



GREENE WEALTH MANAGEMENT

---

Your Journey Towards Financial Independence Begins Here

---

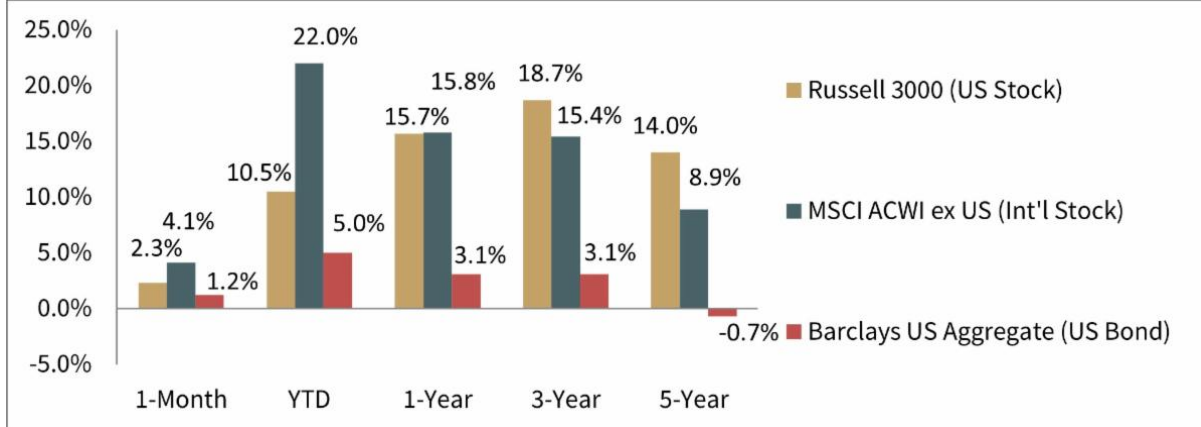
## GWM Monthly Minute - September 2025

### Economic and Market Update

- Financial markets have been robust amid a fast-evolving global economic backdrop. For the year, US Stocks (Russell 3000) are up 10.5% and Developed International Stocks (MSCI ACWI ex-US) are up 22.0%. The Total US Bond market (Bloomberg Agg. Bond) is up 5.0%.
- Markets are positive across the board supported by momentum from easing trade concerns, solid and stable corporate earnings, and steady central bank policy. Specifically, trade deals announced in late July and August between the US and multiple large trading partners (EU, Japan, South Korea) has helped reduce trade-related uncertainty. There was also a recent 90-day extension of current tariff rates on imported goods from Mexico and China, as the U.S. works on more comprehensive deals to be finalized.
- While market direction has been positive in 2025 overall, there are a number of prevailing risks we are tracking. These include the potential challenge to economic growth from tariff policy, a slowing labor market, the geopolitical climate, and the path of Fed policy.
- This week the Fed has announced a benchmark interest rate cut of 25 basis points, cutting to 4.0% - 4.25%. This marks the first interest rate cut in 2025. Fed Chairman Powell commented on the challenged mission to balance maximum employment with price stability (inflation). Those mandates are currently opposing with job gains slowing, unemployment ticking up recently, and moderate inflation increases. Nonetheless, the Fed finally felt compelled to lower rates and the baseline forecasts indicates 25 basis point cuts are expected in each of the two remaining Fed meetings over the balance of 2025.

---

### Market Index Performance - as of August 31, 2025



## Strategy Corner - Charitable Giving with a Donor Advised Fund

Our firm is privileged to work with clients that are charitably minded and prioritize leaving a legacy to impact people and the world around them. One of the most strategic options to build a charitable legacy (today and in the future) is through a donor advised fund (DAF). It is a strategy we commonly deploy in partnering with our clients to create a strategic charitable giving plan.

A donor advised fund (DAF) could be best described as a charitable investment account that provides simple, flexible, and efficient ways to manage charitable giving. The money or assets that go into a donor advised fund becomes an irrevocable transfer to a public charity with the specific intent of funding charitable gifts. This public charity serves as the administrator of the DAF.

### How a DAF Works

- You make an irrevocable contribution from your personal assets. A DAF can be opened with as little as a \$25,000 initial contribution. Funding for a DAF can be done through a contribution of cash, securities, or appreciated assets.
- You immediately receive the maximum tax deduction allowed by the IRS.
- Name your DAF account, advisors, and any successors, or charitable beneficiaries.
- Your contribution is directed to a personal donor advised fund account which can be managed by GWM in a similar manner to other personal investment accounts.
- At your discretion, you can recommend grants to qualified charities and nonprofit organizations (501(c)(3)). A primary benefit of a DAF is that the charitable gift into the account is eligible for an immediate tax deduction, while you have the ability to gift from the account in subsequent years with no minimum annual gift amount.

Think of it as a Give-Grow-Grant process.

Please let us know if now is a good time to incorporate a strategic charitable gifting plan into our work financial planning work with you. It would be our pleasure to help maximize your long-term giving impact within broader planning strategies.

## What We're Reading

The ABC's of a  
DAF - American  
Endowment

Leveraging Your  
Assets to  
Manage Your

What Happens if  
US Debt  
Becomes



**Matt Lowe, CFA, CFP®**  
Managing Director

**Greene Wealth Management**  
1301 Fifth Avenue, Suite 3410  
Seattle, WA 98101  
Phone 206-623-2200

[Get In Touch](#)

This newsletter contains general information that is not suitable for everyone. The information contained herein should not be construed as personalized investment advice. Past performance is no guarantee of future results. There is no guarantee that the views and opinions expressed in this newsletter will come to pass. Investing in the stock market involves gains and losses and may not be suitable for all investors. Information presented herein is subject to change without notice and should not be considered as a solicitation to buy or sell any security. We are neither your attorneys nor your accountants and no portion of this material should be interpreted by you as legal, accounting or tax advice. We recommend that you seek the advice of a qualified attorney and accountant.

Greene Wealth Management ("GWM") is an SEC registered investment adviser with its principal place of business in the State of Washington. GWM and its representatives are in compliance with the current registration and notice filing requirements imposed upon registered investment advisers by those states in which GWM maintains clients. GWM may only transact business in those states in which it is registered/notice filed or qualifies for an exemption or exclusion from registration/notice filing requirements. This newsletter is limited to the dissemination of general information pertaining to its investment advisory services. Any subsequent, direct communication by GWM with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of GWM, please contact GWM or refer to the Investment Adviser Public Disclosure web site ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)).

The information set forth herein has been obtained or derived from sources believed by GWM to be reliable. However, GWM does not make any representation or warranty, express or implied, as to the information's accuracy or completeness, nor does GWM recommend that the information set forth herein serve as the basis of any investment decision. No portion of this writing is to be interpreted as a testimonial or endorsement of GWM's investment advisory services and it is not known whether the clients referenced approve of GWM or its services.

Indices are unmanaged. Any reference to a market index is included for illustrative purposes only as it is not possible to directly invest in an index. The figures for each index reflect the reinvestment of dividends, as applicable, but do not reflect the deduction of any fees or expenses, or the deduction of an investment management fee, the incurrence of which would reduce returns. It should not be assumed that your account performance or the volatility of any securities held in your account will correspond directly to any comparative benchmark index. Bonds and fixed income investing involves interest rate risk. When interest rates rise, bond prices generally fall.

For additional information about GWM, including fees and services, send for our disclosure statement as set forth on Form ADV from GWM using the contact information herein. Please read the disclosure statement carefully before you invest or send money.

Greene Wealth Management, LLC | 1301 Fifth Ave, Suite 3410 | Seattle, WA 98101 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!