

WINTER 2026

INFORMATIONAL

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Looking Back, Looking Forward

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



It's a familiar phrase, but as we look ahead to 2026 and our 25th anniversary at FORM, it feels especially true: time flies.

As a child, I remember listening to my grandmother tell stories from 20 or 30 years earlier. At the time, those years felt impossibly far away. Now, in the present, these past 25 years seems to have passed unbelievably fast.

That feeling, that time somehow accelerates as chapters turn, has led me to reflect on my own journey. It brings me back to how uncertain the beginning felt.

As I approached my senior year of college, I knew I wanted a change. I pivoted from biological sciences to psychology and developed a growing interest in the stock market, which led to an internship at a local brokerage firm. Within six months, I graduated and accepted my first role as a financial advisor trainee. Those early years were challenging and formative, shaped by long hours of cold calling and invaluable lessons in listening and trust.

Over time, experience replaced uncertainty, and relationships began to form. I'm proud that many of the first families who believed in a 23-year-old advisor remain clients today. That early path eventually led me to join forces with a childhood friend, Tyson Ray, at AG Edwards, marking the beginning of what would become FORM Wealth Advisors.

I would like to say Tyson and I had it all figured out right from

the beginning, but as you know, it doesn't work that way.

As the industry evolved, it became clear that strong investment management alone wasn't enough. We chose to go deeper by expanding our education in arenas of insurance, tax and estate planning. That experience reshaped how we serve clients and established continuing education as a core value at FORM.

Still, the most meaningful lessons did not come from textbooks or certifications. They came from sitting across the table from you.

Over the past 25 years, you've taught us powerful lessons that continue to guide everything we do:

- 1. Actively listen.** In any relationship, listening helps build understanding and trust. We actively listen to you so we can understand who you are, what you do, what you enjoy, and how your wealth can support what matters most to you.
- 2. If we can, we will.** It's important to us to be present and helpful whenever we can. Whether that means coordinating a conversation with your CPA or estate attorney, or stepping in when life presents an unexpected challenge, our goal is to make things simpler and provide support where it's needed.
- 3. There's power in a relationship.** This may be the most important lesson. Money is personal and often emotional, shaped by family experiences, life lessons, and sometimes, regret. Over time, a strong client-advisor relationship allows us to better understand you, guide you through important decisions, and help your planning stay aligned as your life, family, and priorities evolve.

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What Led Me to Become a Certified Exit Planning Advisor® and Why It Matters for Your Future

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



A few years ago, I sat across from a business owner who said: “I know how to run this place... but I have no idea how to leave it.” I could feel the years of sacrifice, responsibility, and pride behind his words.

That conversation never left me.

I recently earned my Certified Exit Planning Advisor® (CEPA®) designation, and that moment is a big part of why I pursued it. It pushed me to keep learning and to find better ways to support the people who come to me when they're navigating big decisions. Although I've held the Certified Exit Planner (CExP™) for years, this new designation builds on that with more modern tools for today's succession planning needs.

But it's not just business owners in our local community who face these questions. The financial services industry is heading into a massive wave of advisor retirements, and the transition ahead will impact clients, families, and firms across the country.

I've talked with advisors who've spent their lives helping others and still don't know what their own exit looks like. I want to help change that. They deserve clarity and protection, too.

My life's mission is to help as many people as I can. As I look toward 2026, that mission feels clearer than ever.

I'm committed to showing up for my community, for the business owners who power it, and for the advisors who've spent their careers taking care of everyone else.

Part of living out that mission is making sure people know they don't have to navigate these decisions alone. If you're a business owner and succession has been sitting in the back of your mind, whether it feels urgent or far off, I'd be honored to walk through it with you.

And for those who aren't business owners, please know this: the tools and training behind the CEPA® designation strengthen every part of the planning work we do at FORM. I'm here for you, too. Wherever you are and whatever your next chapter looks like, you'll have support. 🍷

The Exit Planning Institute (EPI) owns the certification mark CEPA®, a designation awarded to individuals who complete EPI's required education and credentialing requirements in exit planning.



CWI UPDATE

Making a Difference

The Lighthouse Project in coastal Kenya is now complete and serving as a safe residential environment, community youth facility, and transitional space for college students who may not have a home to return to between semesters.

Practical features like rainwater collection help reduce resource strain, and older youth are finding ways to give back by mentoring younger students with similar backgrounds.

Funds from August's CWI Golf Event helped support the latest improvements and expansion of the campus, allowing Lighthouse to welcome and serve more young people in a stable and caring setting.

Lighthouse is becoming just what its name suggests, a beacon of hope for those navigating the path toward adulthood.

To learn more about current and upcoming CWI projects, visit www.cwi.org. 🍷



Family, Perspective, and 90 Years of Wisdom

by Kim Cochenour
Partner, Chief Operating & Compliance Officer



This past November, I traveled to Colorado with my husband and our daughters to celebrate my Papa's 90th birthday, a milestone that felt both joyful and grounding.

At 90, my Papa is still going strong. He is steady, sharp, and approaches life with a calm, level-headed perspective that makes you feel instantly at ease. He is also someone who has always expressed his love in simple, meaningful ways, especially through family.

One of his trademarks is that he has a nickname for just about everyone he cares about. My husband, for example, is lovingly known as "Diet Coke." Early on in our relationship, almost 20 years ago, my husband explained how to pronounce his last name, "coke-an-hour," and at the time, he happened to enjoy Diet Coke. The name stuck. It is a small detail, but it perfectly captures my Papa's warmth and his way of making people feel like they belong.

Generosity has always been central to who he is. He quietly helps his family, never seeking recognition, and is always willing to share whatever he has. Over the years, he has also shared plenty of perspectives, often summed up by one of his favorite sayings: "Sometimes you're the bug, and sometimes you're the windshield." It is a simple reminder that life has its ups and downs, and both are part of the journey.

One of my favorite moments from the trip was not the party itself, but the day before. We sat together in his apartment, simply catching up. My husband and daughters were with me as we shared updates, ate a piece of chocolate, exchanged a few hugs, and enjoyed being together. Nothing elaborate, just time. And moments like that are often the ones that matter most.

Being there left me feeling deeply grateful and reminded me that no matter how many years we are given, there is never quite enough time with the people we love. It reinforced the importance of family priorities and being intentional about showing up for one another.

At FORM Wealth, the "F" stands for Family, and that meaning feels especially personal to me. Family represents generational impact, shared experiences, and continuity.

I am incredibly grateful that my daughters have a relationship with their great-grandfather, that we are still making memories together, and that we continue to choose to make one another a priority.

Financial planning is ultimately about supporting what matters most. Sometimes the greatest reminder of that comes not from a statement or a strategy, but from a quiet afternoon, a shared laugh, and a piece of chocolate with someone you love. 💎



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A Simple Step with Lasting Impact

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



Beneficiary planning is one of the most important—and often overlooked—parts of a solid financial and estate plan.

Beneficiary designations determine who receives assets such as bank accounts, investment accounts, retirement plans, and life insurance policies. These designations typically override instructions in a will, making it critical that they are accurate and up to date.

In examining these designations, it is a prudent goal to conduct an annual beneficiary review. Life changes such as marriage, divorce, the birth of a child, or the loss of a loved one can quickly make existing beneficiary choices outdated.

Taking time each year to confirm that your listed beneficiaries still reflect your wishes helps ensure your assets are distributed as intended and reduces the risk of delays or disputes.

It is also wise to keep copies of all beneficiary designation forms on hand. Maintaining this documentation provides confirmation that beneficiaries were properly listed or

updated and can be invaluable for your records, advisors, and loved ones.

An annual beneficiary review is also an ideal opportunity to revisit other key estate planning documents, including your will and durable powers of attorney. Ensuring these documents remain current helps maintain clarity around your wishes and who can act on your behalf if needed. This review may also be a good time to discuss advanced planning strategies—such as revocable living trusts—which can offer greater control, privacy, and flexibility over how and when assets are distributed to family or other loved ones.

We understand this kind of planning can certainly slide down our to-do lists in life, but it is truly some of the most important planning time you will ever spend. As the new year begins, please consider making beneficiary and estate planning reviews a priority. A small investment of time now can provide clarity, confidence, and peace of mind for you and your loved ones well into the future. As always, if myself 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. 💎

Looking Back, Looking Forward

CONTINUED FROM PAGE 1

And it's those relationships, built over time, that make milestones like our 25th anniversary feel both meaningful and personal.

If my grandmother were here today, I'd tell her I finally understand her stories a little differently. The years don't feel so long once you're living them, and they're filled with moments you don't fully appreciate until you look back. Twenty-five years really does go by fast.

When I think about FORM and what we've built together, I

feel proud and honored. Proud of the history, yes, but even more honored at the opportunity you all have shared with us to serve.

While this anniversary year gives us a chance to look back, our focus remains on the future. Tyson and I are intentional about making sure FORM is built to live well into the future. That means teaching and mentoring the next generation of advisors who will continue helping you and your families navigate life's important financial moments. While we fully intend to be here for many years to come, we want you to feel confident knowing that thoughtful planning, continuity, and care are already in place for whatever the future holds.

Thank you for allowing us to be part of your journey. 💎

2026 Tax Updates

by Brayden Zettle | CFP®
Compliance Manager



As we enter 2026, there are some tax changes everyone should know about.

If you are funding a Traditional 401(k), 403(b), or 457 plan through work, the contribution limit has increased to \$24,500. If you are over 50, you can make a catch-up contribution of \$8,000, bringing the total amount to \$32,500. If you are funding a Traditional IRA or Roth IRA, the maximum contribution limit has increased to \$7,500; if you are over 50, the limit is \$8,600. If you are funding both an IRA and Roth, keep in mind that these limits apply to the total for contributing to both; you are not able to fund both by \$7,500.

Tax Rate	For Single Filers	For Married Individuals Filing Joint Returns	For Heads of Households
10%	\$0 to \$12,400	\$0 to \$24,800	\$0 to \$17,700
12%	\$12,401 to \$50,400	\$24,801 to \$100,800	\$17,701 to \$67,450
22%	\$50,401 to \$105,700	\$100,801 to \$211,400	\$67,451 to \$105,700
24%	\$105,701 to \$201,775	\$211,401 to \$403,550	\$105,701 to \$201,775
32%	\$201,776 to \$256,225	\$403,551 to \$512,450	\$201,776 to \$256,200
35%	\$256,226 to \$640,600	\$512,451 to \$768,700	\$256,201 to \$640,600
37%	\$640,601 or more	\$768,701 or more	\$640,601 or more

Source: Internal Revenue Service, "Revenue Procedure 2025-32."

The standard deduction will be increasing this year, too. If you are a single filer, the new amount is \$16,100, and the married filing jointly amount is now \$32,200.

If you file single and are over 65 or blind, you receive an additional \$2,050; if you are over 65 and blind, the amount increases to \$4,100. If you are married and filing jointly or separately and are over 65 or blind, each qualifying individual receives an additional \$1,650. If you are over 65 and blind, each qualifying individual receives \$3,300.

If you are funding an FSA (Flexible Spending Account) or HSA (Health Savings Account), the limits will be increasing as well. For an FSA, the maximum contribution is \$3,400. For an individual funding an HSA, the maximum is \$4,400, and it is now \$8,750 for families. If you are over 55, you qualify for an additional \$1,000 contribution.

Lastly, the annual gift tax exclusion amount remains \$19,000 per person for 2026. If you plan on gifting more than \$19,000 to one individual (or \$38,000 if you are a married couple gifting to one individual), please consult your advisor and accountant to discuss any tax ramifications.

These are only a few of the tax changes for 2026. As always, if you have any questions or would like to learn more about additional tax changes, please reach out to us. I hope you have a happy and healthy 2026! 🍷



2025 Tax Document Dates

As you begin the New Year, you may be thinking about preparing for your 2025 State and Federal Tax Returns due April 15th. As you might remember, Raymond James sends the 1099(s) (which report income interest, dividends, and capital gain by account) as each account is ready, not in one final packet. Your tax documents may be sent to you on any one of these mailing dates:

- January 31** – Mailing of year-end retirement tax packets for 1099-R and 5498s if applicable
- February 15** – Mailing of original 1099s and 5498s if applicable
- February 28** – Mailing of amended 1099s and those delayed due to special holdings
- March 15** – Final mailing of any additional original 1099s as needed



Estate Planning Is Your Family's Constitution

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



When many people hear the term “estate planning,” they often think of legal documents or conversations focused solely on death.

In reality, estate planning is much more than that. It is an ongoing, living conversation about your values, your goals, and the legacy you want to create for the people and causes you care about most.

Much like a constitution provides guidance and continuity over time, a well-designed estate plan evolves alongside your life.

As circumstances change, whether through career growth, marriage, children, business ownership, retirement, or other major life events, your plan should evolve as well. Estate planning is not a one-time checklist, but a process that adapts as your priorities and the lives of your beneficiaries change. At its core, it reflects what you want to happen, who you want to help, and how you want your legacy to be experienced.

One tool we often use to bring clarity to these conversations is an estate allocation report. While percentages can be helpful, numbers often tell a more powerful story when viewed together. Seeing how percentages translate into real dollar amounts helps families better understand the true impact of their decisions. This perspective frequently leads to deeper discussions about fairness, intention, and the long-term effects of a legacy.

Estate planning also doesn't have to wait until the end of life. Many families find great fulfillment in giving while living. Supporting charitable causes, helping loved ones during important life moments, or intentionally passing down values alongside resources allows you to experience the impact of your generosity in real time. These moments often become some of the most meaningful parts of a family's story.

While estate planning is not solely about taxes, thoughtful tax planning remains an important part of the conversation.

The objective isn't tax avoidance for its own sake, but rather ensuring that more of what you've built flows to the people and purposes you care about most. Proper planning helps align your financial decisions with your broader family and legacy goals.

Another often overlooked element of estate planning is beneficiary education. Preparing beneficiaries involves much more than explaining documents. Education can begin early and continue through every stage of life, from understanding work and earning, giving and generosity, saving and spending, managing debt, insurance, and investing basics, to navigating major milestones such as buying a car or home, career changes, marriage, children, and retirement. When education grows alongside life experience, beneficiaries are better equipped to thoughtfully steward what they receive.

At its heart, estate planning is about conversation. Some of the most important discussions don't happen in conference rooms; they happen around the kitchen table. Open, intentional dialogue helps reduce confusion, prevent conflict, and ensure everyone understands not only what the plan is, but why it exists.

Our role is to help guide families through these conversations with clarity and intention. From reviewing allocation strategies and modeling real-world outcomes to coordinating with estate attorneys and supporting beneficiary education, we work to align your financial plan with your values. Estate planning is not about paperwork. It's about people. And when done well, it becomes one of the most meaningful elements of your overall financial life. ♦



25 Years of FORM: Built to Last

by Kim Cochenour
Partner, Chief Operating & Compliance Officer



This year marks FORM Wealth's 25th anniversary, and taking a moment to reflect on that milestone fills me with both pride and gratitude.

I joined FORM in 2019, coming from a very different industry and knowing far less about finance than I do today. What ultimately gave me the confidence to take that step into a full-time position was alignment with the firm's values and the character of its founders. People I trusted consistently described Luke and Tyson as stand-up guys, and that mattered to me. Over time, working alongside them on the leadership team, I have seen their character firsthand. That experience, and the way those values show up in both decisions and relationships, is a big part of why I am proud to be here.

As a leader and partner in the firm, I feel a deep sense of responsibility for the work we do. Managing people's life savings is not something we take lightly. I am humbled to play a role in helping steward that responsibility and to continue building alongside Luke and Tyson as we look ahead to the next 25 years of FORM. The foundation we've built allows us to make hard decisions thoughtfully and in alignment with our values, always with our clients' best interests at the center.

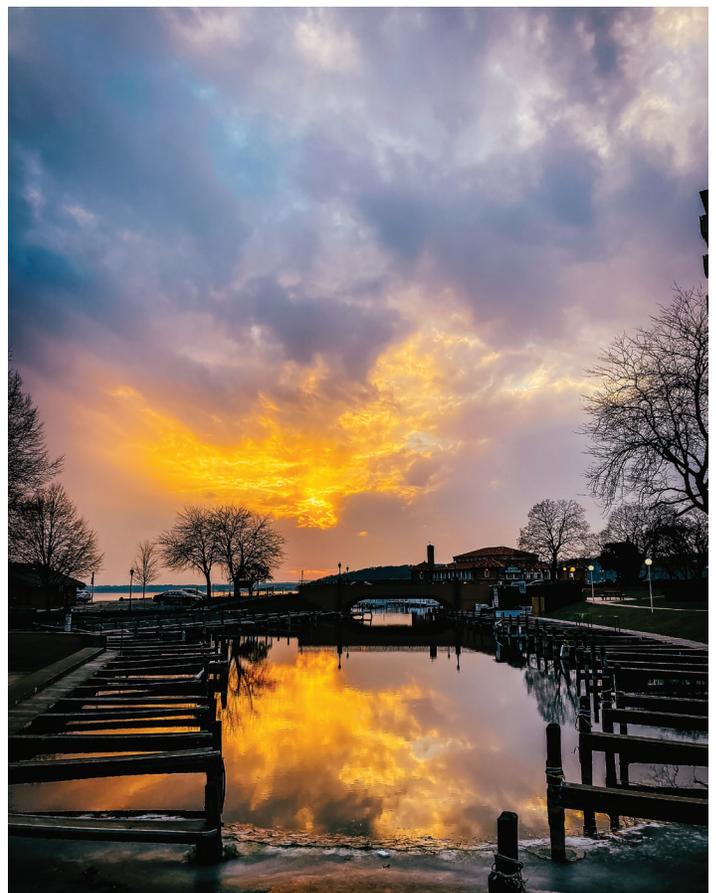
Often, when people think about finance, they do not expect there to be so much heart involved. One of the greatest privileges of my career has been seeing just how much care, integrity, and humanity exist within this firm. That care is lived out every day in how we serve clients, how we support one another as a team, and how seriously we take the trust placed in us.

I am incredibly grateful to our clients, many of whom have been part of FORM's story for years. Your trust is the reason this firm exists, and it is what motivates us to continue doing this work with intention and integrity. I am also proud of the team we have today and excited about developing the next generation of advisors and leaders who will carry this work forward.

As we mark this 25-year milestone, we are excited to celebrate throughout the year with our clients, our team, and our community. We would not be here without any of you, and this anniversary belongs to everyone who has been part of the FORM journey.

Reaching 25 years is no small accomplishment. It speaks to a firm built with purpose, guided by values, and focused on longevity. FORM is built to last, and I am honored to help continue a legacy rooted in care, responsibility, and lasting impact for generations to come.

Thank you for being part of the FORM family and for allowing us to walk alongside you. 🍷



Helping Parents Transition Financial Responsibility



As our parents age and are no longer able to manage their lives as they once did, we may face some uncomfortable decisions. There may come a time when we need to take away their car keys, arrange in-home care, or begin managing their finances.

These are difficult transitions that no family looks forward to, but compassion, open communication, and advance planning can help make them more manageable. Conversations about finances can feel sensitive. Parents may worry about their decline, feel embarrassed about mistakes, or even resent what they see as an invasion of privacy.

Still, when you begin to notice changes such as missed bill payments, uncharacteristic spending, excessive generosity, or susceptibility to scams, it is time to step in. The challenge lies in protecting your parents' financial well-being while also respecting their independence.



Here are five ways to strike that balance:

1. Begin money discussions early

Do not wait for a crisis. By starting conversations while your parents are healthy, you can gradually learn about their financial situation and help ensure important documents are in order. Ask if they have a will and where it is kept, whether they have a safe-deposit box, and if they have signed a power of attorney. Encourage them to meet with a financial advisor if they do not already work with one.

Getting signatures and plans in place while your parents are still mentally competent avoids the more complicated and costly process of pursuing guardianship later on.

2. Plan for long-term care

The cost of care can be overwhelming. Home care may exceed \$100,000 per year, and nursing facilities can top \$200,000 annually. Options for covering these costs include:

- **Self-pay:** Using personal savings, income, or retirement funds.
- **Long-term care insurance:** Policies that cover home care, assisted living, and nursing facilities, depending on benefits.
- **Medicaid:** The largest payer of long-term care in the U.S., but with strict eligibility limits on assets.

For example, in Wisconsin in 2025, an individual must generally have no more than \$2,000 in countable assets to qualify for nursing-home care through Medicaid. If married, the spouse at home may retain up to \$157,920 under the Community Spouse Resource Allowance. Medicare, on the other hand, does not cover custodial care, though it may pay for a limited stay in a skilled nursing facility following hospitalization.

Navigating these rules is complex, and professional guidance can be invaluable.

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Fraud Checklist



If you ever believe your financial information may have been compromised, it's important to know what steps to take.

Acting promptly can help contain the situation and reduce further impact. The checklist below outlines the actions we recommend in those early moments. While you're focusing on these items, our team begins working behind the scenes to help safeguard your investment accounts and support you throughout the process.

- ✓ **Review your accounts daily**
Log in to all financial accounts at least once per day and look for unfamiliar transactions, login alerts, or changes to account settings.
- ✓ **Contact your bank**
Call your bank and credit card companies to report potential fraud and ask them to review recent activity, place alerts, or issue new account numbers if needed.
- ✓ **Change your passwords**
Update passwords for banking accounts, email accounts, and any websites or apps linked to your financial information. Use a unique password for each account.
- ✓ **Freeze your credit**
Place a free credit freeze with all three credit bureaus to prevent new accounts from being opened in your name: Experian, TransUnion, and Equifax.
- ✓ **Check your credit report**
Review your credit report for unfamiliar accounts or inquiries. You can get a free report from each bureau at: www.annualcreditreport.com
- ✓ **Report the incident to IdentityTheft.gov**
File a report at www.identitytheft.gov to create a personalized recovery plan and official documentation of the incident.
- ✓ **File a police report (if appropriate)**
Consider filing a police report if money was stolen, your identity was used to open accounts, or documentation is required by a financial institution. 📍

Helping Parents Transition Financial Responsibility

CONTINUED FROM PAGE 8

3. Organize important documents

Gather information on your parents' bank accounts, credit cards, debts, insurance, income sources, tax returns, property titles, and online account details. Keeping everything secure and organized will reduce stress during an emergency and simplify ongoing financial management.

At FORM Wealth, we regularly review these details with our clients and provide safekeeping to ensure everything remains current.

4. Involve other family members

Caring for aging parents often leads to disagreements about responsibilities and inheritances. To minimize

conflict, document conversations and financial transactions, hold family meetings when appropriate, and keep siblings informed. Transparency builds trust and helps prevent misunderstandings later on.

5. Seek professional support

Taking over a parent's finances is not a do-it-yourself project. Financial advisors, elder-care attorneys, and tax professionals can provide expertise and peace of mind throughout the process.

Moving Forward with Confidence

Planning for a parent's care is emotionally challenging, but doing so early helps ensure smoother transitions and reduces stress for the whole family. At FORM Wealth, we integrate this type of planning with retirement strategies, estate planning, and caregiving solutions.

If you would like to explore how we can support your family, please do not hesitate to reach out. 📍





FORM Movie Night

A few weeks ago, we hosted our latest Matinee Movie at Emagine Theater in Lake Geneva & Middleton. Clients joined us for *Wicked: For Good*, the second of the musical installment. Thank you to all who attended this sold-out event! Keep your eye out on social media for our summer movie night announcement. 🍿



Giving Tuesday Drive

This year, more than 250 items were donated to help support families during our annual food drive! Donations were shared with WayForward Resources, an organization that does incredible work serving families in need. Thank you for helping us make a meaningful difference this season! 🍿



Upcoming Shred Event this April 25!

Clean out those file cabinets and join us Saturday, April 25. From 9AM - 12PM at our Lake Geneva office, our shredding trucks will be parked outside and ready to shred your unwanted papers. This complimentary event will be conducted by a professional shredding company and is designed to help you securely dispose of your sensitive information and protect your identity. Last year was such a success, that there will be two trucks at April's event to expedite the process. This event is open to all in the community! 🍿

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

Creamy Cauliflower Pasta Carbonara

Instructions

Pasta Carbonara

1. Heat the olive oil in a large sauté pan over medium heat. Add the spring onions and cook, stirring occasionally, until softened, about 2 minutes. Add the garlic and cook until the onions and garlic are turning light golden. Add the sauce, pasta, and peas and heat everything through, stirring occasionally, about 2 minutes.
2. Once hot, stir in the cheese and parsley, season with smoked salt and black pepper to taste and place in a serving bowl. Sprinkle with bread crumbs and serve immediately.

Creamy Cauliflower Sauce

1. In a medium saucepan, cover the cauliflower with vegetable stock and simmer, partially covered, until really tender, about 20 minutes. Blend the cauliflower and stock till smooth with a blender or hand blender. While the blender is running, slowly pour in olive oil to emulsify.
2. Store any leftovers airtight in the refrigerator and use as a creamy sauce, warm or cold.



Ingredients

Pasta Carbonara

- ✓ 1 tablespoon olive oil
- ✓ 1 cup sliced spring onions or green onions
- ✓ 2 tablespoon chopped garlic
- ✓ 1 cup Creamy Cauliflower Sauce (from below)
- ✓ 2 cup dried pasta, cooked al dente pasta (for the rigatoni we used, this was 2 cups dry pasta)
- ✓ 2/3 cup fresh or frozen green peas, cooked in salted water
- ✓ 1/2 cup Scant, chopped flat-leaf parsley

- ✓ 6 tablespoon finely grated Parmesan
- ✓ Smoked sea salt, to taste (optional)
- ✓ Freshly ground black pepper, to taste
- ✓ 1 tablespoon toasted bread crumbs, or more to taste

Creamy Cauliflower Sauce

- ✓ 2 cup cauliflower florets (in roughly 1/2-inch pieces)
- ✓ 2 1/4 cup vegetable stock or broth
- ✓ 1/2 cup olive oil
- ✓ Salt to taste

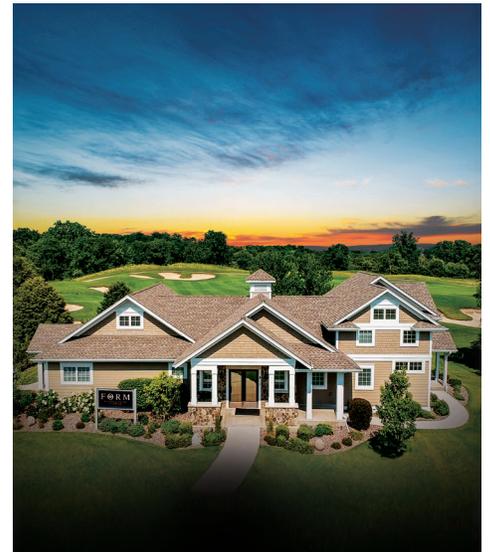
Welcome Jackson Burk!

We're excited to welcome Jackson Burk as a Client Associate on the FORM Wealth team. Jackson grew up in southern Wisconsin, where his parents instilled in him values of integrity, curiosity, and hard work. These qualities continue to shape how he approaches both life and his career.



Jackson is completing his degree in Finance with an emphasis in Financial Planning from UW-Whitewater and will graduate in May. He joined FORM as an intern in 2025, gaining hands-on experience with client service and financial planning. He passed the SIE exam and is studying for the Series 65 exam. He's also actively pursuing Life & Health insurance licenses, with the long-term goal of becoming a CERTIFIED FINANCIAL PLANNER™. Jackson is passionate about helping families pursue meaningful financial outcomes and looks forward to building lasting relationships with the clients he serves.

When he is not in the office or in class, you will likely find Jackson cheering on the Badgers or the Brewers, enjoying Wisconsin sports, or training for triathlons, which is his favorite way to stay active. We're grateful to have Jackson on board and look forward to the impact he will make for our clients and our team. 🍄



Office Close Dates

The Markets, along with our office, will be closed in observance of President's Day on February 16, 2026. 🍄





From left to right: Jeanne Kretschmer, Tobie Green, Jackson Burk, Adam Kierzek, Rhonda Baior, Brayden Zettle, Jesse Schrock, Luke Kuchenberg, Tyson Ray, Kim Cochenour, Sarah Olsen, Tyler Rima, Billy Lauderdale, Chelsea Matthews, Rachel Worland, Deneen Krantz



“The future depends on what you do today.”

—
Mahatma Gandhi

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