



SPRING 2026

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



**Travel has a way of changing your perspective, sometimes subtly and sometimes in a much deeper way.**

This past March, I had the opportunity to travel to Israel on a trip that had originally been planned for 2024 but was postponed due to the Israel-Gaza conflict. What began as a long-anticipated family experience rooted in history and faith ultimately became something more meaningful than I expected.

The trip itself was designed as a historical and cultural tour, giving us the chance to better understand the roots of our Christian faith, Jewish culture, and the complex history of a region shaped by centuries of conflict and resilience. It also carried personal significance for our family. Conversations about this trip were part of what inspired my son Austin to pursue his own experience in the region, which made the opportunity to finally go feel even more meaningful.

While the history was powerful, what stood out most to me was something much more human. In a place that has experienced so much division over time, I witnessed moments where those differences seemed to fall away.

**When danger was present, it did not matter who you were or what you believed. A bomb does not distinguish between religion or background. In those moments, people simply cared for one another.**

That experience stayed with me. It reinforced a belief that I think is true for all of us, that there is something within us that naturally leans toward caring for others. Without that, humanity would not have endured. I have seen glimpses of this in other parts of the world as well, and seeing it again in Israel reminded me that even in difficult places, there is a foundation of good that shows up when it matters most. That is what gives me hope.

Experiences like this also have a way of stripping life down to what is essential. I have felt this before during travels to Haiti, and I felt it again on this trip. The things we often use to define ourselves such as our careers, titles, financial success, and status lose their importance in those moments. They have no real influence. What remains is a clearer understanding of who you are at your core.

There is a sense of clarity and even peace that comes with that realization. It becomes an opportunity to recognize both the good within yourself and what truly matters. The challenge, at least for me, comes after returning home. It is

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# The Hardest Thing Is Standing Still

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



When markets drop sharply, most of us do not experience it as a number on a screen. We feel it. It is emotional. Retirement security, a grandchild's college fund, years of disciplined saving, all of it can feel like it is slipping away in real time.

That feeling triggers something deeply human: the need to act, to regain control, to do something. And yet, in investing, acting on that impulse is often the most costly decision we can make. The investors who come out ahead over time are not necessarily the ones who made the smartest investments. They are the ones who had the discipline to stay the course when everything in them said to make a change.

Let's start with biology. Part of the reason staying calm is so difficult comes down to the way our brains are built. To put it simply, we are wired to react. When danger appears, whether it is a charging lion or a plunging portfolio, the instinct to flee kicks in long before rational thinking can catch up.

In markets, fleeing looks like selling. And selling feels like control, even when it is not. This is compounded by a psychological pattern called loss aversion. We feel the pain of a financial loss about twice as intensely as we feel the pleasure of an equivalent gain. A \$20,000 drop hits immediately and personally. A future recovery feels distant and uncertain. So the emotional math almost always favors getting out, even when the evidence says otherwise.

What makes this harder is that money is never just money. It is tied to our identity and ego, our sense of security, and our deepest fears about the future. A market downturn does not just affect an account balance. It can bring up anxieties about providing for a family, fears of starting over, or the weight of years of hard work feeling suddenly fragile. These are not irrational reactions. They are human ones. But when those emotions drive decisions, when fear becomes the portfolio manager, the results are predictably damaging. Investors sell low, lock in real losses, and then face a second agonizing question: when do I get back in? Most wait until things feel safer, which usually means missing the early stages of a recovery. They sold low and bought back in high, paying a steep price for the temporary comfort of feeling like they did something.

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## CWI UPDATE

### Making a Difference

Progress continues at Chikanda Primary School in Malawi, improving the daily experience for more than 650 students. A major milestone is the arrival of handcrafted desks, allowing Level 8 students to learn from desks instead of the floor—boosting comfort and focus.

Construction is advancing on a new school office, with roofing complete and plastering underway. Once finished, it will free up classroom space and improve the learning environment.

Renovations to the main classroom block are also beginning, with materials already in use. Upgrades will extend to teacher housing and bathroom facilities, supporting the broader school community.

Excitement within Chikanda is evident, as each step reflects the impact of CWI supporters. Your generosity is strengthening education and creating lasting opportunity. To learn more, visit [www.cwi.org](http://www.cwi.org).



# What You Don't See Matters Most

by Kim Cochenour  
Partner, Chief Operating & Compliance Officer



**When most people think about working with a financial advisor, they think about the meetings. The annual review.**

A check-in call. A conversation when something big changes. And while those moments matter, they are only a small part of the relationship.

In reality, there are dozens of touchpoints throughout the year that never require a meeting. Much of the work happens quietly in the background, designed to make things feel simple and steady on your end. We thought it might be helpful to give you a look into that.

## Ongoing Cash Flow Management

- Your financial plan is not something we set once and revisit a year later.
- Throughout the year, we are monitoring distributions and account balances to keep everything aligned with your needs. When spending changes or markets shift, we evaluate whether adjustments to your withdrawal rate make sense.
- We are also thinking about required minimum distributions and the tax impact of each decision, helping ensure your cash flow is both sustainable and efficient.

## A Team Behind Every Decision

- Even if you have one primary advisor, you have a full team supporting you.
- We meet regularly to discuss client situations, share ideas, and learn from one another. Advisors bring different perspectives, and more complex decisions often include input from senior wealth advisors.
- There are also ongoing informal conversations throughout the week. When something unique comes up, it is rarely handled in isolation. This team approach helps ensure decisions are thoughtful and well-rounded.

## Coordination Around Taxes

- To us, taxes are not just a once-a-year conversation. Throughout the year, we coordinate with CPAs, use

software to analyze your situation, and stay aware of planning opportunities.

- As year-end approaches, we evaluate potential strategies to improve outcomes, whether that involves gains, losses, or other planning considerations. When appropriate, we collaborate directly with your CPA so decisions are coordinated, not siloed.

## Coordination with Estate Attorneys

- We also work behind the scenes with estate attorneys to review your documents and help ensure your wishes are clearly reflected.
- We help identify when updates may be needed and bring accountability to getting documents completed and kept current.
- In many cases, we also help facilitate conversations with your children or beneficiaries so expectations are clear and transitions are smoother. These conversations can be difficult, but they are often some of the most meaningful.
- Our goal is to help make the transfer of wealth as thoughtful as the process of building it.

## Staying Ahead of What Might Impact You

- The financial landscape is always evolving.
- Our team stays current through industry events, continuing education, and ongoing internal discussions. When something new arises, we take time to evaluate it carefully, gather data, and talk through its potential impact.
- Only after that process do we decide whether it is worth recommending to you.

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# Creating Impact By Giving While Living

by Brayden Zettle | CFP®  
Compliance Manager



**For many families, the idea of gifting is something reserved for the future. It is often viewed as part of an estate plan, something that will happen later, after everything else is in place. But in many cases, waiting may mean missing the opportunity to see the real impact those gifts can make.**

We regularly work with clients who have built meaningful wealth over time and are living on a fraction of what they could. Their portfolios continue to grow, and their long-term plan often includes passing assets on to children, grandchildren, or charitable causes. The conversation then shifts from *if* they will give, to *when* and *how*.

For some, that means helping children at pivotal moments in life. We have seen families use gifting to assist with a home purchase, pay down debt, support education, or simply provide flexibility during a busy stage of life. For others, it may involve supporting grandchildren as they begin their careers or take their first major financial steps.

There are also clients who are deeply charitably inclined. In those situations, gifting strategies can be aligned with both personal values and tax efficiency. Whether through retirement accounts or other assets, thoughtful planning can allow clients to support the organizations they care about most in a meaningful way while they are still here to see the difference.

## What Really Matters

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easy to get pulled back into the routines and expectations of everyday life and to place importance on things that felt insignificant while I was away.

Since coming back, I have been thinking about how to stay connected to that perspective. How to remember that

One of the most memorable ways we have seen clients give is through shared experiences. Multi-generational trips, family gatherings, or milestone celebrations can create lasting memories that extend far beyond the dollars spent. In these cases, clients often recognize that part of what they planned to leave behind can instead be experienced together now.

**What stands out in all of these conversations is that gifting is rarely just about money. It is about impact.**

It is about helping the next generation at a time when it matters most, supporting causes that align with personal values, and creating moments that bring families closer together.

Our role is to help bring clarity and confidence to those decisions. We walk through what is possible, how it fits within the broader plan, and what the long-term implications may be. In many cases, clients are surprised to learn they have more flexibility than they realized.

With the right structure and intentional planning, gifting does not have to be a one-time decision. It can become an ongoing part of your strategy, allowing you to make a meaningful difference today while still staying aligned with your long-term goals. If this is something you've been considering, even in the early stages, we can help you think through what that might look like and how it could fit within the bigger picture. 💎

beyond everything else, it is not the external things that define us, but rather who we are and how we show up for others. That is something I am continuing to reflect on and something I hope to carry with me moving forward.

And as for our family's travels to Israel, it seems the story may not be finished just yet. Our oldest son is already planning his own trip to Tel Aviv this fall. So we will see how his experience unfolds. Maybe third time's a charm. 💎

# A Bigger Perspective on the U.S. National Debt

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



**When I was growing up, if anyone asked my grandmother how my grandfather was doing, she would always respond with the same**

**phrase: “Compared to what?”**

It is a simple question, but a powerful one. Without context, numbers and situations can sound much more alarming or reassuring than they actually are.

That same idea applies to the way we talk about the U.S. national debt. If you only look at the debt by itself, the numbers are staggering. The national debt has reached roughly \$38 trillion, an all-time high according to data from the U.S. Treasury and the Joint Economic Committee. It has grown rapidly over the last several years and is often described as being “out of control.” Those concerns are real, and the economic, political, and social implications of government debt are important to take seriously.

**But the key question remains: “Compared to what?”**

One way to add perspective is to compare the national debt to the total net worth of American households. According to the Federal Reserve’s Financial Accounts of the United States, the combined net worth of Americans reached approximately \$180 trillion by the end of 2025.

In other words, the wealth of American citizens is nearly five times larger than the national debt. The comparison becomes even more interesting when we look at growth

over the last several years.

From 2020 to 2025, the U.S. national debt increased by roughly \$15 trillion. During that same period, the net worth of American households increased by more than \$60 trillion, based on Federal Reserve data tracking household assets and liabilities. Much of that growth has been driven by increases in home values, stock markets, and other financial assets.

That means the wealth of Americans has been growing significantly faster than the government’s debt.

This does not mean the national debt is not an issue. It still raises legitimate questions about fiscal policy, government spending, and long-term sustainability. However, looking at the numbers in context can help us avoid viewing the situation in isolation.

When a country’s citizens are creating wealth at a pace that far exceeds the growth of government debt, it changes the broader financial picture. A growing, productive economy creates more resources, more income, and ultimately more capacity to manage or reduce that debt over time.

So yes, the national debt is large. Yes, it deserves attention. But like my grandmother used to say, it is always worth asking: Compared to what?

Sometimes a little perspective can make a big difference in how we understand the numbers. 💎

Sources: National Debt: US Department of Treasury, US Citizen Net Worth: Federal Reserve Board, <https://fred.stlouisfed.org/series/BOGZ1FL192090005Q>, <https://fred.stlouisfed.org/series/GFDEBTN>



## Office Close Dates

The Markets, along with our office, will be closed in observance of Memorial Day on Monday, May 25, as well as Friday, June 19, in observance of Juneteenth and Friday, July 3, in observance of Independence Day. 💎



# Financial Clarity for Both Spouses, No Matter What

by Jesse Schrock | CFP®  
Wealth Advisor, Client Service Supervisor



**In many households, financial responsibilities naturally fall to one person. Over time, that division becomes routine.**

One spouse manages the accounts, tracks the details, and makes the day-to-day decisions, while the other takes a more hands-off approach.

While this dynamic works for many couples, it can create challenges if something unexpected happens. If one person suddenly needs to step in, they may be left trying to navigate accounts, income sources, and financial decisions without a clear starting point.

That is why part of our role is to help simplify and organize everything along the way. We work to ensure accounts are clearly structured, income sources are easy to understand, and important information such as beneficiaries, contacts, and account details are documented in one place. This allows us to step in and support a surviving spouse if needed, while also making the transition as smooth as possible.

One of the most common gaps we see is a lack of shared understanding around cash flow. Knowing what is coming in, what is going out, and how that supports your overall

plan is foundational. In many cases, one spouse knows these numbers down to the dollar, while the other may not have a clear picture at all.

Something as simple as reviewing bank and credit card statements together on a regular basis can make a meaningful difference. It creates awareness, encourages shared decision-making, and helps both spouses stay connected to the plan.

For those still working and building wealth, this clarity is especially important. Income can vary, expenses can change, and decisions around saving and spending have long-term implications. As retirement approaches, understanding what your portfolio needs to replace becomes even more critical.

**Our goal is not to change roles within a household, but to create confidence, clarity, and continuity. These conversations don't have to feel overwhelming or complicated.**

In many cases, getting started is the hardest part. If you're not sure where to begin, we're here to help guide the conversation by providing structure, asking the right questions, and helping both spouses feel informed, prepared, and supported every step of the way. 🌟

## What You Don't See Matters Most

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### Creating a Seamless Experience

- We want your experience to feel organized, responsive, and easy.
- Behind the scenes, we are constantly refining our processes and workflows to serve you with more speed and less friction. That includes improving

how information is managed, reducing duplication, and enhancing visibility across your financial picture.

- We also hold ourselves accountable through internal metrics and ongoing analysis so we can continue improving over time.

### More Than the Meetings

- The meetings will always matter. They are where we connect and make decisions together.

- But they are not where most of the work happens.
- The real work is in the consistent effort between those moments. The collaboration, the monitoring, and the coordination that continues whether there is a meeting scheduled or not.
- It is what allows us to be proactive instead of reactive. And it is a big part of what it means to be a FORM client. 🌟

# Turning Tax Season Into a Planning Opportunity

by Adam Kierzek | CFP®  
Wealth Advisor



Tax season is often viewed as a deadline. Documents are gathered, returns are filed, and once it is complete, most people move on until the following year.

**In reality, a tax return can be one of the most valuable planning tools available when used proactively.**

Many of the questions we're asked are related to recognizing capital gains, understanding how Social Security is taxed, or making sure the correct amount is being withheld. These are common areas where small adjustments can make a meaningful difference over time.

As part of our process, we review tax returns and financial documents to identify opportunities for greater efficiency. This may include evaluating income levels to determine how capital gains are treated, adjusting distributions from retirement accounts, or aligning withholding so there are

fewer surprises at tax time.

We also help bring clarity to areas that often cause confusion. For example, receiving a large tax refund may feel positive, but it often means you have overpaid throughout the year. On the other hand, owing a significant amount may indicate a need for better planning or estimated payments. In both cases, the goal is to create a more balanced and intentional approach.

Gifting and charitable contributions are another area where planning can add value. Understanding how annual gifting limits work, how they relate to lifetime exemptions, and how charitable giving strategies fit into a broader plan can help ensure those decisions are both effective and aligned with long-term goals.

Ultimately, our role is to help you think ahead. As part of our ongoing work together, we'll continue to look for ways to make adjustments throughout the year so that each tax season becomes less about reacting and more about confirming you're on the right track. 💎

## The Hardest Thing Is Standing Still

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The financial consequences of that pattern are well documented. Missing just a handful of the market's best days can cut long-term returns dramatically. Many of those best days occur immediately after the worst ones, right at the moment fear peaks and the urge to sell is strongest. Over a lifetime of investing, two or three panic-driven decisions can cost far more than any single bad investment. The damage compounds quietly, often without the investor even realizing what was lost.

The most reliable protection against this is not willpower. It is a plan. A well-constructed financial plan and investment strategy does not eliminate volatility. It expects it and

fundamentally changes how we experience it. When your goals and investment strategy are clearly defined, a market downturn becomes something the plan already accounted for. It stops feeling like a crisis and starts feeling like weather, uncomfortable, temporary, and expected. That shift in perspective is powerful. It is the difference between reacting to the market and trusting the process built when emotions were not driving decisions.

At FORM Wealth, we understand that volatility is not a malfunction or an inefficiency of markets. It is a feature of them. Having a clear plan and a trusted advisor in your corner will not make uncertainty disappear. But it will give you something far more valuable than a prediction: the confidence and perspective to stay the course when it matters most. As always, if I or a member of our team can be of help in discussing your concerns or continuing this conversation, please let us know. 💎



# 25 Years of Lessons from the Families We Serve

by Kim Cochenour  
Partner, Chief Operating & Compliance Officer



For the past 25 years, we've had the privilege of walking alongside you through some of the most important moments in your lives.

You've partnered with us to help manage your wealth, guide decisions around cash flow, and provide a steady hand when markets become uncertain. We take that responsibility seriously and never forget the role we play.

As we reflected on this milestone as a team, we asked ourselves a simple question: what have we learned from the families we serve?

The answers came quickly, and they had very little to do with markets or portfolios. So before anything else, we want to say thank you. While we are here to guide and advise, we have been learning from you the entire time. Not just about money, but about what really matters.

## You've Shown Us That Mindset Shapes the Outcome

We've sat with many of you during seasons of real challenge, including health issues, loss, and unexpected life changes. What has stayed with us is how you chose to face it. We've seen resilience, perspective, and even gratitude in moments that would have been easy to meet with fear or frustration. You've reminded us that while we can plan for a lot financially, it is your mindset that often determines how the story unfolds.

## You've Reinforced What Real Wealth Looks Like

Over time, it becomes very clear that wealth is not defined by a number. The clients who seem the most fulfilled are the ones who are deeply connected to their families, their communities, and the people and causes that matter to them. You've shown us that those relationships are built with intention and protected over time, and they are always worth the effort.

## You've Given Us a Better Perspective on Money

At some point, money becomes what it always was: numbers on a page. What matters is what those numbers made possible. We've seen you choose to live fully, give generously, create experiences for your families, and support others in meaningful ways. You've shown us that the purpose of saving is security, and also the ability to enjoy, share, and see the impact of your decisions while you are here.

## You've Taught Us What Contentment Really Means

One of the most meaningful lessons we've learned is what it looks like when someone truly feels at peace with where they are. It is about knowing you have enough. The clients who reach that place carry themselves differently. There is a sense of clarity and freedom in how they make decisions. You've helped us understand that this kind of contentment is not something that happens by accident. It is built over time through preparation, discipline, and perspective.

## You've Redefined What Legacy Means

Many of you spent years doing what it takes to build something meaningful. What stands out most is how you choose to show. We've seen you care for your families, invest in your communities, and support the people around you in ways that leave a lasting impact. You've reminded us that legacy is something you live out every day.

## Thank You for Letting Us Be Part of Your Story

Our role is to guide, plan, and help you make thoughtful decisions, especially when emotions run high or markets become unpredictable. That will always be at the core of what we do. But the last 25 years have also shaped us because of you, because you have let us into your lives. We are a better team because of you. We are better people because of you. And as we look ahead to the next 25 years, we are grateful for the opportunity to continue learning right alongside you. 🌟

## Stay inFORMed!

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



# Redefining the Finish Line: The Goal of Financial Independence Before 65

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



For decades, “retirement” has served as the default destination of a working life, a finish line drawn somewhere around age 65, perhaps marked with a pension and a Medicare card.

## But a growing movement has been rewriting that script.

Concepts like FIRE (Financial Independence, Retire Early) and its more gradual cousin, Coast FIRE, in which you accumulate enough funds early that your investments grow to sustain you without additional contributions, reflect a fundamental shift in how people think about work, wealth, and time. For a growing number, waiting until 65 feels not just unnecessary, but like leaving some great years on the table.

**“Financial independence” tells a different story.** Financial independence is not about stopping. It is about having the freedom to choose, to work because you want to, not because you have to. It is a posture of empowerment rather than exit. Increasingly, the conversation is shifting toward achieving that posture in your mid-50s to early 60s, when energy, health, and curiosity are still very much intact. There is a practical argument worth acknowledging in favor of an earlier timeline. Health span does not always align with traditional retirement milestones. Many people reach their mid to late 50s in good health, but that is not guaranteed, and waiting until 65 or beyond to live on your own terms may carry its own risks. Building financial independence by 55 to 60 means more years of genuine vitality in which to enjoy it. It also means making decisions from a position of financial strength, not necessity.

Reaching financial independence a decade before the traditional retirement age requires focused intention from early in your career. The math of compounding interest on savings is clear. Earlier timelines demand higher savings rates. Targeting savings of 20 to 30 percent of gross income throughout your working years creates the kind of runway that makes earlier independence more realistic. With that savings, using tax-advantaged accounts such as 401(k)s or 403(b)s, IRAs, HSAs, and Roth vehicles is foundational. Maxing contributions annually, especially during peak earning years, can dramatically accelerate this accumulation phase.

Equally important is what happens inside those accounts. Owning a well-diversified portfolio of equities, maintained with a disciplined investment strategy and regularly reviewed allocation, is vital to this multi-decade endeavor. Markets will cycle, circumstances will shift, and a thoughtful plan, built and managed with professional guidance, can help keep both the strategy and the plan on track through all of it.

One of the quieter threats along the way is lifestyle inflation, sometimes called lifestyle creep. As income rises, it can be easy to allow spending to rise with it. Larger homes, more expensive cars, or more frequent vacations can quietly erode the ability to save and invest for the future. Those who reach independence early tend to be deliberate about protecting the gap between what they earn and what they spend. Healthcare planning also deserves special attention. Leaving a career with insurance benefits before Medicare eligibility at 65 means funding coverage independently for potentially a decade. This is a line item that is easy to underestimate and must be built into the plan early.

Once the financial and investing plans are in place, there is another important aspect that spreadsheets do not capture. Financial independence is as much a mental shift as a financial one. Many people arrive at this milestone with a nagging question: now what? The structure, identity, and purpose that a career provided do not simply vanish because the need for income does. Even those who planned carefully can find themselves feeling an unexpected loss of rhythm or sense of self when that chapter closes. If unprepared, the transition can feel disorienting in ways that catch even the well-prepared off guard.

**But this is not a problem. It is an invitation.** At FORM Wealth, we understand that financial independence does not end the journey. It changes it. It opens space for a different kind of discovery: how you want to spend your time, who you want to become, and what contribution looks like when it is entirely on your own terms. Some people find new professional chapters. Others deepen relationships, pursue long-dormant passions, or contribute in ways that money cannot measure. The goal is not simply to accumulate enough to stop. It is to build the freedom to begin again, with intention, on your terms, and with enough runway to enjoy every mile of it. ♦



## FORM EVENTS



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



## FORM Movie Night

We're excited to announce our next Movie Night. At both Marcus Theatres Point Cinema in Middleton and Emagine Theater in Lake Geneva, we'll be showing *The Mandalorian & Grogu* on Friday, May 22 at 6PM. Popcorn and soda will be provided. You may reserve up to 4 complimentary tickets per household.

The evil Empire has fallen but Imperial warlords remain scattered throughout the galaxy. As the fledgling New

Republic works to protect everything the Rebellion fought for, they enlist the help of legendary Mandalorian bounty hunter Din Djarin and his young apprentice Grogu.

Limited seating is available. Reserve online by scanning the QR code by your preferred location. 💎

## The Mandalorian & Grogu Friday, May 22, 2026

6:00PM, Doors Open at 5:30PM

**Emagine  
Geneva Lakes**  
2565 WI-120  
Lake Geneva, WI 53147

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



# Grilled Lemon Herb Chicken Avocado Orzo Salad with Honey Mustard Bacon Dressing



## Instructions

1. To make the dressing. Combine all ingredients in a glass jar and whisk until smooth. Taste and adjust the salt and pepper.
2. In a large bowl, toss the chicken with 1/3 of the dressing. Let sit 10 minutes. Set your grill, grill pan, or skillet to medium-high heat. Grill the chicken until lightly charred and cooked through, turning halfway through cooking, about 10 to 12 minutes. During the same time, grill the bell pepper, until lightly charred, then chop.
3. Bring a large pot of salted water to a boil. Boil the orzo to al dente, according to package directions. Drain. Add the hot orzo, cheddar cheese, blue cheese, and 1/3 of the dressing, toss to combine. Add the chicken, grilled peppers, lettuce, tomatoes, and bacon, tossing to combine.
4. Top the pasta with avocado. Season with freshly cracked pepper and salt. Serve warm or cold.

## Ingredients

### Dressing

- ✓ 1/3 cup extra virgin olive oil
- ✓ 3 tablespoons honey
- ✓ 3 tablespoons grainy dijon mustard
- ✓ juice of 1 lemon
- ✓ 2 tablespoons white balsamic vinegar
- ✓ 1/2 cup mixed herbs, chopped (rosemary, oregano, basil)
- ✓ 1 small shallot, grated
- ✓ 2 cloves garlic grated
- ✓ kosher salt, black pepper, and red pepper flakes

### Salad

- ✓ 3/4 pound boneless skinless chicken tenders
- ✓ 1 bell pepper, quartered
- ✓ 1 pound dry orzo pasta
- ✓ 1 cup cubed cheddar cheese
- ✓ 1/4 cup crumbled blue cheese (optional)
- ✓ 2 cups shredded red leaf lettuce
- ✓ 1 cup cherry tomatoes, halved
- ✓ 6 slices cooked bacon, crumbled
- ✓ 1 avocado, sliced

## Tristan Crist

We had a blast at our 3rd 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. Having the entire theater filled with FORM clients made the night even more special. Thanks for making it a magical evening with us! ✨



## Calendar Update

You'll find an updated calendar magnet included with this month's newsletter. Our previous version repeated a few days, which, as it turns out, isn't how calendars are supposed to work. We hope this one keeps things a bit more on schedule. ✨

## 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. ✨





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



We're honored to be named a Forbes Best-in-State Wealth Management Team!  
Thank you to our clients for the opportunity to serve you and to our incredible team for the commitment you bring to serving families well.

*"Let us not look back in anger, nor forward in fear, but around us in awareness."*

*James Thurber*

**FORM**  
WEALTH ADVISORS  
*A Better Life.*

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