production. The viewer gets an in-depth look at how he managed such a large-scale project that spanned the entire country.



The message was quite clear. Oppenheimer found his chaos. He loved being in the middle of everything. He loved the madness and fully threw himself into it. Being depended on, consulted, questioned, all of it is how he thrived. “Oppie”, as he is referred to, had to have that chaos to thrive.

Some of us may not be able to handle that level of stress and chaos and that’s okay. What the movie is telling us is to find the things that drive us. Find the things that fire you up every morning. That is what makes life worth living. Some of us may be charitably inclined and like to donate our time to causes in the community. Others may want to spend as much time with our families and never miss “the ball game”. Some of us may simply want to take time for ourselves and explore new things. Whatever it may be, this can be our chaos.

As we wind down 2025, start thinking about what kind of “chaos” we can get into for 2026 to help push you toward your goals. Find something to fully dive into and absorb yourself in for 2026.

Tools

Operations

2025 IRA and Beneficiary IRA Required Minimum Distribution (RMD)

Have you satisfied your 2025 RMD? Please contact your Financial Advisor by December 1st to discuss your RMD.

Evaluating Your Parents' Cognitive Abilities *(continued from page 1)*

Memory Tests

You can conduct simple memory tests at home. Ask your parents to remember a list of words and recall them after a few minutes. You can also ask them to recount recent events or appointments. Consistent difficulty in recalling information may be a sign of memory issues.

Problem-Solving Activities

Engage your parents in problem-solving activities such as puzzles, crosswords, or board games. These activities can help you assess their cognitive flexibility, attention, and problem-solving skills. Difficulty in completing these tasks may indicate cognitive decline.

Professional Evaluation

If you notice any concerning signs, it's important to seek a professional evaluation. Healthcare professionals can conduct comprehensive cognitive assessments using standardized tests.

These tests can provide a detailed understanding of your parents' cognitive abilities and identify any areas of concern.

Encouraging a Healthy Lifestyle

Promoting a healthy lifestyle can help maintain cognitive health. Encourage your parents to engage in regular physical activity, eat a balanced diet, and stay socially active. Activities such as walking, gardening, or joining a club can provide both physical and mental benefits.

I know this can be a difficult time for you and your family. We are here to help in any way we can, so if your parents are clients, please keep us updated on any changes in their health that you observe. If your parents are in good health, this might be a good opportunity to make sure the professionals they work with have protocols in place, or consider talking to a firm like ours that does.



Market Index Returns*

Fixed Income

Current Yield 10/29/2025

90-Day T-Bill	3.80%
5-Year T-Note	3.62%
10-Year T-Note	3.99%
30-Year T-Bond	4.56%

Source: Bloomberg

Index

2025
(1/1/2025–10/29/2025)

2024
(One Year)

Dow Jones Ind.	13.68%	14.99%
S&P 500	18.38%	25.02%
NASDAQ	24.03%	29.57%
MSCI EAFE Index	28.65%	4.35%

Source: YCharts

*The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors. Bond yields are subject to change. Certain call or special redemption features may exist which could impact yield. The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index. The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the following developed country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK.

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1077 Baxter Street, Suite 600
Athens, GA 30606
706-850-4965 (office)
www.highlandtrustpartners.com

