SUMMER 2023

INFORMATIONAL

02 **Rite of Passage**

Accept life's invitations and offer invitations to those who are important in your life.

03 **From Financial Planning to Wedding Planning**

From creating and sticking to a budget, to enlisting a trusted advisor, financial planning and wedding planning have many similarities.

04 **Avoiding Bias**

While the brain is truly a miracle and capable of so much, it is also the reason many of us struggle with investing.

Journeys

by Luke Kuchenberg | CFP®, CPWA®
FORM Founding Partner, Senior Wealth Advisor

It's interesting to me that the more we age, the more opportunities we seem to get to see the gifts of wisdom play out in our lives.

If we are lucky, that wisdom is shared with us early in life through stories and various adages by cherished members of our family. Those members that have lived the most and walked the longest roads always seem to have the greatest wisdom to impart, and that was no different for me.

As I was growing into a young man, I had family members that shared some of those lessons; bits of wisdom that took decades to marinate and take hold. One such piece of that advice came on the day of my college graduation and can be summarized as follows:

> Life isn't as much about the destinations as it is in the journeys.

I remember thinking it was a great piece of advice, but it lacked depth for me at that moment. However, the longer I get to live, work and play in this life, I find those words not only incredibly impactful, but I also note the intentional plurality of the phrase. It isn't just one destination or one journey, there are several. I like the thought of these different journeys, and I am now mindful of a wonderful one we just concluded this past spring with our son Jackson.

It is a while back for many of us, but Jackson is moving on to high school. He has spent the last ten years at little Woods School, and with his recent 8th-grade graduation, is ready to take on the challenge of what's next. Like many teenage boys, he is not much for sharing his thoughts or feelings despite our best attempts. If he were to share, I can only imagine his thinking isn't probably too much different than many of us at that time. Perhaps a mix of feelings that range from nervousness to excitement. As this summer now quickly drifts to those dog days of August, I know he is acutely aware of this new journey that is about to begin. What will this time be like for him? What adventures will he experience and what challenges will he face?

While I sit here and write about our son Jackson, it makes me mindful of my own journeys. As many of you can relate, I have merely blinked my eyes and I am knocking on the age of 50. How did that happen so fast? Wasn't I just 30? Time has a function that expedites its speed with age. With those years now turning over so fast, what journeys do I have out in front of me and what destinations do

CONTINUED ON PAGE 8 ›

Rite of Passage

by Tyson Ray CFP®, CExP®, CIMA®
FORM Founding Partner, Senior Wealth Advisor

In 2010, I was invited on a trophy northern pike fishing trip to Canada with a family. To my surprise, I agreed to go, given I would not then, nor now, consider myself a fisherman.

It was called an outpost, and we stayed five nights without cellphones, internet, tv, or any connection with the outside world. There was a guide to help cook and clean fish, and he also had a satellite phone for emergencies. Otherwise, we were completely off the grid.

It was the fourth day that I decided to venture out on my own. It was the early afternoon when I decided to try a small bay off the main lake that would not have been accessible had I not been by myself. The way into this bay was thru an opening about the size of a tennis court. It was extremely shallow at about 6 inches, but my hope was once across the opening, it would become deeper. To get in, I had to stand at the front of my boat to offset the weight of the motor and gas in the back. I used an ore and pushed myself into this small bay. I was thankful to discover the bay was deeper but only about 18 inches deep. It was just deep enough for the boat to float but not deep enough to use the motor. So, I pushed my way into the middle of this bay.

It was early afternoon, the sun was beaming down onto this little bay and I could see every weed, stump, rock, and branch on the bottom. About halfway into this bay, the size of a football field, I decided it was time to try my first cast. As I swung the fishing pole behind my back, I saw what looked like a long thick branch at the bottom of the bay, about 6 feet away from the boat. Then, I noticed it move just a little as the shadow of my pole crossed its body. I froze, realizing that was not a branch but one huge northern pike.

CONTINUED ON PAGE 8 ›

CWI UPDATE

Mark Your Calendars

The CWI Annual Golf Outing will be on Monday, August 14, 2023. Last year, we had the privilege of helping raise funds to provide job creation opportunities in Uganda through poultry production. It helped bring sustainable income for those in an area where jobs and food are scarce.

After the fundraising success of 2022, we reached out to other partners in Ghana and Kenya asking if they needed similar support creating sustainable jobs. Both organizations came back already in the process of creating job options and unknown to us, there is a shortage of chickens in Africa! So, our partners in Ghana and Kenya are going to be the recipients of funds raised at this year's golf outing.

We look forward to this event being hosted by Geneva National Resort & Club. Plan on joining, and help us continue to make an impact for orphans and widows around the world! Online registration will be available soon at: www.cwi.org.

Children's WORLD IMPACT

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

From Financial Planning to Wedding Planning

by Christine Hayward | MBA, CIS℠
FORM Partner, Wealth Advisor

I never thought creating financial plans would help me plan my wedding! I have been working on my wedding plans since August of 2022.

At the time, I knew planning a wedding would be a lot of work (and I would spend numerous months on it), but I was surprised by how much truly goes into it! At first, I thought I might have been starting the planning too early, as a year seemed like more than enough time for me to plan everything. As I started to research the vendors and everything else that goes into a wedding, I was incredibly pleased I started a year beforehand and did not wait until six to nine months out! Right after the engagement, I was careful to book the busiest vendors first, including the church, photographer, and officiant; but I was surprised by how many details I almost missed (my personal attendant receives all the credit for that)!

First, I started by writing down everything I needed to accomplish and divided it between timeframes, importance/urgencies, and sectors. As I was assembling the information, I realized it was not that different from creating a financial plan. I review your goals, timeframes, and all other needs when working on a plan for my clients. I was careful to work on the vendors I thought would fill up the fastest and wanted to make sure I contacted those I was extremely interested in right away.

> When I start a financial plan, I want to make sure I am focusing on your most important (and pressing) goals immediately and addressing any conflicts or issues.

After I reviewed everything last month, I realized there may have been small items I missed. After speaking with my attendant, she created a list of smaller items (about 15) that had never crossed my mind. I was a bit shocked at first (and nervous) that I had missed them, but as I looked at my accomplished list (which had well over 40 items), I realized it was not as bad as I initially thought. As an advisor, it is important to review plans for clients each year. I want to review your short-term cash needs or large anticipated expenses within the next few years to make sure the plan is still meeting your needs each year and new items have not been missed. I talk through the goals and timeframes with clients each year and adjust the plan to fill in the gaps as needed. Without these conversations, important items could be missed, much like my conversation with my personal attendant!

I am happy that my organization and financial planning skills have helped me manage the wedding planning. Once the connection between the two was pointed out, I smiled and was delighted with the overlap. While the planning is nowhere near finished, I am relieved I organized my planner in such a way that I can make sure I am on track and there is no need to worry. I have had a lot of fun preparing everything; however, I am ready for August 26!

Avoiding Bias

by Luke Kuchenberg CFP®, CPWA®
FORM Founding Partner, Senior Wealth Advisor

The human brain is one of the most astonishing and powerful parts of the human body. It is responsible for virtually every movement and thought we make.

Yet while the brain is truly a miracle and capable of so much, it is also the reason many of us struggle with investing. Studies would prove that left to our own devices, we are always and everywhere a failed investor.

The reality is, we human beings are naturally programmed to make mistakes financially due to some very notable cognitive biases. The key to mitigating the effects is first to know they exist and next, in understanding what we can do to help avoid those common pitfalls. Perhaps the hardest part of this, in the world of investments, is that feelings and reality can often conflict at the same time. For example, we all **know** that when markets go down it is important to holdfast and/or buy more shares at the lower values. Yet when it happens, we all **feel** like doing the opposite. Conversely, when markets are near all-time highs or surpass them, we **know** we should be reassessing our risk and rebalancing, but we all **feel** like buying more of whatever sector/investment has performed the best. The above example is intuitive objectively, but counterintuitive emotionally. This is what can make successful investing so difficult, and it is those very emotions that can take us off our path or even sink us, if we are not careful.

One of the most common pitfalls we can fall victim to is emotionally panicking out of our investments in more severe market downswings. While we all have emotional attachments to our money, decades of studies tell us we feel the impact of a loss to a much larger degree. The bias called loss aversion states that the pain of a loss is psychologically twice as powerful as any happiness we feel from a gain. That is a valuable fact to know, and we must use it to build strategies or processes around how we make investment decisions in times of market loss. The good news is we are here to help.

At FORM Wealth, we not only accept that we too are prone to these same biases, but we specifically plan for it.

By building robust systems and processes around our investment models and trading strategies in TR Vest, we make decisions with merit, not emotion.

This framework creates discipline and structure to only make changes when the confluence of our research dictates an adjustment. In an investment world filled with instant reaction and performance-chasing fads, this proactive and deliberate process helps to ensure even our personal biases or emotions are not allowed to permeate into our strategies. Perhaps never has this been more important than now with the line-up of stories making the rounds on the 24-hour news cycle we all live through.

In closing, with all that is occurring economically, socially, and politically right now around the world, please know we are here to lead you through these uncertain times. While it has been a positive and relatively placid year in the markets to date, we may see volatility picking up speed later this summer and into the fall. When we do, please know we feel confident that in using our unique structures and strategies of TR Vest, we will be positioned to not only help you avoid the pitfalls above but also look forward with poise and anticipation for your future.

As always, if I or a member of our team may be of any help in either 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!

Potential 2025 Tax Changes

by Christine Hayward | MBA, CIS℠
FORM Partner, Wealth Advisor

As some of you may know, the current tax rates are set to expire at the end of 2025 unless Congress intervenes. It is important to address these changes now, as they may impact most, if not all, of our clients.

Currently, the SALT (State And Local Tax) deduction is capped at $10,000, but this would expire in 2025 (however, it is subject to phaseouts at higher income levels). The mortgage interest deduction is set to increase from interest on $750,000 of qualified debt to $1,000,000 (there would also be an additional $100,000 of home equity interest if it is considered qualified). Lastly, miscellaneous deductions would be available once again (i.e., investment fees).

Personal exemptions would once again appear at $4,050 per taxpayer and qualified dependents (however, phaseouts apply to this figure at higher income levels), but the standard deduction would be cut in half. For 2023, the standard deduction is $27,700 for couples and $13,850 for individuals. AMT, or Alternative Minimum Tax, would also apply to many more taxpayers due to lower phaseouts for income and lower exemptions.

The lifetime exclusion amount for estate tax is currently $12,920,000 per person. The exclusion is set to be reduced by about half in 2025. A high-net-worth family may want to explore gifting strategies before the current exclusion changes.

Please call us with any questions; there may be other strategies we want to implement, including giving additional QCDs (Qualified Charitable Distribution) from your IRA, or combining a few years' worth of charitable distributions into one year to itemize your deductions, and then taking the standard deduction the following year. These strategies are on a case-by-case basis, which we are more than happy to discuss with you. Again, if Congress acts, these changes may not occur, but we would rather review these changes now and formulate our customized plan with you ahead of time.

**Cox (2022). "Preparing for the 2025 Tax Sunset." Creative Planning, https://creativeplanning.com/insights/taxes/preparing-for-the-2025-tax-sunset/*

***Schamis (2022). "What to Do Before the Tax Cuts and Jobs Act Provisions Sunset." Kiplinger, https://www.kiplinger.com/taxes/what-to-do-before-tax-cuts-and-jobs-act-tcja-provisions-sunset*

A FORMal Introduction: Adam Kierzek

Adam Kierzek was born and raised in Muskego, WI, and recently graduated from the University of Wisconsin-Whitewater where he received his bachelor's degree in Finance with an emphasis in Financial Planning.

He joined the FORM team in the spring of 2022 as an intern where he learned the importance of forming meaningful relationships, understanding each client's unique needs, and how to take the best course of action to ensure that their needs are met. He looks forward to continuing to grow his knowledge of the financial services industry with the team at FORM.

In his free time, Adam enjoys spending time with family and friends, especially outdoors. He loves golfing, hiking, and spending time on the lake.

The Total Relationship

by Tyson Ray CFP®, CExP®, CIMA®
FORM Founding Partner, Senior Wealth Advisor

After 25+ years in the financial industry, we know we have something unique with our clients at FORM Wealth.

Our service and relationships with you have deepened over time as we have established ourselves as financial professionals and coaches in your lives. As we seek to make your life better, you have shared us with your friends and family members too. Nothing is more honoring than when we are invited to work with those you hold dear.

Through time, I have also learned the financial industry, at large, typically provides a different level of professional advice and service than we do at FORM, and I have decided to do something about it.

> I have written a book to help explain to advisors and non-FORM clients what it takes to have a Total Relationship.

At countless conferences, meetings, and networking events, I've encountered many advisors who focus on addressing significant headlines and perpetuating the fear cycle of market volatility with their clients. With each meeting, they are missing the opportunity to have a Total Relationship with their clients by not focusing on how to help the clients live out their retirement and legacy. I believe other advisors could benefit from learning to discuss how their clients' investments relate to their goals, not only how they are invested.

In this book, I establish the groundwork for understanding the philosophy behind working with a Total Relationship

CONTINUED ON PAGE 7 ›

Don't Settle For Anything Less Than The Total Relationship

Break the mold. Transform the relationship.
Build true wealth - starting today.

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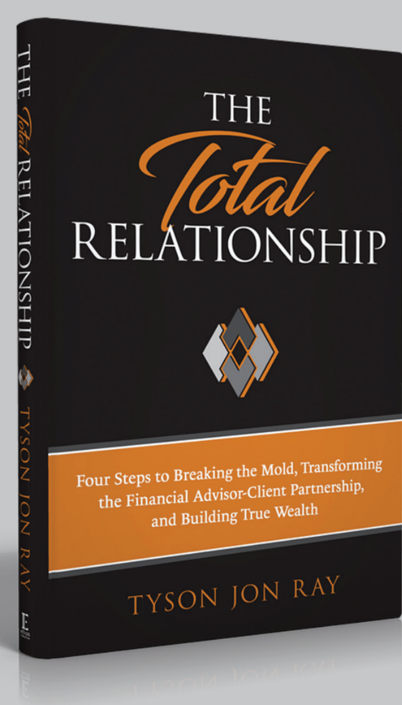
www.FORMwealth.com/book



The Total Relationship…

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Advisor. I recount numerous stories, while maintaining confidentiality by changing names, to illustrate the expertise gained from working with clients and previous advisors. By considering both advisors and non-FORM clients, this book aims to bridge the gap, focusing on relationships and avoiding industry jargon.

We are fortunate to have the opportunity to accompany many of you on your journeys, and we will continue to do so. However, to bring industry-wide change, I need to expand my reach, and this book is the perfect starting point. My goal is to place it in the hands of numerous advisors, enabling them to positively impact each client they serve and change lives on a larger scale.

I'm excited to share this book with you soon.

Congratulations!

Please join us in congratulating Brayden Zettle on passing the CERTIFIED FINANCIAL PLANNER (CFP®) exam!

Brayden recently graduated from the University of Wisconsin-Whitewater and is well on his way to becoming a CERTIFIED FINANCIAL PLANNER™. His constant pursuit of excellence and commitment to learning are testaments to his dedication to providing the highest level of service to our clients.

Congratulations, Brayden! It's a pleasure to celebrate this career milestone with you.

CONGRATULATIONS

Tyson Ray Recognized as a Trailblazing Advisor on Advisor Hub's Esteemed 100 Advisors to Watch List

It is with great pleasure that we announce that Tyson Ray CFP®, CExP®, CIMA® has once again been honored for his outstanding achievements in the financial industry. Tyson has been named to the 2023 AdvisorHub 100 Advisors to Watch under $1B list for the second year in a row.

> "This recognition is a shared achievement, and I am proud of my exceptional team. Their support and dedication have been instrumental in FORM's success." – Tyson

AdvisorHub's Advisors to Watch list represents a group of professionals who are at the forefront of innovation and thought leadership in the industry. This recognition highlights Tyson's expertise, dedication, and commitment to providing personalized service to each of our clients at FORM Wealth. His guidance and deep understanding of the market have consistently helped clients achieve their financial goals. Tyson's inclusion in this select group is a testament to his knowledge, work ethic, and genuine commitment to helping our clients live their best life.

The 2023 AdvisorHub 100 Advisors to Watch under $1b ranking is based on an algorithm of criteria, focused on three key areas: Quality of Practice, Year-Over-Year Growth, and Professionalism & Character. The rankings weigh the scores in Quality and Growth more heavily than other areas. Time period upon which the rating is based is from 1/1/2021 to 12/31/2022, and was released on 6/20/2023. Advisors considered have a minimum of seven years' experience, a clean regulatory record with 2 or fewer complaints and no significant judgements, must have been with their current firm for at least two years and in good standing, and have at least $100 million in assets under management. Out of 1,246 total nominations received, 100 advisors received the award. This ranking is not based in any way on the individual's abilities in regards to providing investment advice or management. 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 AdvisorHub.

Prepare for a Successful College Semester: Secure 529 Funds in Advance

We kindly request that you submit your requests for 529 funds as early as possible. Please keep in mind that these requests can take up to two weeks to process, and we want to ensure a smooth and timely disbursement of funds for you. Thank you for your understanding and cooperation.

Journey…

CONTINUED FROM PAGE 1

I wish to pursue? Funny, while my school days are certainly long over, I can have that same mix of nerves and excitement that Jackson is living out. I now believe those feelings to be not only normal but a requirement of life. To that, let's get back to the question: What journeys are out ahead for me, for you, and for those we walk alongside?

The longer I hone this craft of planning, of helping not only myself and my family navigate this life but also the lives of our clients, the more humble and retrospective I become. Maybe that has come with age, but I also like to believe it has come from walking alongside all of you. You have, and continue, to share with us the many different journeys and destinations you live out and pursue. Of course, some of these are more literal in the journeys and destinations of travel. Yet, as you all can relate, many others are much more subjective. Perhaps it is the journey of early retirement for you and all the excitement and planning that the "Go-Go" years can inspire. Alternatively, maybe you are contemplating a large transition like selling your business or making a move to another career or a whole different area of the country.

Lastly, perhaps the journey you are navigating now is one of a slower pace. One that is a time of reflection and gratitude. No matter where you find yourself, I think the

most important part to remember is that journeys are always in play and the destinations are frequently changing. But if we can find real joy and contentment along the way, in the small hours and days of our journeys, maybe that is the best gift of all. As we move through the remainder of this beautiful summer season, please know that is our wish for you, to enjoy your current journey and all that comes next. As always, if I or a member of our team may be of any help in starting or continuing this conversation and what it means in your life, please be sure to let us know.

Until next time, here's to the pursuit of living a better life!

Rite of Passage…

CONTINUED FROM PAGE 2

I was told to fish calm, shallow water that is exposed to the sun, as the fish seek warmer water to help recharge their metabolism after a long cold winter. I allowed my pole to rest behind me as I managed to reposition it without bringing another shadow across the fish. I made a cast about 8 feet away from the boat. Using a surface bait, which looks like a floating frog, I slowly yanked the bait across the front of the fish. Immediately the fish lunged and swallowed the bait. I set the hook, to the surprise of both myself and the fish. I then entered into a 15-minute fight with a 44-inch northern pike in 18 inches of water. If you've ever seen a fish leap out of the water, that was happening several times and this large fish fought hard.

In the end, I was able to get the fish into the net and get the hook out when I realized I had a new problem. I was alone. No one was able to take a photo of me and this fish. No one was an eyewitness to this amazing event. After some quick thinking, I concluded I would put the fish on a stringer in the water and push the boat back out of this small bay. The hope was to keep the fish alive long enough to get back to camp, to have someone who could see and validate this amazing catch.

So again, I cross the shallow area and get the boat, the fish, and myself back into the main lake. After what seemed like hours, one of the other boats pulled up and I was able to lift this trophy pike out of the water, get a photo and share a story of a lifetime. The best part was being able to release the fish back into the water. Catching and releasing trophy pike is the goal.

CONTINUED ON PAGE 9 ›

Rite of Passage...

CONTINUED FROM PAGE 8

> I was congratulated. It felt like a rite of passage, an accomplishment that most fisherman dream of but never accomplish. The family who invited me were more excited that I caught my first trophy than they were about their own experience on this trip.

A few years later, my oldest son became a teenager and I decided that at age 14, each son would be offered this rite of passage: a trophy northern pike fishing trip. Nelson's was in 2017, and he caught his trophy pike in an hour on the last day of our trip in 24 inches of water. Nelson used a black rubber jerk bait that he dragged across the bottom. Austin's was in 2019 and he caught his trophy pike in about 3 feet of water. Then this year, in 2023, on his last day, Carson caught his trophy pike in about 18 inches of water. After he missed the pike on the second cast, the third cast caused the pike to attack his submissive lure. The three boys now say it's Jenny's turn to catch a trophy.

> Three times now I have experienced the joy and excitement of seeing someone else catch their first trophy. It seems life is better when experienced together.

How did this all happen? Someone extended me an invitation to do something different. It was both the invitation and my willingness to accept it that has forever changed my life and the lives of my sons. It has created memories that will be told for generations and all because someone asked me to be a part of their life.

Is anyone inviting you to do something new or out of your normal routine? Is there someone you should invite the next time you enjoy an adventure? It might not be fishing, but whatever it is, may make memories for generations. I encourage you to accept life's invitations and offer invitations to people in your life to get away from your normal routine and experience something new. Change your life or change someone else's. As always, let us know how we can help.

Shred Event

In April, we held our annual Shred Event at our Lake Geneva office. The event was a great success, despite the rain, and brought together employees and community members to securely dispose of all their sensitive documents.

Upcoming Cruise

We are excited to announce FORM Travel Club will be traveling Europe next summer! Check out all the details on Page 11 or head to www.formwealth.com/travelclub.

GN Food & Wine Fest

It was a great time at Geneva National Resort's week-long Wine & Food Festival in June. Thanks to the festival organizers and our clients who came out to celebrate. We were eager to check out the Grand Tasting and we were not disappointed!

Summer Movie Night

This past June, we hosted our latest Movie Night at Emagine Theater in Lake Geneva. Clients of all ages joined us for a screening of the live-action remake of the Disney classic, "The Little Mermaid." Thank you to all those who attended and made the event truly special. Keep your eye out on social media for the announcement of our next movie event, coming this fall.

Cheesy Tomato Basil Stuffed Chicken

For more summer recipes, scan the QR code for FORM's newly released Summer Cookbook

Ingredients

- ✓ 4-6 boneless skinless chicken breasts
- ✓ 1/2 cup basil pesto
- ✓ 1/3 cup oil packed sun-dried tomatoes
- ✓ 1 cup shredded mozzarella cheese
- ✓ kosher salt and black pepper
- ✓ 2 cups cherry tomatoes, halved if large
- ✓ 2 cloves garlic, smashed
- ✓ 2 tablespoons balsamic vinegar
- ✓ 1/4 cup fresh basil, chopped
- ✓ 1 tablespoon fresh thyme leaves

Preparation

1. Preheat the oven to 425° F.
2. Slice the chicken through the middle horizontally, being careful not to cut all the way through the chicken. Open the chicken and spread with pesto. Add the cheese and sun-dried tomatoes. Close the chicken, covering the filling.
3. Place the chicken in a large oven-safe skillet. Drizzle with 2-3 tablespoons of reserved sun-dried tomato oil. Season with salt and pepper. Set the skillet over medium heat, cook 5 minutes. Add 1 1/2 cups tomatoes, garlic, balsamic vinegar, and season with salt, pepper, and chili flakes. Cook 2-3 minutes, then remove from the heat.
4. Bake for 10 minutes, until the chicken is cooked through and the tomatoes burst.
5. Toss 1/2 cup tomatoes with basil, thyme, salt, and pepper. Serve the chicken topped with fresh tomatoes. Enjoy!

FORM Travel Club

Barcelona to Rome

We are excited to announce FORM Travel Club's latest voyage aboard Oceania's Riviera ship. Chart a course for discovery and appreciation on this classic journey from Spain's Costa Blanca to the French and Italian Rivieras – masterpieces of all kinds abound, from Provence's inspiring medieval villages to Michelangelo's David in Florence. All trips are open to our clients, their friends and family. Please join us for this incredible experience in 2024.

Itinerary:

Aug 3 Sat	Barcelona, Spain
Aug 4 Sun	Valencia, Spain
Aug 5 Mon	Alicante, Spain
Aug 6 Tue	Ibiza, Spain
Aug 7 Wed	Palma de Mallorca, Spain
Aug 8 Thu	Provence (Marseille) France
Aug 9 Fri	Saint-Tropez, France
Aug 10 Sat	Monte Carlo, Monaco
Aug 11 Sun	Portofino, Italy
Aug 12 Mon	Florence/Pisa/Tuscany, Italy
Aug 13 Tue	Rome, Italy

For more details, please head over to FORMwealth.com/travelclub or scan the QR code

Penthouse Suite:	$6,099
Concierge Level Veranda:	$4,949
Veranda Stateroom:	$4,699
Deluxe Ocean View:	$4,049

Sample pricing is per person based on double occupancy. Single rates and higher suite categories are available. Contact Barbara Khan for more details.

Space is limited, so book your trip today!

For more travel information and to secure your spot contact:
Barbara Khan – Barbara.Khan@protravelinc.com
Direct 305-361-0707 | Mobile 305-510-6405

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From left to right: Rhonda Baior, Jeanne Kretschmer, Adam Kierzek, Brayden Zettle, Kim Cochenour, Becki Kuchenberg, Sarah Olsen, DeAnna Miller, Luke Kuchenberg, Tyson Ray, Christine Hayward, Jesse Schrock, Ann Baer, Colleen Nesslar, Jenny Ray, Billy Lauderdale, Chelsea Matthews, JoDell Faraone, Rachel Worland, Deneen Krantz.

"The biggest adventure you can take is to live the life of your dreams."

Oprah Winfrey

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