

FALL 2026

INFORMATIONAL

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Making Room for What Matters

by Kim Cochenour

Partner, Chief Operating & Compliance Officer



In January, our oldest daughter signed a contract to work at Covenant Harbor summer camp.

She was heading into her junior year of high school, and for most of the summer, we'd only see her from Friday night until Sunday morning. For the first time, time together as a family of five wasn't simply a given.

That realization made my husband, Tim, and me decide we wanted something on the calendar to look forward to when summer ended. We had visited Sanibel Island before Hurricane Ian and always talked about bringing our girls back. So within days of our daughter signing her contract, we booked a condo on the beach and flights for August.



wanted to. Although, much to my girls' disappointment, that last part didn't actually happen.

When August finally arrived, I was reminded over and over again why we had made room for the trip. I remember the girls walking onto the beach and seeing what seemed like millions of shells scattered along the shoreline. One night after dinner, the five of us were swimming in the ocean when dolphins began cresting just yards away.



Those were the moments. Not necessarily the big excursion we had planned or something we had spent months anticipating. Just the five of us, technology left behind, swimming in the ocean together and watching dolphins go by.

We spent the week exploring, swimming, collecting shells and, most importantly, simply having time with each other.

We also had family pictures taken one evening near sunset. I'm especially grateful for them because I know the years ahead will look different. As our girls get older, there will be jobs, college, friends, activities and eventually lives of their own. The opportunities when it's guaranteed to be all five of us will become fewer.

January had felt early to plan something for August. But it wasn't. August arrived more quickly than I expected, and I'm so glad we planned ahead. Putting that week on the calendar meant we protected it before anything else could fill the space.

We spend a lot of our lives planning for what's ahead. We save for retirement, prepare for college, and make plans for someday. Those things matter. But I've been reminded that sometimes planning well also means making room for what matters right now.



Our trip gave us beautiful pictures, a lot of shells, and some pretty incredible memories. More than anything, it gave us a week when it was simply the five of us. And right now, that feels like something worth making time for. 🍁



Where Did the Time Go?

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



Time flies when you're raising a child. Becki and I have found ourselves asking the same question repeatedly these past several weeks: Where did the time go?

Our oldest, Jackson, has entered his senior year of high school. The milestone shouldn't feel strange to us. We went through it ourselves. We've watched friends with older children experience it with their families, but now that we're here, in this moment, it seems hard to believe.

It feels like just yesterday Jackson was running around saying "fidge-a-gator" instead of refrigerator or telling me about the snake he caught in the backyard. Now we're talking about senior pictures, college applications, and what comes after high school.



Photo of young Jackson with his present day self generated with AI.

Suddenly, something that always seemed far in the future is right in front of us. As we've started visiting colleges in this past year, I've found myself thinking about more than which school might be the right fit. I'm thinking about what this next chapter represents. Before long, Jackson will be making more of his own decisions and building his life outside our home.



As a parent, there are mixed emotions that come with that.

There are so many things I'll miss but remember fondly from his childhood. Building LEGO spaceships together. Reading to him before bed. Watching *Curious George* on a rainy Saturday morning. Listening to him tell me about the mountains he wanted to climb someday.

At the same time, there is so much I'm looking forward to.

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CWI UPDATE

Building Brighter Futures

CWI continues to make a meaningful impact in communities across Africa. At Chikanda Primary School in Malawi, improvements now include a new office building and bathroom facilities, creating a better environment for students and staff. In Zambia, CWI is also financing the construction of a new home for a grandmother raising eight grandchildren.

Work is well underway, with local Pastor Quistin overseeing the project. Also in Zambia, plans are moving forward for a new elementary school in partnership with The Feeding Spoon. The school will serve children who currently meet for instruction in a pig barn. Once the land is officially titled, construction can begin on a dedicated space where these children can learn and grow.



These projects are possible due to the generosity of CWI supporters and trusted partners on the ground. To learn more about current and upcoming CWI projects, visit www.cwi.org.



What Does Your Money Need to Do For You?

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



Before deciding how your money should be invested, it helps us to understand what you need that money to do.

One of the things I've learned after more than 25 years in this business is that investing gets a lot easier to understand when you stop thinking about investments first, and start thinking about what the money is for. That's a big part of how we've been working with you at FORM.

You may have heard us call our process **Total Relationship Investing, or TR Vest™**. Or you may simply recognize it from the conversations we've had with you: *What income is coming in? What do you need to live on? What expenses are ahead? How much should stay readily available? And what can remain invested for the future?* Those conversations are TR Vest at work.

Early in my career, I learned how to invest by picking stocks. The idea was straightforward: find good companies, buy them, and hopefully sell them for more someday. But after living through the tech bubble, the financial crisis, and plenty of market cycles since, I've come to believe that managing someone's wealth requires a different perspective.

When it's your money - with your retirement, your family, and your plans attached to it - the question isn't simply, "What should we invest in?" It's "What does this money need to do for you?"

Your money has different jobs

Some of your money needs to be available now. Some may be needed next year. And some may not be needed for many years. We don't believe those dollars should be treated the same.

Through TR Vest, we align your money with when you expect to need it. Generally, funds for near-term needs remain readily accessible. Money you'll need over the next year or two may be held in reserve. And money intended for longer-term needs can remain invested with more time to weather the inevitable ups and downs of markets.

We don't try to time the market. We try to time your money to your life.

TR Vest™ | TOTAL RELATIONSHIP INVESTING

How we invest for the longer term

For the portion of your wealth that can remain invested, we don't rely on one firm's prediction about what markets will do next. Our investment strategy incorporates long-term research from multiple industry sources, blends those perspectives, and accounts for inflation. That research helps form the foundation for how we diversify and allocate your investments. The goal isn't to find this year's winner. It's to build a portfolio suited to the job your money needs to do.

And yes, we think about taxes

No one wants to pay more in taxes than necessary. I certainly don't. Investment decisions in taxable accounts can affect your tax picture. So, when we consider making a change, taxes are part of the conversation, but they aren't the only consideration.

We also weigh risk, diversification, your income needs, and what's happening in your life. Sometimes it makes sense to defer a gain. Other times, realizing a gain may be the right decision to reduce risk or better position your wealth for what's ahead. Our goal is to make thoughtful decisions with your whole financial life in view. That's the "Total Relationship" part of Total Relationship Investing.

TR Vest isn't an investment fund or an outside investment company. It's our process for bringing together much of the work we're already doing with you.

When we talk about your cash needs, your income, your investments, your taxes, and what's ahead in your life, we're looking at how it all works together. Ultimately, it's about making sure your wealth supports the life you're living today while preparing for what's ahead. ♦

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What Shapes the Way We Think About Money?

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



As a father of three young children, I'm at a very different stage in life than many of the clients I work with.

My wife and I are still building our financial life. We're raising a family, making decisions for today and thinking about what we want the years ahead to look like. Working with many of you has made me realize that we're currently shaping the future that many of us talk about in our meetings together.

Whether we're aware of it or not, our kids are growing up around the financial decisions we make. They're forming their own ideas about saving, spending, and what money is for. And someday, they'll bring some of those lessons into their own financial lives. Just as all of you did.

Perceptions about money started somewhere

Think back to what money was like in your family growing up. Maybe your parents talked about it openly. Maybe they rarely discussed it at all. Money might have felt plentiful, or there may have been times when things were tight. Perhaps having plenty of cash available created a sense of security.

Experiences like those can stay with us for a long time. I see it regularly in conversations with clients. Two people in the same household can look at exactly the same financial picture and feel very differently about it. One spouse might be comfortable keeping relatively little cash in the bank, while the other feels better with a much larger reserve. There's usually something influencing those preferences.

The same can be true of how comfortable we are investing or spending money we've worked hard to accumulate. Or how we react when markets become uncertain. Sometimes what looks like a financial decision has as much to do with our personal experiences as it does with the numbers. Recognizing that isn't about deciding whether those lessons were right or wrong; it's simply an opportunity to understand ourselves a little better.

The story behind your wealth

To help others understand your financial life, it helps to consider the following questions: What is important to you? What goals do you have? Why did you make certain decisions? What have your life experiences taught you?

For many who have spent decades building a financial life,

answers to those questions may come naturally. Children are likely adults now or grandchildren may be part of the picture. What began years ago as building a career and saving for retirement has become something larger. Now there's a legacy to consider.

Legacy doesn't have to mean just deciding who eventually receives which of your assets. It also brings an opportunity to share some of the perspective and life lessons that came from building your wealth. Then deciding how you want to share that story with your loved ones.

Being intentional about the next phase of life

Legal documents remain an essential part of planning, but they might not capture everything you may want the people you care about to understand. Your experiences, values, wishes, and the reasoning behind your financial decisions can provide important context for the people who may someday be responsible for the wealth you've built.

We've begun to call this part of our service legacy planning. Our goal with it is to help you begin capturing those important thoughts, wishes, and life lessons and bring them together in a personalized guide.

When you're ready, it can also help create a roadmap and opportunities for conversations with the people you choose to involve, so they have a chance to learn from your experiences and be a part of your financial wishes for the future.

I'm still at the beginning of that process myself. I don't know exactly everything that my kids will remember about the financial decisions my wife and I make today, but being an advisor has made me more aware that we're teaching them something. As our financial lives evolve, we have an opportunity to become more intentional about which lessons we share and carry forward. ♦

Adding legacy to the conversation

During your Annual Review, we're creating more space to talk with you about the people who may one day inherit or help steward the wealth you've built, and what you'd want them to understand more about when that time comes. ♦

Compared to What?

Artificial Intelligence vs. Advisor Intelligence

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



Artificial intelligence can analyze information faster than ever before. But some of the most important financial questions require more.

AI is becoming part of everyday life remarkably quickly. It can summarize information, analyze data, compare scenarios and answer questions in seconds. In financial planning, those capabilities can be useful, but there are some things we don't believe should be handed over to AI.

I recently had a conversation with a client who had been experimenting with AI to project his retirement. Eventually, our conversation came around to a decision he was considering: should he pay off his mortgage when he retires, or keep the money invested and continue making payments?

AI can help analyze those options. It can compare interest rates, expected returns, cash flow and the potential financial impact of either decision. What you might not be asking AI to decide for you is how you will feel about living with a mortgage in retirement.

What matters to you

AI is very good at working with facts. Give it enough information and the right prompt, and it can produce an extraordinary amount of analysis. But your financial life isn't just an equation waiting to be solved.

Maybe paying off your mortgage isn't mathematically optimal under a particular set of assumptions, but becoming debt-free would give you a tremendous sense of freedom. Maybe the opposite is true. Perhaps keeping more money available gives you greater flexibility and makes you feel more comfortable.

The better question may be: which decision helps you live the life you want?

Asking the right questions

One of the limitations of using AI independently for financial decisions is simple: you generally have to tell it what you want to know. Ask a question, and it will try to answer it - but what if you're asking the wrong question?

An important part of our role is sometimes challenging the premise itself. Instead of immediately answering, "should I pay off my mortgage?" we may first need to understand why you're considering it. That conversation can lead somewhere very different from where the original question started.

Financial decisions frequently involve evaluating competing priorities rather than arriving at a single correct answer. AI can help us analyze those decisions more efficiently, but analysis and judgment aren't the same thing.

That's where we believe Advisor Intelligence matters alongside Artificial Intelligence; knowing the person behind the numbers well enough to combine financial information with experience, judgment, and an understanding of what matters most to them.

Where AI fits at FORM

At FORM, we're interested in how AI can help us work more efficiently, analyze information, and explore scenarios. Used well, technology can give us more time for the work that requires human judgment.

Ultimately, we're not simply trying to find the answer that produces the best number on a spreadsheet. Our ability to help you live a better life comes from knowing you and your family over time, and assisting you in making financial decisions that meet your goals. ♦

Grateful for the relationships we share

As another year winds down, we're reminded how much the relationships we share with you all mean to us. Being part of your lives and the plans you're making for the future is something we truly value. We're especially grateful when you introduce friends and family to FORM and invite us to be part of their lives, too. It's a privilege to continue to walk alongside you, and we look forward to all that the year ahead will bring. ♦



Planning for the Big Moments in Life

by Adam Kierzek | CFP®
Wealth Advisor



I recently had the opportunity to put some of my own financial planning advice into practice.

My fiancée, Kristina, and I got engaged this year during a trip to Banff National Park in Alberta, Canada. I proposed at Moraine Lake on the first morning of our trip. She knew an engagement might be coming sometime this year, but I managed to surprise her by doing it on day one.

It was a great way to begin an exciting stage of our lives. And now, like many newly engaged couples, we're planning a wedding and everything that comes with it. We recently booked our venue for 2028, which means a lot of the financial conversations I have with clients are becoming conversations I'm having at home, too.

Start planning with the end goal in mind

When you have a significant expense on the horizon, we first want to understand the whole picture. A wedding is a good example. How much do you expect it to cost? Will you receive any additional support? When will the expenses occur? And most importantly, how can you pay for it without compromising the other priorities in your financial plan?

Kristina and I started with an estimated wedding budget and then worked backward. We talked with our families about how they may wish to support us, but we also wanted to make sure our plan didn't depend entirely on that help.

For us, avoiding debt to pay for the wedding is important. So we've been adjusting our monthly responsibilities and intentionally setting aside money for this goal. Just as important, those wedding savings are separate from the emergency reserves we want to maintain. A big expense shouldn't leave you without resources for the unexpected.

Give yourself time to prepare

That same thinking applies when I'm sitting on the other side of the table as an advisor. I often work with parents or grandparents who want to help pay for a loved one's wedding. Usually, they have an idea of how they'd like to support the couple.

If we know you expect to need a significant amount of cash, we can begin planning for it well in advance. Generally, it helps us to know about larger anticipated expenses 12 to 18 months ahead of time when possible. That gives us an opportunity to think about how those upcoming cash needs fit within the investment strategy rather than waiting until an invoice arrives.



There isn't one right way for families to provide that support, either. Some families prefer to give their children a set amount and let them manage the wedding expenses themselves. Others prefer to pay invoices as they come due. That's partly a financial decision and partly a family decision.

The amount can be a family conversation, too. For example, if families have multiple children and hope to provide similar support to each, it can be helpful to consider that intention before deciding how much to plan for the first wedding.

Planning beyond our special day

For Kristina and me, getting engaged has prompted some bigger conversations as well. Marriage means becoming one financial household. We're talking about how we'll eventually combine accounts and responsibilities, as well as things like life insurance, wills, and powers of attorney. We're looking beyond the cost of one day and thinking about the financial life we're building together.

That's also a good reminder that financial planning isn't only about retirement or investments. It can help you prepare for the moments you hope are coming next. A wedding. A new home. A family trip. Helping your children. Retirement. When we know those things are on the horizon, we can help you begin preparing for them well in advance. 💎

What Are They Learning from You?

by Tyler Rima
Client Advisor



When it comes to money, some of the most important lessons we teach our children may happen without us ever realizing we're teaching them.

Having a young child has made me realize how much children learn before we ever sit down to teach them. That's especially true with money.

Long before children understand investing, taxes, or retirement accounts, they're watching how we make choices. They hear how we talk about money. They notice when we save for something, when we decide to wait, and even how we react when a financial decision doesn't go as planned.

As a relatively new parent, many of the bigger money conversations are still ahead for my family. But I'm realizing that the example we set starts much earlier.

As parents and grandparents, there are simple ways we can be more intentional about the financial lessons we pass along:

1. Let them see you make choices

One of the most important financial lessons is that having the ability to buy something doesn't necessarily mean we should. Children notice when we distinguish between something we want and something we truly need.

As they get older, those conversations can become more meaningful and include discussions about:

- Why did you choose one car over another?
- Why are you saving for a particular goal?
- Why might you decide not to make a purchase even though you can afford it?

Those everyday decisions demonstrate that money is a tool and using it well means making choices.

2. Show them the value of waiting

Sometimes "not yet" teaches more than "yes" or "no." Saving toward something meaningful gives children an opportunity to experience delayed gratification firsthand. The lesson isn't simply about spending less. It's about learning to pause, plan,

and decide whether something is still important after the initial excitement has passed. That's a skill that can serve them well long after childhood.

3. Give them money to manage

Eventually, financial lessons can become financial experiences. An allowance, earnings from a first job, or birthday money can create opportunities to practice saving, spending and giving.

As children get older, consider giving them responsibility for certain expenses or a budget for an activity. The amounts don't have to be large. The objective is to give them the experience of making choices while the consequences are still relatively small.

4. Talk about money

Money doesn't need to be a mystery. That doesn't mean children need to know every detail of your financial life, but age-appropriate conversations about how your family makes decisions can be incredibly valuable.

As children mature, those discussions can expand to include saving, investing, charitable giving, debt, and eventually the responsibility that may accompany wealth. The goal is to help them become comfortable thinking and talking about it.

5. Let them make mistakes

This may be the hardest one, especially as a parent. If a child spends too much on something they later regret, our instinct may be to step in, however a small mistake today can provide a valuable lesson before the stakes become much larger.

We can model this ourselves, too. Most of us have made financial decisions we would handle differently today. Sharing those experiences and what we learned from them with our children can be more powerful than pretending we've always gotten everything right.

Being a good money role model is about helping your children develop judgment and confidence to make thoughtful choices of their own. Because long before we pass along wealth, we're passing along the way we think about it. ♦



Rites of Passage: A Week on the Unalakleet with my Youngest Son

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



I've always believed some of the most important moments with those we love cannot be left to chance. They require intention.

For each of my three sons, I created what I called “Rites of Passage.” These are individual father-son trips at ages 14, 16, and 18. The final trip, when each turned 18, was a guided fishing adventure on Alaska’s Unalakleet River during the peak of the silver (Coho) salmon run in August.

This past August, it was Carson’s turn. He’s the youngest of my three boys and the one who has always loved fishing the most.

Ever since I took his older brother Nelson six years ago, Carson has waited for his own week on that river. He had seen the photos and heard the stories. Still, nothing prepared him for the reality of Alaska; the vastness, the beauty, and the fishing that lives up to every legend. If you’ve ever seen *A River Runs Through It*, you get the picture. At least when it comes to the fishing.



fillets, enough to share with family and friends for months. But as good as the fishing was, the best part was being unplugged for a week.

For a full week there was no cell reception and no internet. No emails, no screens, and very few distractions. You sleep, you eat, you fish, and you talk. Without all the things that normally compete for our attention, you end up having conversations that don’t always happen at home.

Life has a way of filling our calendars for us. Yet the moments we later treasure almost never appear by accident. When I booked this trip the previous summer, I had no clear picture of what either my schedule or Carson’s would look like a year later. I only knew that if I put a non-refundable deposit down and locked the dates, the trip would happen. And it did.



The Unalakleet River Lodge is the only guided fishing lodge on the river, located in remote northwestern Alaska not far from where the river meets the Bering Sea. There are no competing boats from other lodges, no crowds, and - importantly for this trip - no cell reception or internet. For a father and son who wanted a week of fishing and uninterrupted time together, it was hard to beat.

The fishing this year was exceptional. We came home with 84 pounds of carefully packaged salmon



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When Something Doesn't Look Right

by Brayden Zettle | CFP®,
Compliance Manager



Fraud can happen quickly. A little preparation now can make it easier to know what to do next.

October is Cybersecurity Awareness Month. Even though we're continually monitoring the security of our online systems, it's a good reminder that protecting your financial information also means knowing what to do if something doesn't look right.

Fraud doesn't always arrive with an obvious warning. It might begin with an unfamiliar transaction, an unexpected password reset, a suspicious email, or a call that seems legitimate. When something happens, it can be difficult to know what deserves your attention first.

That's why one of the best things you can do is prepare before you ever need to respond. If you suspect an account or personal information has been compromised, acting quickly can help limit the potential impact.

That may include contacting the financial institution involved, securing affected accounts and passwords, reviewing other accounts for suspicious activity, and monitoring your credit.

Remember, you don't have to figure out every next step on your own. If you're concerned about something involving your financial accounts or personal information, contact your FORM Wealth Advisor. We can help you think through the situation and determine what may need your attention.

To make those first moments a little easier, we created a Fraud Response Checklist you can keep on hand. It walks through practical steps for protecting your accounts, credit, and personal information after suspected fraud.

Scan the QR code to download a copy or stop by the FORM office to pick up a printed checklist. Keep it somewhere easy to find, so it's there if you ever need it. 📱



Where Did the Time Go?

CONTINUED FROM PAGE 2

Watching him spread his wings

I'm looking forward to watching Jackson spread his wings, leave the nest, and become his own man.

There will be decisions he gets right and others he gets wrong. I will always hope that he succeeds. I also know he'll fail at some things, pick himself back up, and try again. That's part of growing up. Becki and I have spent all these years trying to prepare him for that, and now we're reaching the point when we have to trust him to begin doing things for himself.

I want him to look at his future with optimism; to have goals, make plans, and pursue things that matter to him. Yes, the time has gone fast. And yes, there are days when I would love to go back and do some of it all over again. Isn't that life?

When we're young, we want so badly for time to speed up. Then, at some point, perhaps when we have children of our own, all we want is for it to slow down.

I'm sure there are lessons I missed along the way. But I also feel incredibly fortunate for the time I've had with both Jackson and Lauren while they were young. And now we have the opportunity and blessing to make new memories; different memories. This next season certainly won't look like the one before it. That's the point. As hard as it will be to have this chapter end, I'm excited to see what Jackson will do in the next one. 📖



Important Considerations Before the Year Ends

by Billy Lauderdale | CFP®
Wealth Advisor



As the end of the year approaches, there are a handful of financial planning conversations we revisit with clients.

It's a time when we help you realize there may still be an opportunity to make thoughtful moves before December 31.

Required minimum distributions, or RMDs

If you're required to take a distribution from your IRA, we want to make sure that happens on time. But beyond simply taking the distribution, there are a few things worth considering:

- Will the funds contribute to an upcoming expense?
- Should we withhold taxes from the distribution?
- If charitable giving is already in the plan, does it make sense to consider a qualified charitable distribution (QCD)?

Taxes are another big part of our year-end work

Throughout the year, you may have income coming from several places like an IRA, pension, investments, and other sources. Your portfolio may also have generated capital gains or dividends.

By fall, we have a clearer picture of how those pieces come together. That's when a tax projection can be especially helpful. We can estimate where you may stand for the year and determine whether enough has already been paid through withholding or estimated tax payments. If an adjustment is needed, we'd rather identify it now than have you encounter an unexpected tax bill in the spring.

Some of this work happens behind the scenes. For example, we run reports to see if your portfolio has generated larger capital gains than in past years and determine whether it makes sense to take a closer look.

Opportunities to give and enjoy

While taxes are an important part of year-end planning, a good year in the markets can also be an opportunity to think about what you'd like to do with the extra money you've made. Is there a bucket list trip you've been considering? Is there a home renovation that's been pushed aside for a while?

We also have quite a few conversations with clients about giving to their families during their lifetimes, and year-end can be a natural time to revisit those plans. If your plan includes the ability to do something that's important to you, we want to make sure we help you make that happen. Those are some of my favorite conversations.

There may also be tax considerations and gifting limits to think about. I enjoy talking about what happens after a gift is made. If you're planning to give a child or grandchild a significant amount of money, do they feel prepared for how to manage it?

We're available to meet with family members who are receiving gifts to help them understand their options and think through what they want a gift of money to accomplish. Many clients appreciate knowing that their children have someone they can turn to for another perspective as they weigh their options.

Reflecting upon your year

New Year's Day is one of my favorite holidays, not just because of the Rose Bowl, but also because it provides an opportunity to reflect on the year that just ended and enjoy the fresh start that comes with a new one.

Over the course of a year, your income may have changed. Markets may have moved. Your portfolio may have produced gains. You may have spent more or less than expected. Your family circumstances or priorities may look different than they did since last January. Sometimes those changes create planning opportunities we couldn't have anticipated at the beginning of the year.

But, before December 31 arrives, we want to make sure we've taken care of what needs to happen and considered what you might want to make happen, too. That's what makes year-end planning so valuable. It's about using what we know today to make thoughtful decisions about what comes next. ♦

Rites of Passage

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Friends often tell me they would love to do something similar with a son, daughter, or grandchild. My answer is always the same: it will not happen unless you plan it. Book the experience 12 months ahead. Pay the deposit. Put it on the calendar. You can work through logistics later. What matters is deciding, in advance, that the time together is non-negotiable.

Carson will soon leave home the way his older brothers did. These trips have made that transition a little easier for me. They give us a chapter that belongs only to the two of us; something we can return to in conversation for the rest of our lives. What I'll remember most is having an uninterrupted week with my son before the next season of his life begins.

I share this story not as advice from a financial advisor, but as a father who has learned that meaningful time rarely organizes itself. Many of you are grandparents now, or parents of adult children, or both. Some of you have no children of your own but have been blessed with others you love and who look up to you. You know how quickly the years move. The window for certain kinds of experiences closes faster than we expect.

So, I offer simple encouragement: book something with someone you love. It does not have to be fishing in Alaska. It can be a cabin in the Northwoods, a road trip to a national park, a week at the lake, or simply a carefully protected stretch of time with no agenda other than being together. The specific destination matters less than the decision to claim the time before life claims it for you.

In the end, the most valuable assets we steward are not only financial; they include the relationships that give our lives their deepest meaning. A week on a remote river with my youngest son reminded me of that truth once again. I hope it encourages you to create a few rites of passage of your own. 🍷



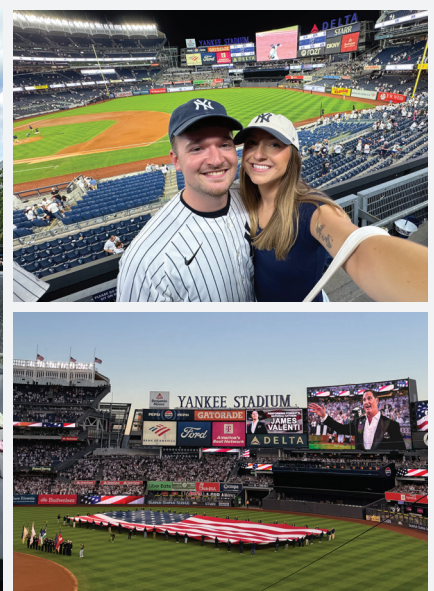
A Fall Trip to New York

by Billy Lauderdale | CFP®
Wealth Advisor

If you ask me about one of my favorite places to visit, New York City is high on the list.

This September, I headed back to the city for a long weekend that included a visit to the 9/11 Memorial & Museum. While I've previously visited the memorial site, this was my first opportunity to experience the museum.

And, of course, part of the appeal was simply being back in New York exploring the city, getting around on the subway, and enjoying the energy that keeps it among my favorite places to visit. 🍷



Here's What's New at FORM



Back to School, Ready to Learn

Thanks to your generosity, local students started the school year with the supplies they needed to walk into the classroom feeling prepared, confident, and ready to learn.

Each year, the WayForward Back-to-School Program provides backpacks and school supplies to more than 550 students, from 4K through college. We were grateful to collect donations in support of their efforts. Seeing our community come together to support students is always something special.

Thank you to everyone who donated and helped make the start of the school year a little brighter! 🍂



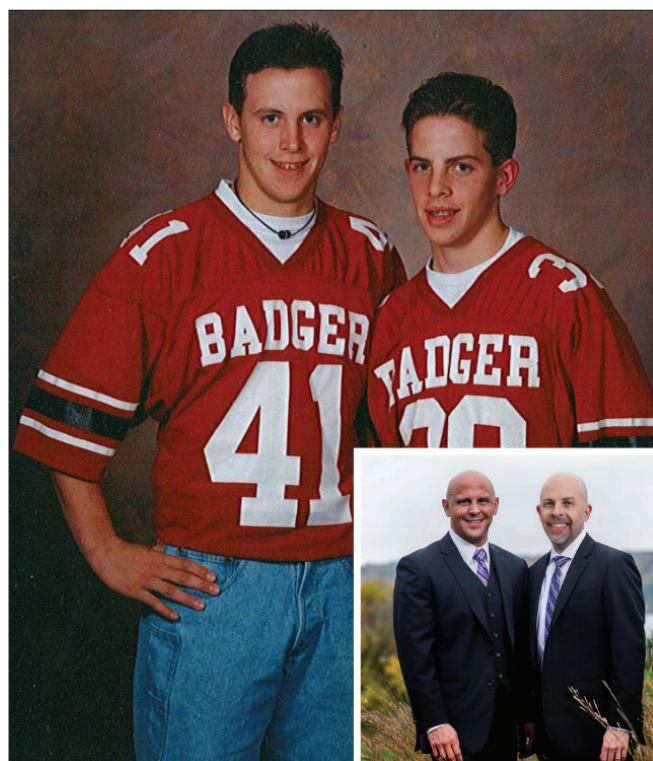
Office Close Dates

The markets, and our offices, will be closed in observance of Thanksgiving on November 26 and 27, Christmas on December 24 and 25, and New Year's Day on January 1. 🍂

Investing in Future Financial Leaders



As we continue to celebrate 25 years in business this year, we're proud to mark the milestone by investing in the next generation. Our new Future Financial Leaders Scholarship will award **two \$2,500 scholarships to Badger High School seniors** planning to attend a college or university and pursue a finance-related field. Applications are due March 5, 2027. The scholarship has special meaning for FORM's co-founders and Badger High School alumni, Tyson and Luke.



“A career in finance can take you in many directions, but at its heart, we believe it’s about helping people make important decisions and live a better life.” ~ Luke

Information about the scholarship, eligibility requirements, and application process is available at: formwealth.com/scholarship. 🍂

Here's What's New at FORM



Walk to End Alzheimer's

A few miles, but a lot of meaning. Thank you to everyone who joined Team FORM for this year's Walworth County Walk to End Alzheimer's, and to all the families, friends, caregivers, volunteers, and community members who showed up in support of a cause that touches so many lives. As we celebrate 25 years at FORM, we're especially grateful for opportunities like this to give back to the community that has given us so much to celebrate. 🌸



Congratulations, Tyson!

We're proud to celebrate Tyson Ray, our CEO and co-founder, for being named to BizTimes Media 2026 Notable Leaders in Wealth Management list. This recognition comes at a meaningful time, as we celebrate FORM's 25th anniversary this year. Tyson has helped build FORM around a simple but meaningful belief: great advice starts with truly understanding the people you serve. That belief extends to his leadership of our team, where he has focused on developing others and continually raising the standard for how we serve our clients. Please join us in congratulating Tyson on this well-deserved recognition. 🌸

BizTimes Media 2026 Notable Leaders in Wealth Management: BizTimes Media 2026 Notable Leaders in Wealth Management recognition is an editorial award recognizing senior-level wealth management executives in Southeastern Wisconsin based on accomplishments during the preceding 12-18 months. Eligibility required nominees to serve in a senior-level executive role within the publication's defined Southeastern Wisconsin region, demonstrate excellence and an ability to effect change within their organization, industry or community, and hold a leadership position outside their organization through professional, civic or community service. Honorees were selected at the discretion of the BizTimes Milwaukee editorial team. Fourteen nominees representing 14 firms met the criteria for inclusion in the 2026 Notable Leaders in Wealth Management list. Tyson Ray was nominated for and selected for inclusion in the inaugural 2026 list. Neither Tyson Ray nor FORM Wealth Advisors paid a fee to be nominated, considered, or selected. Following selection, FORM Wealth Advisors paid a fee for logo use. The recognition was not based on investment performance or client returns and is not indicative of any client's experience or future investment performance.



Classic Autumn Chili

Everyone has their own take on a classic bowl of chili. This recipe is one of our team's favorites. It's warm, hearty, and just right for fall.

Total Time: 1 hour 5 minutes | Makes 8 servings

Ingredients

- ✓ 2 pounds lean ground beef (or any ground meat)
- ✓ 1 onion (diced)
- ✓ 1 jalapeño, seeded and finely diced
- ✓ 4 cloves garlic (minced)
- ✓ 2½ tablespoons chili powder divided, or to taste
- ✓ 1 teaspoon cumin
- ✓ 1 green bell pepper seeded and diced
- ✓ 1 (14.5 oz.) can crushed tomatoes
- ✓ 1 (19 oz.) can canned red kidney beans, drained and rinsed
- ✓ 1 (14.5 oz.) can canned diced tomatoes with juices
- ✓ 1½ cups beef broth
- ✓ 1 cup beer (or replace with extra broth)
- ✓ 1 tablespoon tomato paste
- ✓ 1 tablespoon brown sugar (optional)
- ✓ Salt and black pepper to taste

Instructions

1. Combine ground beef and 1½ tablespoons chili powder.
2. In a large pot, brown ground beef, onion, jalapeño, and garlic.
3. Drain any fat.
4. Add in remaining ingredients and bring to a boil.
5. Reduce heat and simmer uncovered for 45 to 60 minutes or until chili has reached desired thickness.
6. Top with cheddar cheese, green onions, cilantro or other favorite toppings.

Serving size = 1.5 cups



"This chili is great for a cool day while watching the game!"

—
Jackson Burk,
Client Associate



Nutrition information provided is an estimate and will vary based on cooking methods and brands of ingredients used.

Nutrition Information

Calories: 395 | Carbohydrates: 27g | Protein: 29g | Fat: 17g | Saturated Fat: 6g | Cholesterol: 77mg | Sodium: 283mg | Potassium: 1066mg | Fiber: 7g | Sugar: 6g | Vitamin A: 870IU | Vitamin C: 26.2mg | Calcium: 86mg | Iron: 6.2mg

Help Us Stock the Shelves This Holiday Season

We're once again hosting an annual Holiday Food Drive to support local families in need. Donations collected will benefit The Bridge Food and Diaper Bank in Walworth County and WayForward Resources in Dane County. This year, we're especially looking for:

- Knorr Pasta Sides
- Instant mashed potatoes
- Pineapple slices for holiday hams

Donations can be dropped off at our Lake Geneva and Middleton offices during regular business hours. Every contribution helps provide a little extra support to families in our communities during the holiday season.

Thank you for helping us make an impact! 💎





FORM Travel Club

ALASKA ADVENTURE

12-Night Cruise & Land Tour

Majestic glaciers. Wildlife. Wilderness. Memories that last a lifetime.

Get ready to experience Alaska from ocean to wilderness! **FORM Travel Club is heading north July 31-August 12, 2027** for an unforgettable journey combining a seven-night Princess cruise with a five-night land tour.

Our adventure begins in Vancouver aboard the Coral Princess®, sailing to Ketchikan, Juneau, and Skagway, with scenic cruising through breathtaking Glacier Bay and College Fjord. Along the way, take in towering glaciers, rugged mountains, wildlife, and some of Alaska's most iconic coastal scenery.



From Whittier, the adventure continues inland with a scenic rail journey to Talkeetna, stays at the Mt. McKinley and Denali Princess Wilderness Lodges, time to experience Denali National Park, and a final stop in Fairbanks.

We hope you'll join FORM Travel Club as we explore the Last Frontier together!



SCAN ME

Ready for an Alaska adventure? Visit FORMwealth.com/alaska-adventure or scan the QR code for the full itinerary, trip details and booking information.

7-NIGHT ALASKA CRUISE		5-NIGHT ALASKA LAND TOUR	
July 31, Sat	Vancouver, Canada	Aug. 7, Sat	Mt. McKinley Princess Wilderness Lodge
Aug. 1, Sun	At Sea	Aug. 8, Sun	Denali Princess Wilderness Lodge
Aug. 2, Mon	Ketchikan	Aug. 9, Mon	Denali Princess Wilderness Lodge
Aug. 3, Tue	Juneau	Aug. 10, Tue	Fairbanks Hotel
Aug. 4, Wed	Skagway	Aug. 11, Wed	Fairbanks Hotel
Aug. 5, Thu	Glacier Bay, Scenic Cruising	Aug. 12, Thu	Fairbanks Airport (FAI)
Aug. 6, Fri	College Fjord, Scenic Cruising		
Aug. 7, Sat	Whittier, Alaska		

The featured trip begins at \$4,644 per person, based on double occupancy in a balcony stateroom, with a \$250 per-person deposit. Other stateroom categories and cruise only options are also available.

FORM Wealth Advisors organizes these trips in partnership with First Choice Travel, an independent, unaffiliated travel agency. FORM Wealth Advisors does not receive commissions, referral fees, or any other compensation in connection with travel bookings made through this program.





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, Rachel Worland, Stacy Sherman, Chelsea Matthews, Deneen Krantz



BizTimesMedia
NOTABLE LEADERS
IN **WEALTH** MANAGEMENT

"We do not remember days; we remember moments."

Cesare Pavese

FORM
WEALTH ADVISORS
A Better Life.

Lake Geneva Office (262) 686-3005
431 Geneva National Ave. South
Lake Geneva, WI 53147

www.formwealth.com

Middleton Office (608) 836-5133
6727 Frank Lloyd Wright Ave.
Middleton, WI 53562

FORM Wealth Advisors, LLC (FORM) is a registered investment adviser. Additional disclosure information: [formwealth.com/disclosures](https://www.formwealth.com/disclosures).

Data provided by SHOOK® Research, LLC. Data as of 3/31/25. Forbes Best-in-State Wealth Management Teams ranking was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: a measure of each team's best practices, client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor and team, and are not indicative of future performance or representative of any one client's experience. Past performance is not an indication of future results. Neither Forbes nor SHOOK Research receive compensation in exchange for placement on the ranking. For more information, please see <http://www.SHOOKresearch.com>. SHOOK is a registered trademark of SHOOK Research, LLC. Neither FORM nor any of its Financial Advisors pay a fee in exchange for this award/rating. Compensation provided for using the rating. FORM is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/lists/wealth-management-teams-best-in-state> for more info.

The Forbes Best-in-State Wealth Advisors 2026 ranking, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 6/30/2024 to 6/30/2025 and was released on 4/7/2026. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weighs factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 52,043 nominations, roughly 11,302 advisors received the award. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. FORM Wealth Advisors does not pay a fee in exchange for this award/rating and is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/best-in-state-wealth-advisors/> for more info.

The 2026 AdvisorHub 250 Advisors to Watch RIA ranking is based on an algorithm of criteria, focused on three key areas: Quality of Practice, Year-Over-Year Growth, and Professionalism & Character. The rankings weigh the scores in Quality and Growth more heavily than other areas. Time period upon which the rating is based is from 12/31/2024 - 12/31/2025, and was released on 6/16/2026. Advisors considered have a minimum of seven years' experience, a clean regulatory record with 2 or fewer complaints and no significant judgements, must have been with their current firm for at least two years and in good standing, and have at least \$150 million in assets under management. FORM Wealth Advisors has reasonable belief that the survey used to determine the award was fair and balanced. Clients and prospects should be aware that FORM Wealth Advisors did not provide compensation to the provider. The AdvisorHub 2026 Advisors to Watch - RIAs award has no guarantee of future investment outcomes and does not ensure that a client or prospective client will experience a higher level of performance or results.

FA's RIA survey is a ranking based on assets under management at year end of independent RIA firms that file their own ADV with the SEC. To be eligible for the ranking, firms must be independent registered investment advisors and file their own ADV statement with the SEC and provide financial planning and related services to individual clients. Firms must have at least \$1 billion in assets under management as of December 31, 2025, to be included in the print edition of Financial Advisor magazine's 2026 RIA survey. RIAs award has no guarantee of future investment outcomes and does not ensure that a client or prospective client will experience a higher level of performance or results.

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