

SUMMER 2022

INFORMATIONAL

02 Rollercoaster

This is not the first time we have been through this, so let's put this current market in perspective.

03 Now and Then

We all fall victim to the Recency Effect, but it's important to continue focusing on your future legacy.

05 Focus on the Escalator

The stock market is like someone playing with a yo-yo while riding the up escalator. The key is to focus on the escalator, not the yo-yo.

To be Rich or Wealthy?... That is the Question

by Luke Kuchenberg CFP®, CPWA®

Shakespeare's Hamlet asked the famous question...to be or not to be? But, to be what? Look, I know I'm no Shakespeare, but I think the question really is, to be rich or wealthy?

Now, that may sound like semantics to the uninitiated, but I truly believe it to be a proverbial fork in the road. In this instance, I would submit "rich" is the never-ending pursuit of more, merely for the sake of it. Wealth, on the other hand, I believe is about financial or funded contentment. I have witnessed, through client relationships over the last 25 years, true wealth at many different levels. Not only that, those who pursued wealth or lived wealthy had a peace of mind, happiness and real contentment with their life, whereas those in that chase for rich never seem satisfied...no matter how large their net worth.

At FORM Wealth, we work with our clients to not only build their custom financial plans, but also to empower and motivate them to achievement.

While each client and their plans come in many forms, our goal is the same; to help them navigate the critical financial events of their future to live a better life. In this pursuit, I believe part of that advocacy and motivation is to seek happy and meaningful contentment. Being debt free, creating sustainable income and/or completing an estate plan help build this contentment, but it is empowering them in living it out with loved ones and friends that creates the environment or feeling of true wealth.

To be rich or wealthy? I hope you can now see there is a difference...the real question is, which do you aspire to be? As always, if myself or a member of our team may be of any help in starting or continuing this conversation, please be sure to let us know. Until next time, here's to the pursuit of living a better life! 



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"Acknowledging the good that you already have in your life is the foundation of abundance."

Eckhart Tolle

Rollercoaster

by Tyson Ray CFP®, CExP®, CIMA®



The rollercoaster of the markets — bear or bull, up or down. What does a bear market mean? A non-recessionary bear market averages a 24% decline over the average time frame of seven months.

Over the past 5+ months, the S&P 500 has decreased by 19%. The NASDAQ is down 29% in 6 months. On June 13, 2022, the market finally closed down from top to bottom by over 20%, which now marks another official bear market.

Be prepared to see all kinds of bears, which is odd because it's summertime. You may be sick to your stomach, thinking you'll lose everything. You're going to see red ink, you're going to see all this negativity, and you may find yourself worried about where it's all headed. You may feel you just can't take anymore. This is not the first time we have been through this, so let's put this in perspective.

Professor Jeremy Siegel basically says, "It's too late to do anything, and you must guess before these turndowns actually happen because of how they happen." The market bounced around for the last couple of months. Now the bear market is officially here. It can go a little lower, but I believe we are a lot closer to the bottom than anything else.

If we are wrong, the worst case scenario would be a developing recession with S&P price levels of eventually 3100-3200. If this is the outcome, it would likely take some time to develop with numerous bounce rallies along the way. The average recessionary bear market lasts 10.8 months with a median of 8 months. This market peaked in January.

- Historically, long-term diversified investors are best served to avoid panic selling, particularly during the large percentage down-waves such as now.

Long-term investors: I define long-term investors as those who do not need to make major (over 25%) liquidations of stock portfolios in the next 12-24 months.

- Getting out is easier than getting in. In my experience, those who get out are unlikely to get back in the markets in a timely fashion. It is not unusual for them to get back in at levels well above where they got out. Some of the likely reasons are:

CONTINUED ON PAGE 8 >

CWI UPDATE

Golf Outing



August 1, 2022

Mark your calendar. The CWI Golf Outing is back and set for August 1st, 2022, at Geneva National. The proceeds from this year's golf event will go toward the implementation of a poultry production facility in Uganda, Africa. A leadership team of seven has been established to oversee this project, which will be led by a pastor's widow who is now raising three children alone. The project will supply both poultry and eggs to local residents as well as commercial restaurants, employing many from the area. Like all our community development projects, our goal is to make this a self-sustaining enterprise.

We will have a shotgun start at 8 am and a Turf Smokehouse lunch afterwards. We have a special discounted rate for Geneva National Members this year!

If you are interested in attending the outing or supporting the project, please visit www.cwi.org/golf-outing to sign up and get more details. ♦

Raymond James is not affiliated with and does not endorse the entities noted above.



Now and Then

by Luke Kuchenberg CFP®, CPWA®



Now. It's just a little word but one that can carry all kinds of action or even stress. Not later, now. Not when you have time to think about it, now. Can't I just sleep on it? Nope, now.

While the word does carry action, it doesn't seem to carry much grace or patience. I like those two words better, don't you? Grace and patience help me to take a breath, giving me time to think about it. When acting in the now, we all can make mistakes or be shortsighted. And in this current environment, 'now' doesn't feel very good for a number of reasons.

In 1965, The Byrds released a song titled "Turn! Turn! Turn!" In it, they sing how we as a people and world are in a constant state of change; that there is a time for dance, a time to mourn, a time for war and a time for peace. This song had so much impact when it was originally released in the 1960's and yet I feel like it is evergreen as it hits the mark today as well. We are always breaking, changing, mending, learning. I believe the song makes several points, but in it I also hear perspective. Many moments must have then felt or today feel unprecedented, especially to each of the younger generations of the time. They call into question, how will this play out, will we ever see calm or peace? And then it turns.

Let's put our thoughts about 'now' to the side for a moment, which leaves us with the past and the future. With the past truly behind us, its value comes when we use it as a guide to navigate to a better future. The future may sound better... we have time to plan and make improvements. But on the other hand, it is unknowable. It is always out front and carries with it many "what if" scenarios. Depending on our current frame of mind, that outlook can be optimistic or somewhat negative.

All of us as human beings fall victim to a common phenomenon called Recency Effect. The Recency Effect, stated most simply, is the tendency to recall the most recent information most clearly.

That makes sense—it is easier to remember what I had for lunch today versus recalling what I had for breakfast two weeks ago. In investing, we call it a Recency



3 Years of Up or Down

by Tyson Ray CFP®, CExP®, CIMA®

I connect with each of you every month through my monthly video series Up or Down. The video is shared on LinkedIn, Facebook, and YouTube (make sure to follow us there to get the updates) and sent to your email. The purpose of Up or Down is to help get out the #FORMperspective on the monthly market events.

I know there is a lot of noise regarding the market. We are constantly bombarded daily with the headlines — even more when the headlines are negative! I look forward to making this video each month to be able to help bring facts and perspective to the barrage of headlines.

If you have found these helpful, please take the opportunity to share these videos with your friends and loved ones. Here at FORM Wealth, we want to help protect others from making decisions based on their feelings and help them live a better life!

I look forward to many more years of connecting with you through Up or Down! ☀️



CONTINUED ON PAGE 9>



Why FORM?

by Rick Elsen CFP®, CEP®



One of my many jobs as a young man was that of a caddy/locker room attendant at Kenosha Country Club. As a caddy, the most important aspect of the job was to listen, analyze situations and formulate solutions; skills that have proved invaluable to me to this day.

While working in the locker room and delivering freshly shined shoes to the members, I realized that the better I shined the shoes, the more tips I would receive. By meticulously paying attention to details, I consequently went home with a pocket full of cash tips each day. Another valuable life lesson. The last and most important lesson I learned was to ask questions. I would ask life advice of successful and respected members on how they became successful. The most important advice I received came from an older business owner who came from a background similar to myself and now was a respected multi-millionaire. His advice to me was as follows:

“Throughout your life people will judge you on the things you got, like the clothes you wear, the car you drive, etc., but in the end, the most important aspect to life is not what you get, but what you give! Always give more than you expect to receive.”

This advice still resonates with me today. Now, 41 years later, our world is turned upside down due to COVID. As a successful Certified Financial Planner and solely responsible for the lives of my clients, children, and their legacies, it dawned on me that I need a succession plan for my clients.

What if something happened to me? This led me on a two-year search for an advisory group that I felt shared my same values of integrity, knowledge and giving.



I chose FORM. Not only do they share my values of “Client First,” but they also possess the systems and technology to provide additional services I always wanted to provide. Their proprietary wealth management TR Vest™ program is the best platform I have seen in my 28 years in business; including my time at the largest firm on Wall Street! First and foremost is to always do what is right for the client. Easily said but not always the truth. I am proud to be part of a group that shares the belief that giving above and beyond expectations is the true meaning of our existence. Experienced, knowledgeable people with their hearts in the right place and helping others is the true meaning of success. Welcome to FORM. ♦



Colleen Nesslar
Senior Client Advisor

Meet Colleen! Our new Client Advisor

We are thrilled to introduce Colleen Nesslar who joined the FORM Wealth team in April of 2022. She has a distinguished and varied background in the wealth management industry and is excited to share her knowledge, expertise and commitment to excellent customer service with our clients and team.

The Nesslars go back five generations in the Lake Geneva area, and she has fond memories coming up in the summers while growing up in Glen Ellyn, Illinois. After completing her undergraduate degree, she moved to Denver, Colorado, where she raised her two children: Devin and Riley. Devin currently lives in Boulder, Colorado, while Riley is attending the University of South Carolina. Colleen now splits her time between Wheaton, Illinois, and Lake Geneva where she purchased a home in 2001. She is looking forward to moving to Lake Geneva full-time soon, and when she is not helping our clients, Colleen loves to spend time outside running, biking and boating. ♦

Focus on the Escalator, Rather than the Yo-Yo



Being constantly connected to the world, people often judge things daily, especially when it comes to the stock market.

When looking at historical data, there are all kinds of fluctuations. It's like watching a yo-yo go up and down on any day. One may ask themselves, "What's the point of investing in the market when it's up one day and down the next?" The stock market is like someone playing with a yo-yo while riding the up escalator. The key is to focus on the escalator, not the yo-yo.

Visualize someone playing with a yo-yo: the yo-yo continually going up and down, up and down. The constant up and down mirrors investing. The prices go up and down daily. However, if you zoom out from the yo-yo, imagine the person playing with the yo-yo while riding up on an escalator. That escalator represents long-term investing. On an annualized basis, it keeps rising and rising.

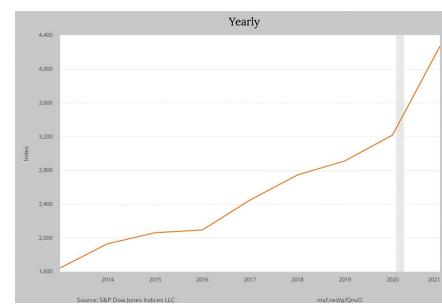
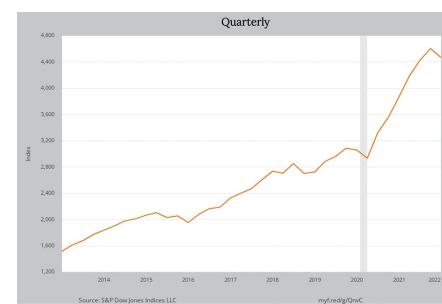
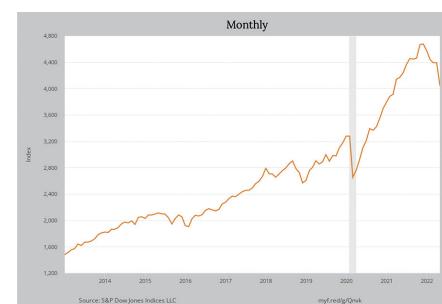
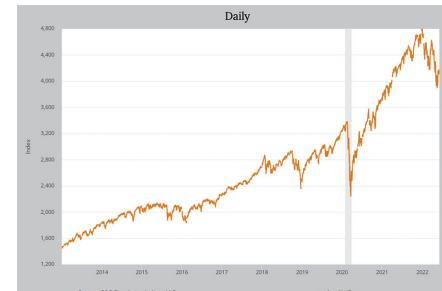
The natural upward movement can be attributed to increases in the global population, inflation, and businesses selling more to more people. The values keep growing and growing like the economy; like the population; like consumption. These companies sell more products and make more money, and that makes them more profitable. So even as the yo-yo goes up and down, the gradual rise of the escalator is inevitable.

We want to provide a different perspective on time and how you measure or perceive situations and attach emotions to how things are going. If we look at the same data, first looking at it daily and then month over month, we notice the volatility begins to smooth out. Now, we can look from monthly to quarterly, and it smooths out even more. On an annualized yearly basis, it's almost like the up and down yo-yo effect doesn't take place.

If you get caught up daily, you may not want to be in the markets. And as humans, we react more strongly to unexpected losses than unexpected gains. You may panic out of the markets in time of loss. You may not realize that ride is life-changing over long periods when it comes to retirement, income, legacy, and the things you want to do in life if you were to just stay on the escalator.

We encourage you to realize how you perceive time. Realize how the visual of the daily yo-yo of the market fluctuations make you feel. Now realize how the visual yearly and decade market movement makes you feel.

Focusing on the year and decades will make you a better investor if you don't land on any one day, month, quarter, or year. We want you to focus on an overall trend, the escalator, rather than the yo-yo. That is what you're trying to participate in when you're a long-term investor. ♦



*2022 yet to be determined



Current Events and Perspectives 2022

Be sure to tune in July 29 as Tyson Ray presents information on the current market and provides his invaluable perspective on what the rest of the year may look like. You can scan the QR code here or follow along on Social Media for more details and the release at the end of the month. Stay InFORMed and don't miss a thing. ♦



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Summer Chicken Salad with Hot Bacon Dressing



Ingredients

Dressing

- ✓ 6 thick-cut slices of bacon, chopped
- ✓ 1-2 cloves of garlic, grated
- ✓ 1/4 cup extra virgin olive oil
- ✓ 1 shallot, thinly sliced
- ✓ 3 tablespoons apple cider vinegar
- ✓ 1 tablespoon fig preserves
- ✓ 1 tablespoon fresh thyme leaves
- ✓ Chili flakes
- ✓ Kosher salt and pepper

Salad

- ✓ 1 cup torn ciabatta bread
- ✓ 1 clove garlic, grated
- ✓ 6 cups mixed salad greens
- ✓ 2 cups grilled chicken, cubed or shredded
- ✓ 1-2 roasted/grilled bell peppers, sliced
- ✓ 3 ears grilled corn, kernels removed from the cob
- ✓ 2 cups cherry tomatoes, halved
- ✓ 1 avocado, sliced
- ✓ 1/2 cup crumbled blue cheese or feta cheese

Preparation

1. To make the dressing. Combine all ingredients except the bacon in a glass jar and whisk until smooth.
2. Cook the bacon in a large skillet over medium heat until crisp. Drain onto a paper towel. Stir the bacon into the dressing.
3. To make the croutons. Heat the same skillet over medium heat. Add the bread and toss in the bacon grease. If needed add 1-2 tablespoons olive oil. Cook until toasted, stirring occasionally. Add the garlic, remove from heat and season with salt.
4. To assemble the salad. In a large salad bowl, combine the greens, chicken, peppers, corn, tomatoes, avocado, cheese, and croutons. Toss well with the dressing. Enjoy!

Herb Grilled Chicken: In a large bowl, toss 1 pound of chicken tenders with 3 tablespoons olive oil, 3 tablespoons grainy dijon mustard, 2 tablespoons lemon juice, 2 tablespoons balsamic vinegar, 1/3 cup chopped herbs, salt and pepper. Set your grill, grill pan, or skillet to medium-high heat. Grill the chicken until lightly charred and cooked through, turning halfway through cooking, about 10 to 12 minutes.

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Tyson Ray was named to the 2022 edition of the Forbes Best in State Wealth Advisors

Best-In-State Wealth Advisors (2022) The Forbes ranking of Best-In-State Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 34,925 nominations, more than 6,550 advisors received the award. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/best-in-statewealth-advisors> for more info.

Tyson Ray was named to the 2022 edition of the Barron's Top 1200 Financial Advisors list

Source: Barron's "Top 1,200 Financial Advisors," March 2022. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. The rankings are based on data provided by 6,186 individual advisors and their firms and include qualitative and quantitative criteria. Factors included in the rankings: assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work. Investment performance is not an explicit component because not all advisors have audited results and because performance figures often are influenced more by clients' risk tolerance than by an advisor's investment picking abilities. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of advisor's future performance. Neither Raymond James nor any of its Financial Advisors pay a fee in exchange for this award/rating. Barron's is not affiliated with Raymond James.

Chase 'em Down!

by Luke Kuchenberg CFP®, CPWA®



It was a dark and stormy night. The wind and rain whipped and tore at the house and surrounding landscape like a scene from a scary movie. Within an hour of heading off to sleep that evening, the tornado sirens sounded along with our Apple iPhone alarms telling us it was time to head to the basement for cover.

Kids, blankets, our yellow lab Stella and a box of Cheez-It Crackers rushed down the stairs and huddled in the basement to ride out the storm. Just a few minutes later, I noticed that our son Jackson had faded off into the background. There he paced back and forth, murmuring something softly. I was able to sneak up, just close enough to hear him as he said to himself, "I can't die down here tonight. I've got mountains to climb!"

I am happy to report that the story above was from a number of years ago and that we all made it through that evening unharmed. That said, it is interesting how an event like that can set a spark. Jackson was only 5 or 6 years old that night and while he doesn't even recall saying those words in those scary minutes, the mindset was laid that he's got things he wants to accomplish. Isn't it funny how a goal can get seeded within us?

In the years that have followed, I am happy to note Jackson has accomplished a lot. From being a good student to excelling in his sports of swimming or on the track, he has set goals and been able to feel the pride of accomplishment. But just this spring, while we were out in Colorado for a skiing trip, this story came full circle. One of the evenings while we were wrapping up our ski day, Jackson was looking over the map of the mountain and talking with me about what areas he wanted to ski the next day. It was then he noticed that we could ride a few lifts to the top and then take a small, T-bar style lift to make our way to the summit. This small, remote lift was not open the last two years but was now back in operation. Right then and there we made plans to do it. The next morning we rode multiple high-speed lifts in order to make our way to that remote T-bar lift. Once there, the operator gave Jack and I a brief overview of riding

the T Bar with a few helpful do's and don'ts. Just a few minutes later we were on our way to the summit.

What an incredible feeling! With the wind howling and snow blowing, we both looked at each other and let out a hearty "Yeah!". It was one of those moments as a parent I will never forget.

Not only from my experience of seeing the world and the view from that vantage point, but most importantly, seeing a little boy grow up and chase down a goal he set years before while hiding out in a basement.

As many of you have heard me say in person or write out in these articles over the years, our goals are to help you live out yours. In financial planning and wealth management, that can come with many technical strategies. But, with all of those technicalities, we find it just as important to make sure there is action to help you utilize your wealth in harmony with your values and to live out a better life. Whether reaching a mountain top or celebrating a special family milestone like a 50th anniversary, the achievement and/or celebration of these events create memories and true happiness. This is what life is all about and we are honored to help you pursue it! ♦



Taxes

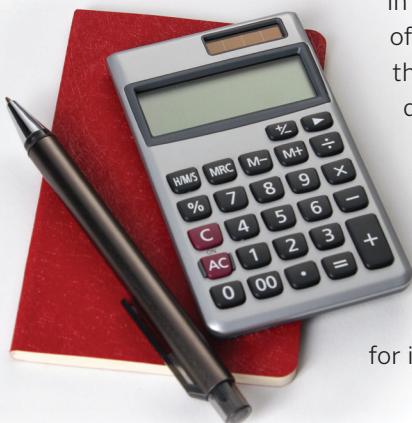
by Christine Hayward MBA, CIS



With summer no upon us, I want to reflect on Luke's Tax Strategies Webinar that was released the first week of June.

Luke discussed QCDs, or Qualified Charitable Distributions, which impacts many of our clients. Even though the RMD (Required Minimum Distribution) age has increased to 72, QCDs are still allowed at age 70.5. As Luke reiterated, you must wait until you are 70.5, not the year you turn 70.5. The distributions must go directly to charity, and the maximum amount per year is \$100,000.

HSAs, or Health Savings Accounts, were also mentioned in the video. These vehicles offer many benefits as the contributions are tax deductible, the growth is tax deferred, and the withdrawals are tax free (if the proceeds are used for qualified medical expenses). If the withdrawals are made for items other than medical



expenses, taxes and penalties (if under 65 years old) may apply. The participant must have a high deductible health plan. Another great benefit to an HSA is that the owner may roll over the plan year to year, unlike an FSA (Flexible Spending Account), which must be used each calendar year.

Luke also touched on the benefits of a Traditional IRA versus a Roth IRA. If a client is in a low tax bracket now and plans on being in a higher tax bracket in retirement, a Roth may be a useful vehicle. If the opposite is true, a Traditional IRA may be a consideration. If taxes are increasing for an individual, utilizing pretax vehicles (401k, SEP, IRA, etc.) could be a helpful way to reduce taxable income. If the tax brackets are decreasing, Roth conversions and/or recognizing capital gains may be something an advisor could recommend. An individual could also consider deferring charitable gifting and doubling up the contributions for the following year.

As always, there are many factors to consider when determining if any of the above information would be advantageous in your case. Please reach out to us with any questions or for more information. If you have not had a chance to watch Luke's video, I highly recommend it! ♦

Rollercoaster...

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- » Indexes/Exchanges are often up substantially within 60 days of bear market lows (+22% in recessionary bear markets and 17% in non-recessionary bear markets).
- » The news is often still very negative within 60 days of bear market lows. The negative headlines usually keep the investor on the sidelines.

» Most recently, 60 days after the March 2020 low, the S&P 500 was up 33%. The news on the virus was still very negative, and uncertainty was extreme. The +33% from our assumed recession bear market low is 4123 S&P price levels.

However, until inflation turns, these markets are spooked. It creates an unknown, and I think inflation will play out as a theme until we get closer to the midterm elections in November and the whole world's focus has

shifted to who controls the House and the Senate.

Historically, uncertainties will still come in the post-election cycle, but for clients, this is not anything you should worry about. We've been expecting an inflationary spike. Inflation is finally here.

Now we're giving back some of that growth, but we have the growth to give back. In contrast, the bond investor who didn't grow is now losing principal. ♦

Now and Then...

CONTINUED FROM PAGE 3

Bias. With a similar line of thinking, Recency Bias is our tendency to take what has happened most recently — markets going up or markets going down — then project that to continue in the future. We see this all the time. When markets have gone up, there is a psychological bias in believing it will continue. When this really takes hold, we have sometimes experienced large bubbles of appreciation. This can happen in stocks, real estate, commodities like gold or in digital cryptocurrencies. When this happens, we often hear phrases like, "Real estate can't lose" or "Gold is going to \$5,000 an ounce!" Until it doesn't, and those assets then retreat in value; sometimes with very sharp and swift declines.

Similarly, this happens to markets going down. When this happens, like what we have experienced in much of 2022 thus far, it can feel like it will continue indefinitely. Negative begets more negative — until it doesn't. This is why with investing, Recency Bias can really be dangerous to our investment or financial planning.

Where am I going with all this? Recency Bias happens not in the past, not in the future, but right now. I am all for living in the now, smelling the roses and all of that, but most of our planning is about the future. Your investing isn't for today, it is for the future. And lastly, your legacy to your loved ones, while lived out day by day, will take place in the future; perhaps decades from now through the life of your kids, grandkids and other family. One of my favorite quotes on this topic comes from Ian Wilson, former chair of General Electric. He stated, "No amount of sophistication is going to allay the fact that all of your knowledge is about the past and all of your decisions are about the future." This takes my mind right to investing and your plan.

Clients have heard me say over the



years that I believe we have three roles as your advisor. **The first is as a Teacher.** Here we help to educate you about the limited resources of time, energy, and money by providing straightforward information and experienced perspective. We inform, so you can make meaningful decisions based on how your wealth affects the impact you wish to make in your current and future life.

Second, is Coach. Here, through our planning exercises, we discuss and discover how you can be in position to achieve your goals and minimize the impact of your concerns. We discuss who you want to be, what you want to do, and where you want to go. We help you to breathe life into your goals and then develop the strategies and the necessary plans to help you live it all out.

Third, is Advocate. Truth be told, this is my favorite role in serving our clients. Here is where we are able to help propel and encourage you to explore your future and what's possible. Retirement, travel, hobbies, family, faith and legacy — this is what all the planning is about. At this level, we want to help you answer the question, *How will the last 30 years of your life impact the next 30?* Most of all, we wish to instill confidence in you, knowing that

we will navigate the future's changes and events together to help you achieve what's possible.

In closing, I'd like to share a quote from one of our mentors. He frequently stated, "It's good to live in interesting times!" What's so interesting about this statement is that it really can fit many situations. So whether we recently experienced a wonderful blessing or perhaps something less desirable, it is important to know where you are today and that the future will change; often for the better. As it does, we will be here to discuss and help you navigate each step of that journey. ☀





Five Years Running!

A heartfelt thank you to my team for their support through five years on the Forbes Best-in-State Wealth Advisors list.



*The Forbes ranking of Best-In-State Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years' experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Out of approximately 34,925 nominations received, based on thresholds, more than 6,550 advisors received the award. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Neither Forbes nor SHOOK receives a fee in exchange for rankings. This ranking is not indicative of advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/best-in-state-wealth-advisors> for more info.

From left to right: Rhonda Baior, Jeanne Kretschmer, Ashlyn Aldrich, Brayden Zettle, Kim Cochenour, Becki Kuchenberg, Sarah Johnson, Kevin Paluch, DeAnna Miller, Luke Kuchenberg, Tyson Ray, Christine Hayward, Rick Elsen, Ann Baer, Jesse Schrock, Jenny Ray, Colleen Nesslar, JoDell Faraone, Chelsea Matthews, Deneen Krantz



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