



December 19, 2022

<<First Name>>,

A service business is only as good as the people on the team...and in my opinion (humble?), we've got the best people around! I love hearing clients say:

"I love your team! Because of your team, I've got way less stress about markets or my financial life." "Your team takes such good care of us!" "Your team is the most responsive team I've ever worked with. I can tell they actually care about us."

This feedback means a lot to me, because I believe you each deserve the best service and attention. Your priorities actually shape what services we offer. Our team expands every year and it's because of YOU, your success and your loyalty. We strive to keep adding more expertise to support what you need.

Saturday night (pictured below), most of our team was able to make it to our team holiday party in Newport Beach. Our team chemistry is high. And we really care about you and your family. I hope you can feel this. Our time together Saturday night reiterated to me how important it is to surround yourself with high-character people!



Whatever holiday you personally celebrate or traditions you have this time of year, we hope you're giving all of your attention to the good parts of your life. Merry Christmas, Happy Hanukkah and Happy Holidays!

[Holiday Recipe Ideas](#)

[20 Ideas to Serve Others as a Family During the Holidays](#)

Sincerely,

Signature block for Chad Willardson, Certified Financial Fiduciary®. Includes a photo of Chad and his signature.

Client testimonial from Jackie with a 5-star rating and a quote: "Working with Pacific Capital has taken a weight off our shoulders about the fate of our family's future. Financially we are confident our children's futures and our own can be comfortable and is no longer uncertain thanks to the help of Chad and his team."

Schedule a Call

Refer Someone