

SUMMER 2024

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## Portugal and Spain Trip

by Christine Hayward | MBA, CIS<sup>SM</sup>  
FORM Partner, Wealth Advisor



### I was in Portugal 22 years ago with my parents over the Christmas and New Year's holidays.

We explored the country for two days but always said we would go back, as many of the sites we wanted to see were closed. So, last year, my parents decided to plan a trip down the Douro River with Viking River Cruises, and Craig and I decided to join them!

The four of us flew into Lisbon on May 18 and spent two days exploring the city. We were then bused to Gaia (next to Porto) to board the boat. Craig and I had an optional excursion that day and explored one of the oldest churches in Portugal and spent a few hours in Fatima. That night, we went to Graham's for a tour of their cellars and a delicious five course meal with port samples.

Throughout the next eight days, we explored numerous churches, ruins, castles, and cities. The meals were delightful, and they had a delicious pie selection throughout the entire trip. We spent a few days on the top of the boat floating down the river, watching the countryside pass by. We saw many almond and olive trees and vast grapevines most days. There were numerous locks we passed through, many in the middle of the day, so we were able to watch the entire process.

Craig and I also went to Salamanca for a day and practiced our Spanish. I was a bit rusty, but we were

able to order everything we wanted and find our way around the city. Every local we encountered was extremely friendly and happy to help us.

We ended the boat portion of the trip in Gaia and had a lovely tour of Porto. We walked through cobblestone streets, explored many shops and open-air markets, and tried some delicious snacks. Each night the boat had entertainment in the lounge, and our trip ended with local college men singing and playing music for us.

When the Portugal tour was over, they arranged for us to fly to Barcelona for two days. We found beautiful gardens, parks, and churches. The city was quite busy as there were four large cruise ships docked (each carrying about 6,000 people). Thankfully, we had an uneventful travel day home (we had three flights). We are already discussing our next family European trip for 2025 or 2026! ♦



# Let's Plan the Rest of the Decade: A Family Roadmap to 2030

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



At FORM Wealth Advisors, we believe in planning for the future, and my best friend and co-founder, Luke Kuchenberg, embodies this with his license plate that reads "PLN4IT."

Planning isn't just our job; it's our way of life. By giving people a simple template or homework assignment, we unlock their creativity. Without a plan, the future just happens by default.

I'd like to share a tool I use in my own life: our family roadmap to 2030. It starts with something as simple as a blank piece of paper, a Word document, or an Excel spreadsheet. Here's how you can create your own:

**1. Start with the Current Year:** Write down 2024.

**2. Record Ages:** Note the ages of yourself and your loved ones. For example, in 2024, I'll be 49, Jenny will be 46, Nelson will be 21, Austin will be 19, and Carson will be 16.

**3. Plan Milestones:** Write down significant events. For instance:

- **2024:** Carson turns 16 and gets his driver's license. Nelson and Austin head off to college in August. Nelson and I are going to Japan in October and a family trip is planned for Christmas.
- **2025:** I turn 50, Jenny turns 47, Nelson turns 22, Austin turns 20, and Carson turns 17. There's a theme with our family. While the kids are still in school, we tend to plan vacations around spring break holidays.
- **2026-2027:** In 2027, I'll be 52, Jenny 49, Nelson 24, Austin 22, and Carson 19. Carson graduates high school in June and starts college in August.
- **2028-2029:** This is a big year. I turn 53 in 2028, Jenny turns 50,

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## CWI UPDATE

### Golf for CWI

This year's Children's World Impact Annual Golf Outing will once again be hosted at Geneva National Golf Club. The event will take place on **Monday, August 12, 2024**, with an 8:00 a.m. shot-gun start. Golfers will enjoy the Lee Trevino course, followed by a buffet lunch in the outdoor pavilion provided by "turf. smokehouse."

This is CWI's main fundraiser. Last year, thanks to our sponsors and golfers, we successfully funded Poultry Projects in Ghana and Kenya, providing sustainable income and nourishing food for many families. This year, our focus shifts to the Makapwa School in Malawi, where over 1,500 students face challenging learning conditions. Many classes are held outdoors under trees, problematic during colder weather and the rainy season. Join us and help raise money to build new classrooms, homes for teachers and desks. All golfers are welcome! 🏌

Scan the QR code to  
REGISTER NOW!



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# What If

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



**When the kids were younger, they loved a TV show called Wild Kratts. It was a creative mix of real-life science and cartoon.**

The Kratt brothers traveled far and wide detailing all the many different and interesting creatures of the world. To further the engagement for children, the human Kratt brothers would transition to animated figures to display their special “creature powers,” in becoming those animals in their native environments. The kids loved it and learned many things while being entertained. But my favorite part of the show was when the brothers would pose a question about that animal and its environment and then start the show with the phrase, “what if?”

I have always loved that question and while it is a wonderful thing to help a child’s imagination, in the example above or something broader, the question “what if?” can be powerful.

**Here at FORM Wealth, this very question is at the heart of our planning and why we think it is so important.**

When embarking on the process of financial planning there can understandably be numerous questions. When can I retire? How much will I need? What if markets go down when I am withdrawing funds to live? Those and many others are all important. Ideally, that is why we love to first start working with clients 7-10 years prior to retirement to help them better understand their unique answers to these questions. As we work together to build a plan, we also like

to work through additional outcomes to stress test different results. We call these other alternate outcomes, “What If Scenarios.” These are built and stress tested for both goals and concerns in a client’s situation. Some common goal driven, What If Scenarios in client plans may be:

- What if we want to spend additional funds for travel?
- What if we would like to purchase a lake home or complete a large home remodel?
- What if we would like to plan a large family vacation to celebrate a milestone anniversary or event?

Likewise, these What If scenarios can be insightful in prudently planning for potential concerns in the future. Some examples of those may be:

- What if one of us experiences an extended long term care event?
- What if market returns stagnate for an extended period?
- What if inflation continues to remain higher than 2-3%?

As you can see, whether we are looking to further explore those What If scenarios that are goal driven, or those of concerns, it can be a powerful question to build both understanding and confidence in your financial planning.

When is the last time you asked yourself the question, “What if?” Whether it is similar to the examples I shared above, or you have others you wish to discuss, we would love to know. 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! 🌟

## Annual Review Feedback: Your Voice Matters!

We want to ensure your experience with us is nothing short of exceptional. Following your Annual Review this year, keep an eye out for a brief survey landing in your inbox. Your insights are the compass guiding our efforts to enhance our services. By sharing your thoughts, you play a crucial role in helping us help you live a better life. We appreciate your time and look forward to hearing from you! 🌟



# Create, Grow, Give

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



## Legacy. It is a word we often use here at FORM Wealth.

While it certainly can be and is often denominated in dollars of an inheritance, we like to advocate for a deeper definition; something beyond the monetary wealth. For each client that is certainly different. Perhaps it is a piece of property or possession that holds special meaning, or particular travel experiences spent together with friends or family.

### A legacy can also be quite simple or conversely, grander in its impact.

From a Friday night card-playing group to a 50th wedding anniversary celebration in Hawaii with the whole family, these are the experiences that build a connection with lasting memories and carry considerable significance. I know I am especially mindful of it as I see my own children growing so quickly. Perhaps never more so than after a recent vacation and a certain photograph.

Becki and I stumbled upon Sanibel Island, Florida 20 years ago. I was down in SW Florida seeing clients and Becki had made the 4-day trip with me. Some friends of ours by coincidence were down in the area on vacation and invited us out to the place they were staying on the island. We had never been and were excited at the chance to see it and have some dinner with friends. But unexpectedly, as we crossed that causeway bridge for the first time, we felt something different. After seeing our friends, walking the beach, and hearing the ocean amongst the landscape of an older, more historic FL, we were hooked.

From that point on we started making it an annual trip and as the kids have grown, we have created the same adoration for that little island in them as well. We talk about the trip all year long. The things we have learned about the ocean, kayaking in the mangroves with manatees, fun experiences, and conversations with our fishing guides, observing a sea turtle create a nesting site and all those seashells refreshed anew every morning; the island has become part of our family and the experiences



preserved within us by the sunshine and salty breeze. It has become our special place.

They say a photograph is worth a thousand words. I am not sure about that, but I believe it can certainly stir an emotion. And while the two photos here only capture two small moments in time, they detail so much for me. The shore that has created many wonderful memories for us, the ocean that created a love for the sea, the growth in our children and their awareness of the island's environment and lastly all the encounters, establishments, and experiences that the island has given to us; that we've given to each other. It has become our legacy.

Create. Grow. Give. Certainly, many meanings I could offer those three little words, but today it is about family. It is about our children and the time we have to share with them. And it's about something and someplace we hope can live within them decades from now. A 12-mile stretch of sand and shoreline that has become a vessel for memories of the past, admiration in the present and a desire in its future. ♦

# Estate Planning: The Avoided Conversation

by Kim Cochenour  
FORM COO, Branch Operations Coordinator,  
RJFS



**Working in this industry, I have had the opportunity to see what planning and productive conversations can do for families after losing a loved one.**

There is a plan in place for the remaining spouse and beneficiaries, so in their time of grief, they are not trying to process the estate plan.

More recently, in my own life, I have seen this play out with my parents. Several years ago, due to my grandmother's increased health needs, my parents stepped in to support my grandfather. There were too many logistics for him to handle alone for their home and finances, let alone my grandma's escalating health needs.

**Thankfully, my grandparents had worked with an attorney and advisor years before, so there was a map for my parents to follow, not a mess to untangle.**

My grandparents had conversations with their children while they were still able, so in the process of my grandmother's failing health, my parents weren't in the dark about their plans or wishes.

While my grandmother has since passed away and my parents are still supporting the needs of my grandfather with his challenges, they can be more present with him because they know the plan for when the time comes.

As the grandchild and child in this scenario, it feels like a kind gesture to have put these things in place AND share the details because when the emotional side of health declines comes to the forefront, we can be present for what time we have left together, instead of being focused on planning. I know if and when the time comes that my parents need me to step in, I want to be emotionally present and not logically distracted.

I encourage you to have a conversation. People feel social discomfort when discussing money with their families because it has been taboo for generations. If you are leaving

everything to your family, why not be there to communicate it with them instead of leaving it to an attorney?

Informing your family about your estate plan can help minimize conflicts and confusion in the future. It allows open dialogue, so you can address any concerns or questions your loved ones may have. Additionally, sharing this information can help prepare your family for their roles and responsibilities in executing your estate plan. Discussing your estate plan with your family can prevent surprises and reduce the risk of disputes arising later. Clearly outlining your intentions can help avoid misunderstandings and fulfill your wishes.

You have worked hard, saved, and planned with your family and future in mind. While every family has its own unique dynamics to navigate, I encourage you to have a conversation at the level your family and loved ones can handle. Having an all-family meeting might be overwhelming or not the right idea for your family. You might start by identifying someone in your family who you know would be a good person to start the conversation with.

We at FORM Wealth are here to help, too. At your next annual review, let us know if you want to discuss this with your family. We can assist in conversations like this in several ways, and we would be happy to support you in those conversations.

Open communication about estate planning can strengthen family bonds and provide peace of mind for you and your loved ones. Can we turn the tide from labeling these conversations as taboo to encouraging them? Having the conversations now might ease the mental load in the future when things change, and we can be more present for the time we have remaining. ♦



# Fact Vs. Fiction: Debunking 3 Common Social Security Myths



**Eighty-eight years after President Franklin Roosevelt signed the Social Security Act on August 14, 1935, Social Security remains one of the nation's most successful, effective, and popular programs.**

About 67 million people — about one of every five U.S. residents — collected Social Security benefits in February 2024<sup>1</sup>. Older adults make up about four of five beneficiaries, while the other one-fifth received Social Security Disability Insurance (SSDI) or were young survivors of deceased workers.

In 2023<sup>2</sup>, 37 percent of elderly Social Security beneficiaries who were men and 42 percent of women relied on Social Security for 50 percent or more of their income. At the end of 2023, the average monthly retirement benefit was \$1,767.03. Let's debunk three common myths about Social Security.

## **MYTH #1: Social Security is going to run out of money**

Social Security is made up of two trust funds, collectively referred to as the "Social Security trust fund." The Old-Age and Survivors Insurance (OASI) Trust Fund is the source of retirement and survivors' benefits, and the Disability Insurance (DI) Trust Fund is the source of disability benefits. Both are funded by payroll taxes and interest earned on invested assets, and these funds are accounts managed by the Department of the Treasury.

Although the Social Security Trustees reported that the OASI Trust Fund would be depleted by 2033<sup>3</sup>, leading to a 21 percent reduction in benefits, and the DI Trust Fund would not be depleted over the 75-year projection period, if the two funds were combined, they would be exhausted by 2035, resulting in a 17 percent reduction in benefits.



However, as long as workers and employers pay payroll taxes, Social Security will not run out of money<sup>4</sup>. It's a pay-as-you-go system: Revenue from FICA and SECA taxes largely covers the benefits. Congress has more than a decade to shore up Social Security's finances and continues to generate proposals for doing that, such as raising payroll taxes, lowering benefits, or setting a higher retirement age.

There is power in numbers, and the growing population of retirees is likely to become an even more politically powerful constituency that will defend Social Security benefits and assure the system's future.

As your financial advisors, we will monitor and track how much of an impact any changes to Social Security could have on your financial plan. We will regularly review and update your retirement income strategy to address any regulatory changes and make proactive adjustments.

## **MYTH #2: You don't pay taxes on Social Security benefits**

Approximately 40 percent<sup>5</sup> of people who receive Social Security have to pay income taxes on their benefits. According to the Social Security Administration<sup>6</sup> (SSA), you will pay federal income taxes on your benefits if your combined income (50 percent of your benefit amount plus any other earned income) exceeds \$25,000 per year filing individually or \$32,000 per year filing jointly. You can pay the IRS directly or have taxes withheld from your payment.

There are two levels of taxation — people will pay tax on either 50 percent or 85 percent of their benefits that are taxable. You will pay federal income tax on up to 50 percent of your benefits if your income for the year is \$25,000 to \$34,000 for an individual filer and \$32,000 to \$44,000 for a couple filing jointly. Above those thresholds, up to 85 percent of benefits are taxable. Below them, you don't owe the IRS anything on your benefits.

Most of our clients pay tax on 85 percent of their benefits. Keeping your income low will limit that taxation, but with that 85 percent taxation threshold for married couples filing jointly at only \$34,000, the focus for tax planning with our clients is much more geared to being tax-minded on their



non-qualified investments and fostering discussions around the timing of IRA withdrawals.

Now, that's tax at the federal level. At the state level, nine states tax Social Security benefits in 2024<sup>7</sup>: Colorado, Connecticut, Kansas, Minnesota, Montana, New Mexico, Rhode Island, Utah and Vermont. The amount of state tax you'll pay depends on factors such as your adjusted gross income (AGI), tax-filing status and, in some cases, your age. Tax laws often change, and some states that currently tax benefits are looking to stop doing so.

### **MYTH #3: You cannot work and receive Social Security benefits**

You can work while receiving Social Security benefits,

although there is a limit on how much you can earn and still receive full benefits.

Social Security uses two different terms to describe the same age: "normal retirement age" (NRA) and "full retirement age" (FRA). Both refer to the age at which you could start your Social Security retirement income. If you are younger than full retirement age (FRA) and earn more than the yearly earnings limit, your benefit amount could be reduced. Full Retirement Age, varies from age 65 to age 67 by year of birth. If you are under FRA for the entire year, the SSA will deduct \$1 from your benefit payments for every \$2 you earn above the annual limit. For 2024, that limit is \$22,320. In the year you reach full retirement age, the SSA will deduct \$1 in benefits for every \$3 you earn above a different limit. In 2024, this limit on your earnings is \$59,520. The SSA counts your earnings up to the month before you reach your FRA, not your earnings for the entire year.

The confusion often arises around the "corridor years," which are the ages from 62 to the normal retirement age (NRA). During this period, earning income above a certain annual limit can reduce Social Security benefits. The NRA is the age at which retirement benefits, before any rounding, equal the "primary insurance amount."

It's crucial to understand that this only applies to earned income, not income from investments, rental properties, IRAs, or pensions. "Earnings" include wages, net profits, and other compensation such as bonuses, commissions, and vacation pay. Many people are unaware that any penalties applied by the SSA for earnings during these years will be added back to their benefits once they reach NRA.

If you have any concerns or questions about your benefits, please reach out to us. We will help you understand what to expect in the coming years and provide accurate information. ♦

1. <https://www.cbpp.org/research/social-security/top-ten-facts-about-social-security>
2. <https://www.investopedia.com/articles/retirement/011317/how-have-comfortable-retirement-social-security-alone.asp>
3. <https://www.pgpf.org/budget-basics/how-does-social-security-work>
4. <https://www.aarp.org/retirement/social-security/info-2020/10-myths-explained.html>
5. <https://www.ssa.gov/pubs/EN-05-10035.pdf>
6. <https://www.ssa.gov/manage-benefits/request-withhold-taxes>
7. <https://money.com/social-security-tax-states/>



## **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. ♦



# Congratulations Tyson Ray!

It is with great pleasure that we announce that Tyson Ray CFP, CExP, CIMA has been named to AdvisorHub's 250 Advisors to Watch under \$1b list for the 3rd in a row! This list represents a group of professionals at the forefront of innovation and thought leadership in the financial services industry. Tyson's inclusion in this select group is a testament to his tireless work ethic, talented team, and genuine dedication to helping YOU live your best life. Please join us in congratulating Tyson! ♦



The 2024 AdvisorHub 250 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 12/31/2022 - 12/31/2023, and was released on 6/20/2024. Advisors considered have a minimum of seven years' experience, a clean regulatory record with 2 or fewer complaints and no significant judgments, 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 1,816 total nominations received, 250 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.



## Hair Donation

by Christine Hayward | MBA, CIS<sup>SM</sup>  
FORM Partner, Wealth Advisor

On May 15, I donated my hair to Locks of Love. I typically donate every year, or every other year, but I waited two years so I could give my largest donation ever of 18 inches! I have been donating my hair for the last 17 years, and my largest donation, prior to this one, was 12 inches. I will continue to donate throughout my lifetime and am hopeful that one day I will exceed this last donation. ♦

## Spotted:

A cicada rocking the perfect on-brand FORM orange and black-colored wings. Some places, like Milwaukee County, were free of the bugs, while hundreds of thousands, or even millions, of them arrived in other areas throughout the Midwest this year, especially near our Lake Geneva office. The cicadas first emerged in Lake Geneva in the beginning of June. The insects spend the vast majority of their 17-year lives underground as juveniles, feeding on tree sap and hiding from predators. Every 17 years, they emerge as adults to mate and lay eggs before dying after four to six weeks. This is the first time Brood XIII has emerged in Wisconsin since 2007, and they'll be gone by the time you're reading this! ♦



## The Total Relationship Podcast

It's official! The Total Relationship podcast with FORM CEO, Tyson Ray and FORM COO, Kim Cochenour, has launched! Tune in to hear how The Total Relationship came to be and how it benefits you as a client. Listen and follow on Spotify and be the first to know when new episodes launch by scanning the QR Code. ♦



# Let's Plan the Rest of the Decade: A Family Roadmap to 2030

CONTINUED FROM PAGE 2

Nelson turns 25, Austin 23, and Carson 20. Nelson and Austin will be graduating from college in June 2028 if they finish in 4 years.

- **2030:** I'll be 55, Jenny 46, Nelson 27, Austin 25, and Carson 22. We're thinking Hawaii for Christmas. Are we planning weddings this year? Consider other possible life milestones.

**This roadmap is more than a plan; it's a reflection of the sacredness of time. It helps us be mindful of milestones in our lives and the lives of our loved ones.**

By looking ahead and blocking off time to celebrate these moments, we ensure we don't miss the opportunities that bring happiness.

We encourage you to create your own family roadmap with those you love and share it with your FORM Wealth Advisor. What do you want to do before the decade ends? Look ahead at the opportunities you have to create the best life you can and enjoy this one life we have to live. We look forward to seeing what you come up with. ♦♦

## Ray Family Road Map

2024	
	Tyson - 49; Jenny - 46; Nelson - 21; Austin - 19; Carson - 16
January	25th - 29th MN ice fishing trip
February	15th - 19th Bradenton FL - Carson soccer and family trip
Spring	Canada Lake Aiken fishing with family
Summer	Austin graduates high school - June 29-July 7 TBD
August	Nelson and Austin start college
September	Carson starts driving
October	13th - 20th Japan with Nelson RJ trip
Christmas	Jan 4-9 TBD

2025	
	Tyson - 50; Jenny - 47; Nelson - 22; Austin - 20; Carson - 17
Spring Break	Nelson March 22-31; Austin March 8-16
Summer	Family vacation June 28th - July 6th
December	Carson elk hunt rite of passage
Christmas	Jan 3-11, 2026 TBD

2026	
	Tyson - 51; Jenny - 48; Nelson - 23; Austin - 21; Carson - 18
Spring Break	Vacation
Summer	TBD
Christmas	Jan 2-10, 2027 TBD



## Welcome, Nick and Miranda!

We're excited to introduce our newest interns, Nick Ludowese and Miranda Montijo, working alongside the FORM Wealth Advisors team in our Lake Geneva office this summer. Many years ago, we chose to bring college juniors and seniors seeking a financial services degree on for the summer as part of an internship program. The point of the internship is to allow the student to experience what it's like to work within the financial services industry. We offer interns the opportunity to assist with client-facing and back office responsibilities to help them decide which area of financial services they want to be a part of. We've got a busy summer ahead of us and are grateful to have extra help around the office! ♦♦



## Congratulations Jesse!

We're thrilled to share Jesse Schrock earned the designation of CERTIFIED FINANCIAL PLANNER™ (CFP®) professional! Obtaining the CFP® designation is no small feat. It's a rigorous process that often spans several years. Many advisors are not CFP® professionals. But we expect it. This significant achievement highlights Jesse's dedication to providing the highest standard of financial planning. Please join us in congratulating Jesse! ♦♦

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.



## RECENT EVENTS

### Shred Event

In April, we held our annual Shred Event at our Lake Geneva office. This event was an overwhelming success and brought both clients and the community together to dispose of their sensitive documents.

**Did you know?** As a FORM client, you can bring sensitive documents into both your Lake Geneva & Middleton offices any time at your convenience. All documents are kept in a locked bin until our monthly professional service arrives and shreds them on-site.

### FORM Movie Night

We hosted two FORM movie events! May 17, we hosted our first movie night at Marcus Theatres Point Cinema near our Middleton office. "IF" was the perfect first film for the whole family! Then, on July 5, clients were entertained by Despicable Me 4 at Emagine Theater in Lake Geneva. Keep your eye out on social media for the announcement of our next movie events, coming this winter!



### Geneva National Food & Wine Fest

From walking around wine tasting at sunset, to farm-fresh foodie menus and amazing golf course views, we were thrilled to sponsor Geneva National's 2024 Food & Wine Festival. Thank you to our clients who joined us. We couldn't have asked for better company!



### FORM Team Development Day

In June, we celebrated our quarterly Development Day on picturesque Geneva Lake!

Our day began with lunch on the water at Pier290, followed by a boat ride around the lake. During the sail, we paused ashore in Fontana for some geocaching and concluded our afternoon by learning about the fascinating history of the lake homes.



### Lemony Asparagus Pasta

Can't make it to Italy this summer? No problem! Bring Italy to you with this light and lemony pasta dish! Enjoy it al fresco and you're set!

#### Ingredients

- ✓ 1 large bunch asparagus, trimmed, thinly sliced on a deep diagonal
- ✓ 8 large fresh basil leaves
- ✓ 1 lb spaghetti
- ✓ 4 (3"-long) strips lemon zest, plus 2 lemons, halved
- ✓ 2/3 cup extra-virgin olive oil
- ✓ 2 oz freshly grated Parmesan cheese (about 1 cup), plus more for serving
- ✓ 4 garlic cloves, smashed
- ✓ 1/2 tsp crushed red pepper flakes
- ✓ Kosher salt



#### Instructions

1. Bring a large pot of salted water to a boil. Add 1 lb. spaghetti and cook pasta, stirring occasionally, until al dente. Drain pasta, reserving 1 1/2 cups pasta cooking water.
2. Meanwhile, heat 2/3 cup extra-virgin olive oil in a large Dutch oven or other heavy pot over medium-high until shimmering. Add 1 large bunch asparagus, trimmed, thinly sliced on a deep diagonal, season with kosher salt, and cook, stirring often, until just beginning to take on color, about 1 minute. Add 4 garlic cloves, smashed, 4 (3"-long) strips lemon zest, and 1/2 tsp. crushed red pepper flakes; cook, stirring, until fragrant, about 30 seconds. Remove from heat and let sit until pasta is done.
3. Add cooked pasta and 8 large fresh basil leaves to pot with asparagus mixture and return to medium-high heat. Squeeze juice from 2 lemons, halved, into pot and add 2 oz. freshly grated Parmesan cheese (about 1 cup), and 1 cup reserved pasta cooking liquid. Cook, tossing vigorously and adding more pasta cooking liquid if needed, until sauce is creamy and emulsified and pasta is coated, about 1 minute. Taste and season with more salt if needed. Remove and discard garlic.
4. Divide pasta among bowls, garnish each with a lemon strip, and top with more Parmesan cheese.



## Announcing Our Upcoming Travel Club Trip for Fall 2025!

Get ready to explore the breathtaking landscapes and rich heritage of Ireland with us next fall. More details will be coming soon, but you won't want to miss this incredible adventure!

### When? Fall 2025 | Destination: Ireland

Stay tuned for more information. In the meantime, scan the QR code to register and be the first to know when more details are released.



Raymond James is not affiliated with Barbara Khan or Journeys by the Book - Protravel, Inc.



### Office Close Dates

The Markets, along with our office, will be closed in observance of Labor Day on Monday, September 2. ☀️

## Stay inFORMed!

Watch out for new videos and blogs on our Facebook page or subscribe to our YouTube channel. ☀️



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## Team Summer Reads

Looking for a new summer read? We asked a few members of the FORM Team, what's a favorite book you have read in the past or are currently reading?

**Brayden:** *The Darkest Evening of the Year* – weird book I am currently reading but it's the only one I have read that isn't a textbook.

**Chelsea:** *Empty Mansions: The Mysterious Life of Huguette Clark and the Spending of a Great American Fortune*

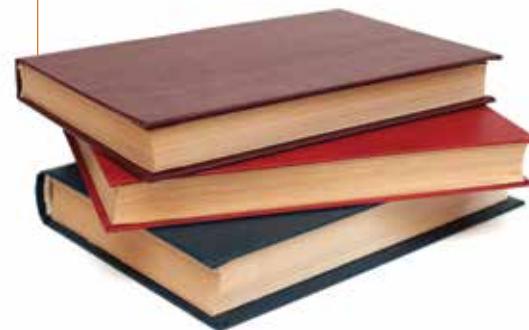
**Kim:** These are a few of my favorites from 2023: *The Nightingale* by Kristin Hannah, *The Rose Code or The Alice Network* by Kate Quinn, and *The Giver of Stars* by Jojo Moyes

**Luke:** Non-Fiction - *4,000 Weeks* by Oliver Burkeman; Fiction - *The Lost Bookshop* by Evie Woods

**Rachel:** *How Are You, Really?* By Jenna Kutcher

**Tobie:** I am all about the Colleen Hoover books right now. *Verity* is one of my favs!

**Tyson:** *Start with Why* by Simon Sinek





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



*“You are never too old to set another goal or to dream a new dream.”*

**C.S. Lewis**

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