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## [Navigating Severe Weather Risks In The Municipal Bond Market](#)

The scale and financial toll of the Los Angeles area wildfires reveal the escalating impact of natural disasters in the United States. Our thoughts remain with the affected communities as they confront this ongoing crisis and embark on the long and challenging path to recovery. With damages estimated in the billions, these events stand among the costliest wildfires in American history. Similar devastation has unfolded across the Southeast, where hurricanes like Helene in North Carolina and Milton in Florida have wreaked havoc on infrastructure and municipal systems. Together, these crises underscore the urgent need for comprehensive financial and risk management strategies in an era of intensifying climate challenges.

For investors, portfolio managers and wealth advisors, the question is no longer whether extreme weather events will occur but when. Are you prepared to safeguard your wealth, your portfolio and your family's financial future against life-altering scenarios?

### **Billion-Dollar Weather And Climate Disasters**

Severe weather events are occurring with increasing frequency. According to the National Oceanic and Atmospheric Administration (NOAA), 2023 marked the fourth consecutive year of 18 or more billion-dollar disasters in the United States. These events strain municipal budgets, threaten credit stability and demand that investors assess the financial implications of climate risks on municipal bonds.

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