

SPRING 2025

INFORMATIONAL

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Amid the media frenzy over inflation and tariffs, the real threat to investors is not economic uncertainty—but how we respond to it.

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The Open Road

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



There's something timeless about a summer road trip—an adventure that transcends generations.

The open road, the hum of tires on asphalt and the promise of new experiences makes a road trip the ultimate escape. Whether it's a spontaneous getaway or a well-planned excursion, the quintessential summer road trip is an iconic experience that evokes a sense of freedom, nostalgia, and excitement.

For many, the idea of a summer road trip brings back memories of childhood adventures with family. As this time of year approaches, I still think back fondly on the road trips of my childhood from North Dakota back home to Wisconsin to visit family. The trunk of the car stuffed with luggage and the backseat loaded with games, coloring books and snacks. It really became a small world where time slowed down. The long stretches of highway offer a unique space for bonding—stories are shared, music plays, and laughter (or maybe some sibling bickering) fills the car. These trips are often tied to the simple joy of escaping routine and exploring the unknown. The smell of fresh air, the sound of the wind rushing through open windows, and the sight of endless landscapes passing by remain imprinted in the memory. These moments become nostalgic touchstones that are often recalled fondly for many years to come.

The allure of a road trip lies in its sense of adventure. Unlike other types of travel, a road trip allows for spontaneity—

stopping at quirky roadside attractions, finding hidden gems, and taking detours that lead to unexpected discoveries.

Whether it's a tiny café with the best cheeseburger or a secret viewpoint offering a breathtaking sunset, road trips are about embracing the journey itself. Adventure is not only about the destination but the stops along the way, the people met, and the experiences gained. Each moment holds the promise of something new, and it's this unpredictability that can make a summer road trip so thrilling.

A road trip is more than just a vacation—it's an eclectic collection of memories that will last a lifetime. The laughter shared over a flat tire, the awe at a mountain's view, or the quiet moments spent along a secluded lake—they all form the fabric of a trip that becomes a cherished story.

Every detail, from the music played (Eagles are a great place to start) to the conversations that unfold in the car, becomes part of the journey. These experiences are what make a summer road trip unforgettable, as they create shared bonds that can be revisited, no matter how many years pass.

In the end, a summer road trip is more than just a trip; it's a rite of passage, an adventure to be remembered and a reminder that sometimes the best memories and experiences are made on the open road. If you haven't already, I invite you to start planning your own summer road trip right now, there's still time. So, ask around, research a few destinations or ask ChatGPT....your next memorable adventure is just around the corner. Just don't forget to pack the snacks and your favorite road trip playlist! ♫



Inflation, Tariffs, and the Media's Favorite Scare Tactics

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



Every day, financial media churn out headlines designed to grab attention—and more often than not, fear sells best.

Whether it's the looming threat of a recession, interest rate speculation, or the latest tariff drama, the financial press thrives on a simple formula: keep the audience hooked on uncertainty.

Over the past few years, we've watched the media shift focus from one "critical" issue to another. First, it was whether the U.S. was on the brink of recession. That debate raged for over a year, often ignoring nuances like how deep or prolonged such a downturn might be. Meanwhile, the economy kept growing, unemployment remained low, and the stock market advanced.

Then came the next obsession: interest rates. Endless discussions centered on when and how often the Federal Reserve would cut rates, regardless of economic conditions. Inflation stubbornly lingered, and market interest rates rose, yet financial media stuck to the narrative that rate cuts were inevitable. And through it all, the stock market continued climbing.

The Current Headline Monsters: Inflation and Tariffs

Today's media frenzy revolves around two hot topics: inflation and tariffs. Inflation, to be fair, is proving to be more persistent than many expected. On the tariff front, things are picking up. On April 2nd, a host of reciprocal tariffs were announced by the White House. As expected, this has increased uncertainty in the markets and notable volatility has ensued. While trade policies can have real effects, businesses have a long history of adapting to change—and that's why we invest in those great companies that lead and innovate, regardless of short-term policy shifts.

In my view, these tariffs are essentially a form of economic posturing—potentially offering opportunities to reevaluate trade imbalances.

Time will tell how or if it works as intended. In the meantime, while no one likes to experience this kind of market uncertainty, we expected it and feel confident in our investment strategies as we navigate forward.

The Real Threat: Investor Behavior

History has shown that the real danger isn't economic uncertainty—it's how investors react to it. If every alarming headline prompts a shift in strategy, long-term investment plans get derailed. Market fluctuations, political shifts, and

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CWI UPDATE

Save the Date

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 11, 2025, with an 8:00 a.m. shot-gun start. Golfers will enjoy the Arnold Palmer course this year. Afterwards, a buffet lunch in the outdoor pavilion will be provided by "turf. smokehouse." This is CWI's main fundraiser for the year, which provides the funds necessary to support ongoing and new projects that impact orphans and widows worldwide. All golfers are welcome!

Keep an eye on www.cwi.org or scan the QR code for registration details coming soon. ♠



Celebrating a Year with Our Furry Friends

by Christine Hayward | MBA, CISSM
Partner, Wealth Advisor



As many of you know, Craig and I have a love for pet rats. This month marks the one-year adoption anniversary of Buckie, Mochie, and Charlie.

This was Craig's first time with baby pet rats, which was quite the experience. I've joked that they are so fast the first few months of their lives that it feels as though they can teleport! Their personalities started shining within the first few weeks and they love to play games, wrestle, and explore new areas.



We are so thankful for the Wisconsin and Dane County Humane Society, who we have always used to adopt since 2014. They do a wonderful job of taking care of pets before (and during) the adoption process. I've been a member of the Director's Council since 2019 and have been very impressed with their programs, especially the wildlife and rehabilitation center.

There are numerous ways we choose to support charities in Madison (and beyond), and gifting strategies have become a yearly conversation.

Turn to page 7 to explore a variety of charitable giving strategies that may align with your long-term goals and timelines — including options like Qualified Charitable Distributions from an IRA and donating appreciated assets. Many charities greatly appreciate non-monetary items as well, such as gifting your time to work at an event, or donating clothes to a local shelter. If gifting throughout your lifetime isn't a goal, naming charities as a primary or contingent beneficiary on an account may be an option as well.

We are looking forward to the next year with our boys, especially as they transition from their "toddler" phase into adulthood. We can't wait to create more lasting memories with them and continue to support DCHS for others hoping to add to their families. ♦

Inflation, Tariffs, and the Media's Favorite Scare Tactics

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economic surprises are inevitable, but they have never been a reason to abandon disciplined investing.

Successful investors recognize that financial media thrive on short-term narratives. The most effective response? Tune out the noise. Stick to a well-crafted investment plan that prioritizes long-term growth over short-term fear. Markets have weathered recessions, interest rate changes, and trade disputes before—and they will again.

At the end of the day, investment success isn't about predicting the next crisis. It's about staying committed to your plan. That's the real story that rarely makes headlines, and that's where we thrive. At FORM, we take a proactive approach in planning for your future. By setting aside the cash you'll need for the next 6-12 months in your cash reserve account, you can feel secure knowing the short-term market fluctuations do not disrupt the long-term plans we've carefully built together. By focusing on what we can control—like preparedness and discipline—we can help you stay confident in your financial journey, no matter what the headlines say. ♦



How to Build a Summer Road Trip Itinerary using AI with ChatGPT

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



Planning a summer road trip can be an exciting adventure, but it may also feel overwhelming.

What route to take, where to stay, what stops may be of interest or maybe it's just as simple as where to find the best cheeseburger on your route. Fortunately, you now have a notable partner in planning right at your fingertips. At this point, we have all heard about AI (Artificial Intelligence), yet many of us may not have done much exploring into it or what it can do. For this particular article, I will detail how ChatGPT can help you create a customized road trip itinerary to New England with just a few simple steps. Here's how to use this tool to plan and/or offer suggestions for the trip:

1. Log Into ChatGPT

If you're new to ChatGPT, go to the OpenAI website: Visit chat.openai.com in your web browser. When you do, you will promptly see, "What can I help with?" with a text box below in which you can start your inquiry.

2. Start with Your Trip Dates and Interests

The first thing you'll want to do is tell ChatGPT the dates of your trip and any specific interests or places you'd like to visit in New England. For example, you might say, "I'm planning a 7-day road trip in New England, starting on June 1, and I want to visit Boston, Acadia National Park, and Cape Cod."

3. Decide on Your Starting Point and Route

Next, let ChatGPT know where you're starting your road trip. If you're flying into Boston, for instance, mention that, and ask for a route that starts there. ChatGPT can



suggest the best routes for covering multiple states like Massachusetts, Maine, New Hampshire, Vermont, and Rhode Island.

4. Ask for Recommendations Based on Your Travel Style

ChatGPT can suggest activities based on your preferences. For example, if you love hiking, you can ask for suggestions like, "What are the best hiking trails near Acadia National Park?" Or, if you're interested in historical sites, you could ask, "What are the must-see historical landmarks in Boston?"



5. Get a Detailed Daily Itinerary

Once you have an idea of what you want to see, ask ChatGPT to break the trip down day by day. You might request something like, "Can you create a 7-day itinerary that includes a mix of nature, history, and good food in New England?" ChatGPT will then suggest a daily plan, giving you a list of recommended places to visit, local restaurants, and activities. It will also offer tips on driving times between destinations.

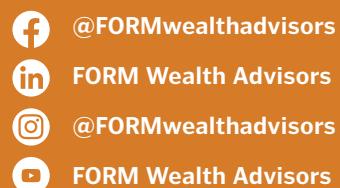
6. Request Recommendations for Lodging

ChatGPT can also suggest where to stay. Just ask for options based on your budget, whether you want to stay in hotels, motels, or charming bed and breakfasts. For example, "Can you recommend some affordable hotels in Bar Harbor, Maine?" This will give you ideas for places to stay in each town you visit.

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Stay inFORMed!

April is Financial Wellness Month, the perfect reminder to tune in to our monthly video series: Up or Down, Investors Behaving Better and PLN4IT. Watch out for new videos on our Facebook page or subscribe to our YouTube channel and be notified when a new video is released. 



Embracing 50

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



Fifty years. 1975 to 2025. It's a significant span of time, yet it's only now, standing at this milestone, that I truly understand what it means to be 50.

Much like other major life events—marriage, parenthood, graduation—you don't really know what it feels like until you're there.

Reaching 50 has been a bit of a surprise. It feels a little strange, yet I find myself optimistic about the future. My perspective is forward-looking—I live for what's ahead, not what's behind. In fact, I don't even consider myself halfway through my journey yet. Why? Well, I have a life insurance policy that projects my lifespan to 120 years, modern medicine suggests 150 is within reach, and my grandmother lived to 103. Based on these numbers, I still have a long way to go!

More importantly, I now have 50 years of experiences, lessons, and wisdom to guide me in making the next 50 years even better. I am grateful to my clients, friends, and family who have helped shape my journey—whether through shared wisdom or lessons learned from my own mistakes. These experiences are invaluable, and I intend to apply them wisely moving forward.

I also believe in a future filled with hope and promise. My faith assures me that the best is yet to come, and I refuse to buy into the negativity that suggests our best days are behind us. While I cherish my memories and past experiences, I'm far more excited about what lies ahead.

So, as you reflect on your own milestones, may you find gratitude in your past and excitement for your future. If you ever need encouragement in discovering your purpose moving forward, let's have a conversation. After all, life is best lived with a vision for what's next. ♦

How to Build a Summer Road Trip Itinerary using AI with ChatGPT

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7. Plan for Breaks and Extra Stops

Don't forget about rest stops! Ask ChatGPT for suggestions on scenic stops or interesting towns along the way. A question like, "Where should I stop for a break between Boston and Acadia?" can help you discover hidden local gems on your route.

8. Final Adjustments

Once ChatGPT gives you the itinerary, feel free to ask for any tweaks. For example, "Can you add

a day in Portland, Maine?" or "Can you suggest more family-friendly activities?"

As you might imagine, this is just one example of a travel itinerary that can be built or augmented using the ChatGPT tool. I recently used it to plan a college visit schedule for my son Jackson this summer. With a few extra prompts (like point #8 details) we were able to add interesting historical stops and local restaurants along the route. So, whether your next trip is on the road, through the air or a float by boat, I recommend setting aside some time to experiment with ChatGPT. You may be surprised just how useful it can be as a virtual travel partner on your next adventure. Until next time, here's to the pursuit of living a better life! ♦



Before AI joined the passenger seat — our June 2018 road trip



Legacy of Cookies

by Kim Cochenour
Partner, Chief Operating & Compliance Officer



Sometimes, no matter how old you are, a memory of your grandma can suddenly resurface and remind you that who you are today has been shaped by her in surprising ways.

My grandmother, G-Ma B, profoundly impacted my life, but not through grand gestures or financial wealth. Instead, her consistent presence and the little moments we shared crafted this lasting legacy.

Growing up, I was fortunate to live less than 30 minutes from her until my family moved to Wisconsin in 2019. She attended my softball games and spent Mother's Day with me and my family, planting flowers in her garden. There were many sleepovers with my cousins and special one-on-one nights with her. We would visit garage sales, go camping, and play card games together, even though she eventually stopped teaching me when I started winning. Sharing her stories about growing up during the Depression on a farm—where she had her cherished horse, Black Beauty—helped me connect with her regardless of our upbringing.

Her life was rich in experience, raising four children, and contributing to her community, but financial riches didn't define it. She generously supported organizations and shared her time and resources with those around her. The warmth of her generosity created lasting connections with many people outside her family.

What stands out, however, is something seemingly small: her cookie jar. Always filled with store-bought cookies, this jar became a symbol of G-Ma. It was never out of reach, a cookie that welcomed everyone, regardless of age. Even when she moved, she ensured the cookie jar was visible, accessible, and full.

As an adult, I continued this tradition, seeking a cookie whenever I visited, often with my husband and children. My

dad shared that he, too, would still look for a cookie from that jar when he dropped by. The cookie jar embodied countless loving memories and represented my grandmother's unwavering consistency.

As a mother, I felt compelled to find my McCoy cookie jar like hers. With the aid of technology, I searched for it, expressing to her how much I adored that jar. However, at the time, financial decisions meant I had to postpone purchasing one for myself.

Months later, my grandmother told me, "Well, Kimmy, I put your name on that cookie jar, and when I'm ready to be done with it, it will be yours." Her gesture was meaningful, given our large family of four children, 12 grandchildren, 28 great-grandchildren, and even a few great-great-grandchildren. While I was grateful she said it would be mine, I understood this cookie jar was special to many, and it still could end up with someone else in my wonderfully large family.

When she told me it would be mine, I hugged her tightly, full of emotion, at the opportunity to own this piece of her legacy one day. Though I knew that when a family member passes, intentions regarding heirlooms could be altered, I held onto that hope.

Fast forward about nine years, and during a visit, my parents brought along a box of nostalgic items of mine to go through. As I opened the box and peeled away the packaging, I saw the cookie jar lid. At that moment, all those cherished memories with my grandmother flooded back, and tears to my eyes. Her encouragement to buy the National Geographic 1985 set at a garage sale, the time we put the fake spider in the bag of chips, working in her garden, her laughter, and her stories enveloped me.



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Maximizing Charitable Giving

by Christine Hayward | MBA, CISSM
Partner, Wealth Advisor



During annual reviews, I'm often asked about charitable gifting. If lifetime charitable gifting is of interest, there are many different ways to achieve that goal.

If you're over 70.5 years old, you're able to gift through your IRA as a Qualified Charitable Distribution (QCD) directly to the charity of your choice. While this won't reduce your taxable income, you won't pay tax on the gift. You're able to gift up to \$108,000 from your IRA in 2025.

If you're 73 or older, you must take Required Minimum Distributions (RMDs) each year from your IRA (in 2033 the RMD age will increase to 75). If you gift a QCD from your IRA, it will reduce the amount of RMD you pay tax on. For example, if your RMD was \$40,000 and you didn't gift a QCD, you'd pay tax on the entire \$40,000. If, however, you gave \$10,000 to a charity of your choice through a QCD, you'd only pay tax on \$30,000.

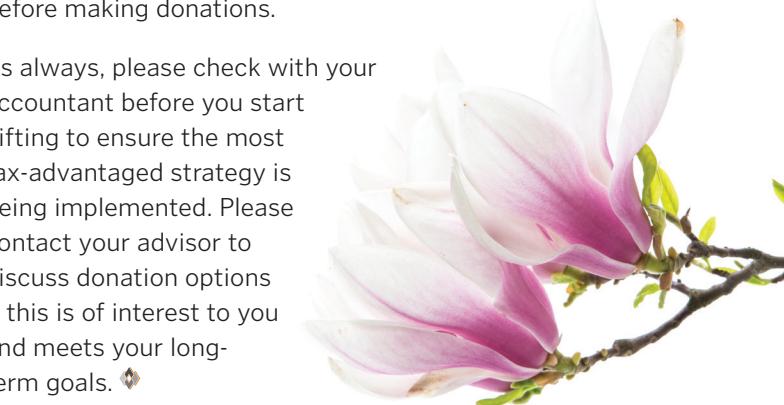
If you're under 70.5 years old, there are still other ways you can gift to charity and receive a tax benefit. If you're itemizing your deductions, you're able to add your cash and non-cash donations to the schedule to help reduce taxes. If you have an appreciated asset in a retail account, you're able to gift the asset directly to charity, thus avoiding capital gains tax.

There are limits on how much you can deduct for charitable deductions each year when you itemize. In 2025, charitable

contributions are generally limited to 60% of your Adjusted Gross Income (AGI), and non-cash contributions typically fall into a 30% or 50% limit of your AGI (depending on the organization you give to). If you donate more than the limit, you're able to move that amount forward to the next tax year. Please speak with your accountant if your donations are going to be above the limits, as there are limitations on how long you can move the additional amount forward to the next tax year.

If you are not itemizing your deductions, you may consider "bunching," where you group multiple donations into one year. For example, as a single filer, the standard deduction for 2025 is \$15,000 (if you're under 65 or blind). If your initial goal was to give \$10,000 (annually) to charity, you would give \$20,000 every two years instead, so you could itemize deductions every other year. There are other items that may appear on the itemized schedule, so be sure to speak to us before making donations.

As always, please check with your accountant before you start gifting to ensure the most tax-advantaged strategy is being implemented. Please contact your advisor to discuss donation options if this is of interest to you and meets your long-term goals. ♦



Legacy of Cookies

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This experience reminded me that her legacy, built through shared moments, generosity, and affection, transcended monetary worth. The cookie jar was more than just a vessel for cookies; it was a tangible reminder that true richness is found in the memories we create and the love we give.

So, this February, when my beloved G-Ma B passed away, I was able to look at the full cookie jar on my shelf and be thankful for all that she did for me and for what I now get to do for those around me. I get to create memories through little moments with the ones I love, and I always make sure cookies are in the cookie jar. ♦

Office Close Dates

The Markets, along with our office, will be closed in observance of Memorial Day on Monday, May 26, as well as Thursday, June 19, in observance of Juneteenth and Friday, July 4, in observance of Independence Day. ♦



Staying Secure in a Digital World

by Kim Cochenour
Partner, Chief Operating & Compliance Officer



Our mission is to educate our clients to have a strong understanding of online security, particularly regarding protecting private information.

We firmly believe that everyone must take proactive measures to protect themselves from the growing cyber security threats in today's rapidly evolving technological landscape. Hackers are increasingly targeting clients of financial advisory firms, primarily aiming to access funds.

At FORM Wealth Advisors, we implement internal security measures to protect the confidentiality of your information. We employ an advanced online password management program with two-factor authentication, ensuring secure password access. Password management systems

reduce the need to write down passwords or reuse them, significantly enhancing security.

We also connect to a VPN (virtual private network) for all our online access to help further protect us when we access our systems. We risk-review all of our third-party vendors through our compliance company to verify that they are also taking measures to protect our client data.

Furthermore, we conduct monthly security awareness training for our team, keeping them informed of current cybersecurity threats and effective prevention strategies. We adhere to strict custodial procedures for wire transfers, ensuring that funds are delivered safely and securely. Our IT firm manages the security of our devices, maintaining the highest levels of protection with the latest updates.

We are committed to safeguarding your information and educating you on protecting yourself in the evolving cybersecurity landscape. ☀

RECENT EVENTS



Tristan Crist:

We had a blast at our 2nd Annual Client Event at the Tristan Crist Magic Theatre! It was wonderful to see so many clients of all ages at this sold-out show. Thanks for making it a magical evening with us!



Valentine's Luncheon:

Thank you to all you lovely ladies who joined us at our annual Valentine's Day luncheon at Geneva National. We enjoyed connecting with you and sharing a meal in great company.



Candle Mercantile:

A wonderful day of candle-making at Candle Mercantile with clients and their guests! It was a joy to share this experience in honor of International Women's Day this past March.

YOU'RE INVITED!
SHRED EVENT



Saturday, April

26

9AM - 12PM

FORM Wealth Parking Lot
431 Geneva National Ave S.
Lake Geneva, WI

Here's a checklist of what to keep and what you should safely discard:

Keep 1 Year or Less:

- Credit card statements - 1 month for reconciliation purposes
- Household bills - 1 year, unless used as support for tax deductions
- Bank statements - 1 year
- Pay stubs - save 1 year's worth to check against W-2 then dispose
- Cancelled personal checks - 1 year unless needed for taxes, warranty, or insurance

Keep 3 Years:

- Expired insurance policies

Keep 7 Years:

- Investment account summaries, particularly if there are gains and losses
- Tax returns and supporting papers

Keep Indefinitely:

- Trusts, deeds, auto titles and wills
- Estate planning
- Medical history details
- Social Security and pension documents

Skillet Lemon Pepper Chicken and Orzo with Feta Sauce

Ingredients:

- ✓ 6 chicken thighs or breasts (skin on or off)
- ✓ 1/4 cup extra virgin olive oil
- ✓ 1/3 cup plain Greek yogurt
- ✓ 1 tablespoon lemon zest
- ✓ 1 tablespoon dijon mustard
- ✓ 4 cloves garlic, chopped
- ✓ 1 teaspoon dried thyme
- ✓ 1 teaspoon paprika
- ✓ 1 teaspoon onion powder
- ✓ salt and black pepper
- ✓ 6 slices thick-cut bacon, chopped
- ✓ 2 tablespoons salted butter
- ✓ 1 1/2 cups orzo pasta
- ✓ 2 cups chopped broccoli
- ✓ 1/4 cup sliced pepperoncini
- ✓ freshly chopped dill/basil, for serving

Feta Sauce:

- ✓ 4-6 ounces feta cheese
- ✓ 1/4 cup plain Greek yogurt
- ✓ 1 clove garlic, chopped
- ✓ 2 tablespoons lemon juice
- ✓ smoked paprika and chili flakes, to taste



Instructions

1. In a bowl, toss together the chicken, olive oil, yogurt, lemon juice, dijon, garlic, thyme, paprika, onion powder, and season with 1 teaspoon pepper and salt. If time allows, marinate for 30 minutes or overnight.
2. Preheat the oven to 425° F.
3. Add the chicken to a large skillet set over medium heat. Sear on both sides until golden, 3-5 minutes. Remove from the skillet.
4. Add the bacon and cook until crispy, 5 minutes. Add the butter and orzo. Cook until the orzo is toasted, about 2 minutes. Add 3 cups of water and the broccoli. Season with salt and pepper. Bring to a boil over high heat. Slide the chicken and any juices left on the plate back into the skillet. Add the pepperoncini. Bake, uncovered, for 15 minutes or until the chicken is cooked.
5. Meanwhile, make the feta sauce. Combine the feta, yogurt, garlic, and lemon juice in a blender and blend until creamy. Stir in the paprika and a pinch of red pepper flakes.
6. Serve the chicken and orzo topped with the feta sauce and dill or basil.



The Great Time Debate

As we've already "sprung forward" into Daylight Saving Time this year, it's a great opportunity to reflect on the ongoing debate between Standard Time and Daylight-Saving Time (DST). Daylight Saving Time, which involves moving the clocks forward by one hour in the spring, was first widely adopted during World War I to conserve energy by extending daylight hours into the evening. However, some argue that the practice no longer serves its original purpose and creates unnecessary disruption, particularly in our increasingly modernized society.

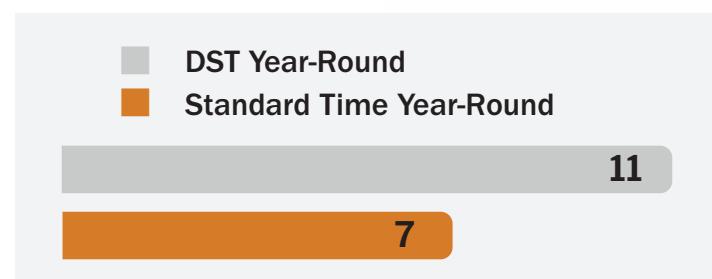
On the other hand, Standard Time, which follows the natural progression of time with no seasonal adjustments, was established in 1883 to standardize timekeeping across the U.S. While it offers a consistent approach year-round, many find the darker evenings during the winter months less desirable.

Supporters of Daylight Saving Time argue that it promotes outdoor activity, extends evening daylight hours, and may help reduce energy consumption. However, critics point out that it no longer results in significant energy savings in today's world and raises health concerns, including

sleep disruption and an increased risk of heart attacks. In contrast, advocates of Standard Time value its consistency, noting that it aligns more closely with our natural body rhythms. Some argue, though, that earlier sunsets in the winter can lead to lower mood and reduced productivity.



With these differing views in mind, the FORM team took a poll to see whether people would prefer Standard Time or Daylight Saving Time year-round. Here's what we found. ♦♦



Fly With Confidence – Reassuring Numbers

With recent air travel making headlines, many travelers may feel uncertain about upcoming plans. According to the 2024 Federal Transportation Statistics Report, air travel is the safest form of transportation, with U.S. airlines maintaining a strong safety record¹. A 2024 MIT study found that the risk of fatality in commercial air travel was just 1 per 13.7 million passenger boardings globally from 2018

to 2022—a significant improvement from 1 per 350,000 boardings between 1968 and 1977². The Federal Aviation Administration (FAA) reports that over 45,000 safe flights take off and land daily in the U.S³, reassuring travelers that flying remains one of the safest modes of transportation. ♦♦

1. U.S. Department of Transportation, Bureau of Transportation Statistics. Transportation Statistics Annual Report 2024. Retrieved from <https://www.bts.gov/newsroom/transportation-statistical-annual-report-2024>
2. MIT News. (2024, August 7). *Study: Flying keeps getting safer*. Retrieved from <https://news.mit.edu/2024/study-flying-keeps-getting-safer-0807>
3. Federal Aviation Administration. *Air Traffic by the Numbers*. Retrieved from https://www.faa.gov/air_traffic/by_the_numbers

UPCOMING EVENTS

FORM Movie Night

We have two exciting Movie Nights to announce. At Marcus Theatres Point Cinema near our Middleton office, we'll be showing Lilo & Stitch on Friday, May 23 at 6PM. On July 18, we'll be showing Smurfs at Emagine Theater in Lake Geneva. Popcorn and soda will be provided during both showings! You may reserve up to 4 complimentary tickets per household.

Limited seating is available — reserve online by scanning the QR code by your preferred location.



Lilo & Stitch

Marcus Theatres Point Cinema, Madison
7825 Big Sky Drive, Madison, WI 53719

Date: Friday, May 23, 2025
Time: 6:00PM, Doors Open at 5:30PM



Smurfs

Emagine Theater, Lake Geneva
2565 WI-120, Lake Geneva, WI 53147
Date: Friday, July 18, 2025
Time: 6:00PM, Doors Open at 5:30PM





FORM Travel Club

Holland & Belgium

Announcing Our Upcoming Travel Club Trip for Spring 2026!

Experience tulip season in full bloom on the Tulip Serenade River Cruise, sailing April 13-20, 2026, aboard the Amadeus Riva. This bucket-list journey through Amsterdam, Arnhem, Middelburg, Ghent, Antwerp, and Rotterdam offers a perfect mix of history, culture, and stunning spring landscapes. Visit the Keukenhof Flower Gardens, cruise Amsterdam's canals, explore medieval cities, and enjoy optional bike tours, tastings, and WWII landmarks. With vibrant tulip fields as your backdrop, this unforgettable adventure is a must for any traveler.

Cruise Fares

Provided by AMADEUS River Cruises - Rates are per person in USD based on double occupancy of a cabin. (Airfare not included)

Cabin Type & Decks

C-4 Haydn	\$2,293	B-1 Strauss	\$3,193
C-1 Haydn	\$2,597	A-1 Mozart	\$3,485
B-4 Strauss	\$2,971	Suite Mozart	\$4,047



Tulip Serenade Itinerary: April 13-20, 2026 | Amadeus Riva

- Day 1** Amsterdam
- Day 2** Arnhem
- Day 3** Middelburg
- Day 4** Ghent
- Day 5** Antwerp
- Day 6** Rotterdam
- Day 7** Amsterdam
- Day 8** Amsterdam

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

For more details, please head over to FORMwealth.com/travelclub or scan the QR code for the full itinerary and additional details.





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



Tyson Ray has been named to the Forbes 2025 Best-In-State Wealth Advisors List!

This recognition is a reflection of the incredible team that shows up every day, committed to serving our clients with care, integrity, and purpose.

**But most importantly, it's about who we have the privilege to serve.
To our clients—thank you for allowing us to be part of your journey.**

*"The only limit to our realization of
tomorrow is our doubts of today."*

Franklin D. Roosevelt



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