# 26 Things to Know For Your 2026 Retirement Plan

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August 25, 2026

The Catlin

Sioux Falls, SD

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# Markets & Volatility

# The Market This Year


The Dow Jones Industrial Average (DJIA), commonly known as “The Dow” is an index representing 30 stock of companies maintained and reviewed by the editors of the Wall Street Journal. The stock and bond indexes mentioned are unmanaged and cannot be invested into directly. Past performance is no guarantee of future results.

# Sequence of Returns — Scenario A

# Sequence of Returns — Scenario A

| Year | Starting Value | Return | Pre-Withdrawal | Withdrawal | Year-End Value |
|---|---|---|---|---|---|
| 1 | $1,000,000 | +18% | $1,180,000 | $40,000 | $1,140,000 |
| | | | | | |
| | | | | | |

*This is a hypothetical example for illustrative purpose only and does not represent an actual investment. Actual investor results will vary.*

# Sequence of Returns — Scenario A

| Year | Starting Value | Return | Pre-Withdrawal | Withdrawal | Year-End Value |
|---|---|---|---|---|---|
| | | | | | |
| 2 | $1,140,000 | +15% | $1,311,000 | $41,200 | $1,269,800 |
| | | | | | |

*This is a hypothetical example for illustrative purpose only and does not represent an actual investment. Actual investor results will vary.*

# Sequence of Returns — Scenario A

| Year | Starting Value | Return | Pre-Withdrawal | Withdrawal | Year-End Value |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| 3 | $1,269,800 | +12% | $1,422,176 | $42,436 | $1,379,740 |

*Three straight positive years builds momentum.*

*This is a hypothetical example for illustrative purpose only and does not represent an actual investment. Actual investor results will vary.*

*Three straight positive years builds momentum.*

# Ending Value After Year 3: $1,379,740

*This is a hypothetical example for illustrative purpose only and does not represent an actual investment. Actual investor results will vary.*

# Sequence of Returns — Scenario B

# Sequence of Returns – Scenario B

| Year | Starting Value | Return | Pre-Withdrawal | Withdrawal | Year-End Value |
|---|---|---|---|---|---|
| 1 | $1,000,000 | -15% | $850,000 | $40,000 | $810,000 |
| | | | | | |
| | | | | | |

*This is a hypothetical example for illustrative purpose only and does not represent an actual investment. Actual investor results will vary.*

# Sequence of Returns – Scenario B

| Year | Starting Value | Return | Pre-Withdrawal | Withdrawal | Year-End Value |
|---|---|---|---|---|---|
| | | | | | |
| 2 | $810,000 | -10% | $729,000 | $41,200 | $687,800 |
| | | | | | |

*This is a hypothetical example for illustrative purpose only and does not represent an actual investment. Actual investor results will vary.*

# Sequence of Returns – Scenario B

| Year | Starting Value | Return | Pre-Withdrawal | Withdrawal | Year-End Value |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| 3 | $687,800 | ??? | $1,422,176 | $42,436 | $1,379,740 |

*This is a hypothetical example for illustrative purpose only and does not represent an actual investment. Actual investor results will vary.*

# Scenario B - Year 3 would require a 107% return just to match Scenario A

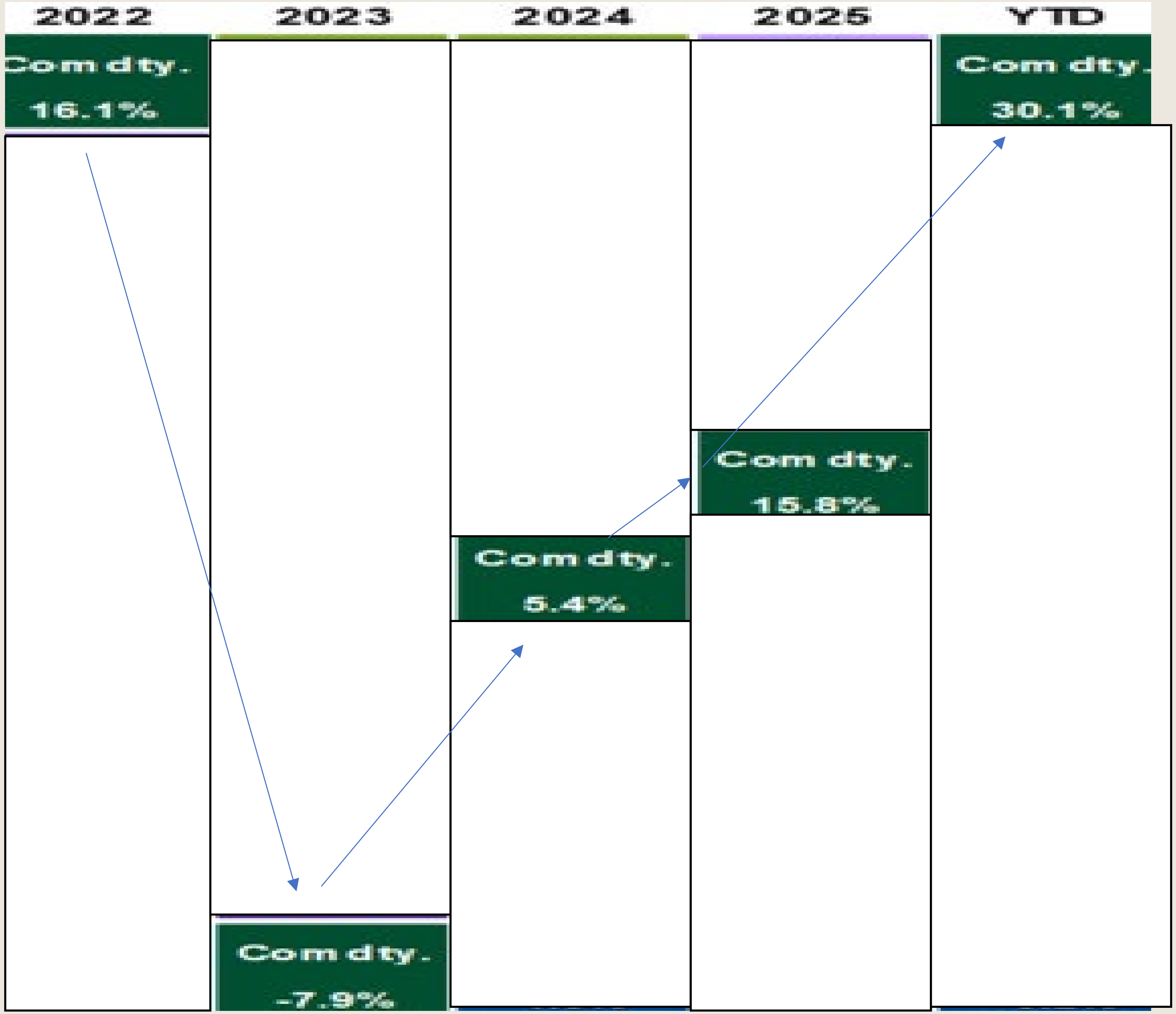
*Early losses are mathematically unforgiving. That’s why a written income plan matters more than investment returns alone.*

*This is a hypothetical example for illustrative purpose only and does not represent an actual investment. Actual investor results will vary.*

# Asset Class Returns

| 2011 - 2025 Ann. | 2011 - 2025 Vol. | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | YTD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Large Cap 14.1% | Small Cap 20.3% | REITs 8.3% | REITs 19.7% | Small Cap 38.8% | REITs 28.0% | REITs 2.8% | Small Cap 21.3% | EM Equity 37.8% | Cash 1.8% | Large Cap 31.5% | Small Cap 20.0% | REITs 41.3% | Comdty. 16.1% | Large Cap 26.3% | Large Cap 25.0% | EM Equity 34.4% | Comdty. 30.1% |
| Small Cap 9.5% | EM Equity 17.5% | Fixed Income 7.8% | High Yield 19.6% | Large Cap 32.4% | Large Cap 13.7% | Large Cap 1.4% | High Yield 14.3% | DM Equity 25.6% | Fixed Income 0.0% | REITs 28.7% | EM Equity 18.7% | Large Cap 28.7% | Cash 1.5% | DM Equity 18.9% | Small Cap 11.5% | DM Equity 31.9% | EM Equity 22.9% |
| REITs 7.8% | REITs 16.4% | High Yield 3.1% | EM Equity 18.6% | DM Equity 23.3% | Fixed Income 6.0% | Fixed Income 0.5% | Large Cap 12.0% | Large Cap 21.8% | REITs -4.0% | Small Cap 25.5% | Large Cap 18.4% | Comdty. 27.1% | High Yield -12.7% | Small Cap 16.9% | Asset Alloc. 10.0% | Large Cap 17.9% | Small Cap 21.4% |
| Asset Alloc. 7.3% | DM Equity 15.7% | Large Cap 2.1% | DM Equity 17.9% | Asset Alloc. 14.9% | Asset Alloc. 5.2% | Cash 0.0% | Comdty. 11.8% | Small Cap 14.6% | High Yield -4.1% | DM Equity 22.7% | Asset Alloc. 10.6% | Small Cap 14.8% | Fixed Income -13.0% | Asset Alloc. 14.1% | High Yield 9.2% | Asset Alloc. 15.8% | REITs 16.9% |
| DM Equity 7.1% | Comdty. 15.4% | Cash 0.1% | Small Cap 16.3% | High Yield 7.3% | Small Cap 4.9% | DM Equity -0.4% | EM Equity 11.6% | Asset Alloc. 14.6% | Large Cap -4.4% | Asset Alloc. 19.5% | DM Equity 8.3% | Asset Alloc. 13.5% | Asset Alloc. -13.9% | High Yield 14.0% | EM Equity 8.1% | Comdty. 15.8% | DM Equity 14.1% |
| High Yield 5.7% | Large Cap 14.7% | Asset Alloc. -0.7% | Large Cap 16.0% | REITs 2.9% | Cash 0.0% | Asset Alloc. -2.0% | REITs 8.6% | High Yield 10.4% | Asset Alloc. -5.8% | EM Equity 18.9% | Fixed Income 7.5% | DM Equity 11.8% | DM Equity -14.0% | REITs 11.4% | Comdty. 5.4% | Small Cap 12.8% | Large Cap 12.5% |
| EM Equity 4.2% | Asset Alloc. 10.1% | Small Cap -4.2% | Asset Alloc. 12.2% | Cash 0.0% | High Yield 0.0% | High Yield -2.7% | Asset Alloc. 8.3% | REITs 8.7% | Small Cap -11.0% | High Yield 12.6% | High Yield 7.0% | High Yield 1.0% | Large Cap -18.1% | EM Equity 10.3% | Cash 5.3% | High Yield 12.1% | Asset Alloc. 11.1% |
| Fixed Income 2.4% | High Yield 9.1% | DM Equity -11.7% | Fixed Income 4.2% | Fixed Income -2.0% | EM Equity -1.8% | Small Cap -4.4% | Fixed Income 2.6% | Fixed Income 3.5% | Comdty. -11.2% | Fixed Income 8.7% | Cash 0.5% | Cash 0.0% | EM Equity -19.7% | Fixed Income 5.5% | REITs 4.9% | Fixed Income 7.3% | High Yield 2.8% |
| Cash 1.5% | Fixed Income 4.6% | Comdty. -13.3% | Cash 0.1% | EM Equity -2.3% | DM Equity -4.5% | EM Equity -14.6% | DM Equity 1.5% | Comdty. 1.7% | DM Equity -13.4% | Comdty. 7.7% | Comdty. -3.1% | Fixed Income -1.5% | Small Cap -20.4% | Cash 5.1% | DM Equity 4.3% | Cash 4.3% | Cash 2.3% |
| Comdty. -1.1% | Cash 0.9% | EM Equity -18.2% | Comdty. -1.1% | Comdty. -9.5% | Comdty. -17.0% | Comdty. -24.7% | Cash 0.3% | Cash 0.8% | EM Equity -14.2% | Cash 2.2% | REITs -5.1% | EM Equity -2.2% | REITs -24.9% | Comdty. -7.9% | Fixed Income 1.3% | REITs 2.3% | Fixed Income -0.2% |

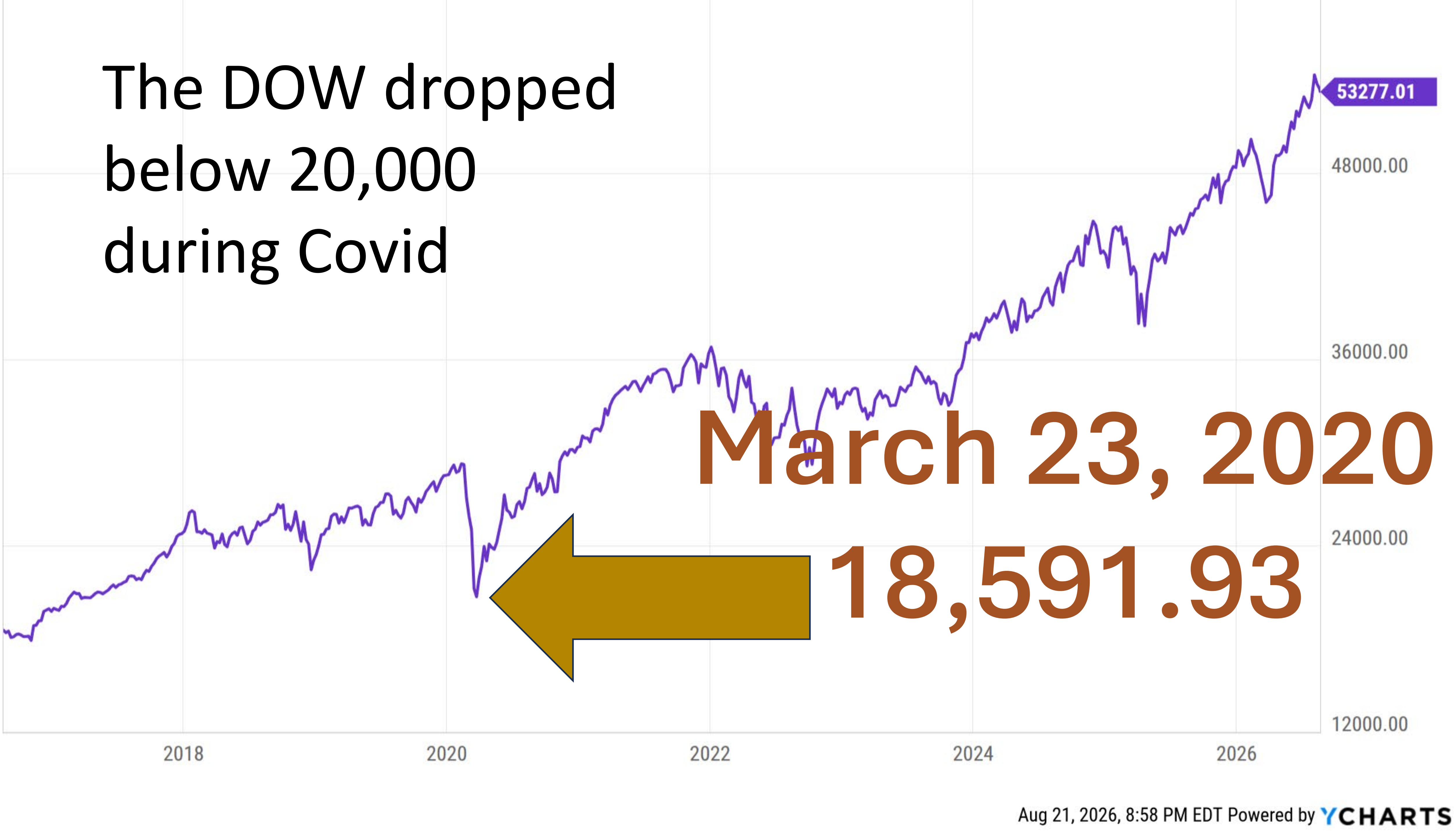
Source: Bloomberg, FactSet, MSCI, NAREIT, Russell, Standard & Poor's, J.P. Morgan Asset Management. Large Cap: S&P 500; Small Cap: Russell 2000; EM Equity: MSCI EME; DM Equity: MSCI EAFE; Comdty: Bloomberg Commodity Index; High Yield: Bloomberg Global HY Index; Fixed Income: Bloomberg U.S. Aggregate; REITs: NAREIT Equity REIT Index; Cash: Bloomberg 1-3m Treasury. The "Asset Allocation" portfolio is for illustrative purposes only and assumes annual rebalancing with the following weights: 25% in the S&P 500, 10% in the Russell 2000, 15% in the MSCI EAFE, 5% in the MSCI EME, 25% in the Bloomberg U.S. Aggregate, 5% in the Bloomberg 1-3m Treasury, 5% in the Bloomberg Global High Yield Index, 5% in the Bloomberg Commodity Index and 5% in the NAREIT Equity REIT Index. Annualized (Ann.) return and volatility (Vol.) represent the period from 12/31/2010 to 12/31/2025. Please see the disclosure page at the end for index definitions. All data represent total return for stated period. Past performance is no guarantee of future results. *Guide to the Markets – U.S.* Data are as of August 20, 2026.




Source: Bloomberg, FactSet, MSCI, NAREIT, Russell, Standard & Poor's, J.P. Morgan Asset Management. Large Cap: S&P 500; Small Cap: Russell 2000; EM Equity: MSCI EME; DM Equity: MSCI EAFE; Comdty: Bloomberg Commodity Index; High Yield: Bloomberg Global HY Index; Fixed Income: Bloomberg U.S. Aggregate; REITs: NAREIT Equity REIT Index; Cash: Bloomberg 1-3m Treasury. The "Asset Allocation" portfolio is for illustrative purposes only and assumes annual rebalancing with the following weights: 25% in the S&P 500, 10% in the Russell 2000, 15% in the MSCI EAFE, 5% in the MSCI EME, 25% in the Bloomberg U.S. Aggregate, 5% in the Bloomberg 1-3m Treasury, 5% in the Bloomberg Global High Yield Index, 5% in the Bloomberg Commodity Index and 5% in the NAREIT Equity REIT Index. Annualized (Ann.) return and volatility (Vol.) represent the period from 12/31/2010 to 12/31/2025. Please see the disclosure page at the end for index definitions. All data represent total return for stated period. Past performance is no guarantee of future results. *Guide to the Markets – U.S.* Data are as of August 20, 2026.

# Time IN the Market vs. Timing the Market

The DOW dropped below 20,000 during Covid




**March 23, 2020**

**18,591.93**


March 14, 2000
9,811.24
53277.01
45000.00
30000.00
15000.00
0.00
2000
2005
2010
2015
2020
2025
Aug 21, 2026, 9:02 PM EDT Powered by YCHARTS


March 5, 2009
6,594.44
53277.01
45000.00
30000.00
15000.00
0.00
2000
2005
2010
2015
2020
2025
Aug 21, 2026, 9:02 PM EDT Powered by YCHARTS

*Annualized S&P 500 return over the past 20 years.*
*Source: FactSet, as of 6/30/2026.*
*Past performance is no guarantee of future results*

**Missing 20 Best Days**

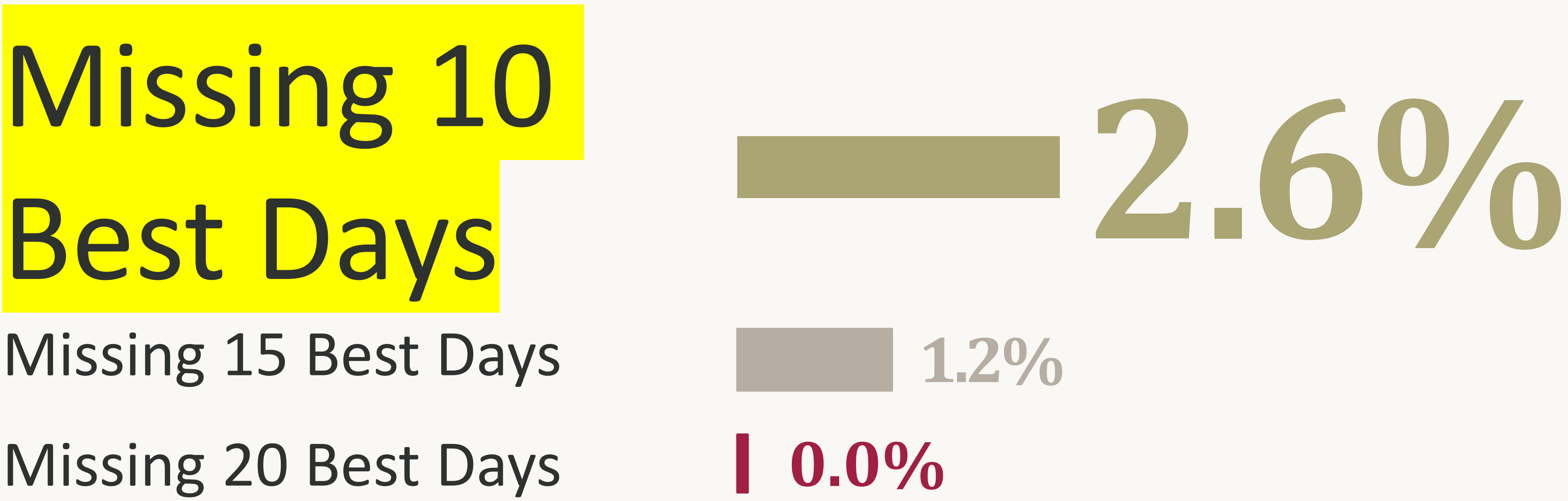
**0.0%**

*Annualized S&P 500 return over the past 20 years.*
*Source: FactSet, as of 6/30/2026.*
*Past performance is no guarantee of future results*

**Missing 15 Best Days** **−1.2%**

Missing 20 Best Days **0.0%**

*Annualized S&P 500 return over the past 20 years.*
*Source: FactSet, as of 6/30/2026.*
*Past performance is no guarantee of future results*




*Annualized S&P 500 return over the past 20 years.*
*Source: FactSet, as of 6/30/2026. Past performance is no guarantee of future results*

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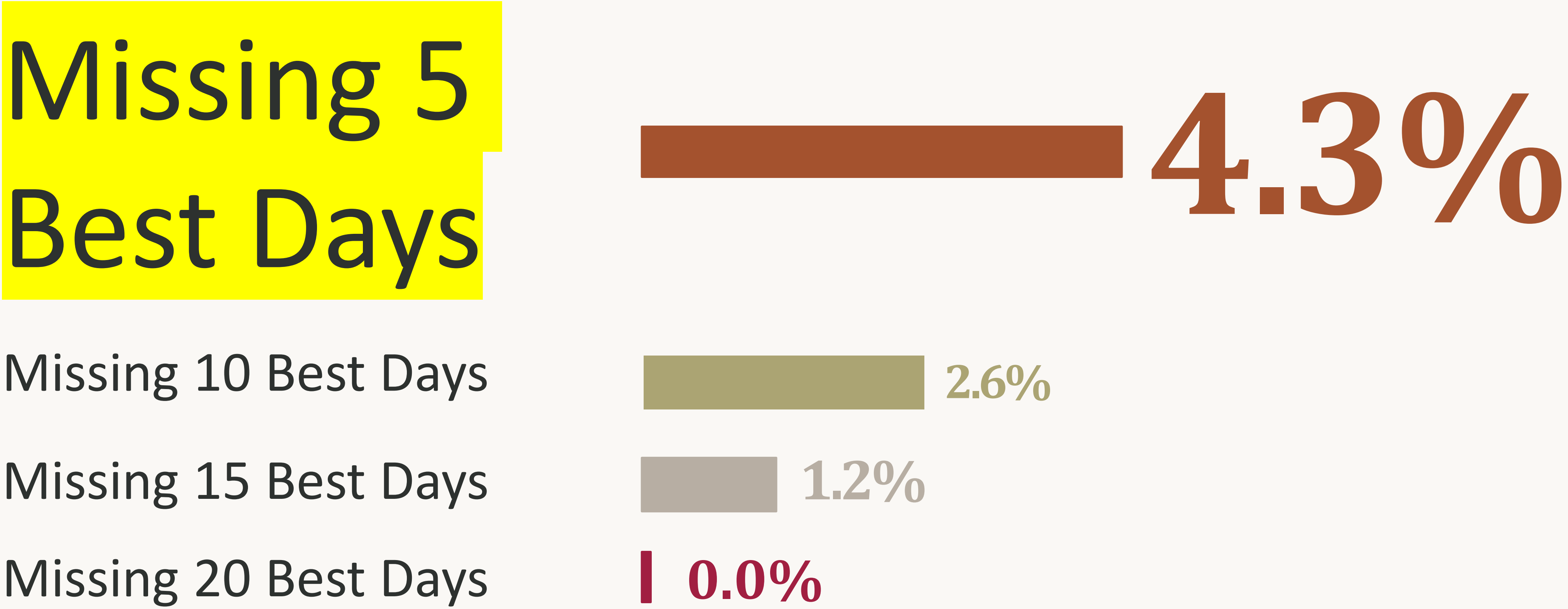
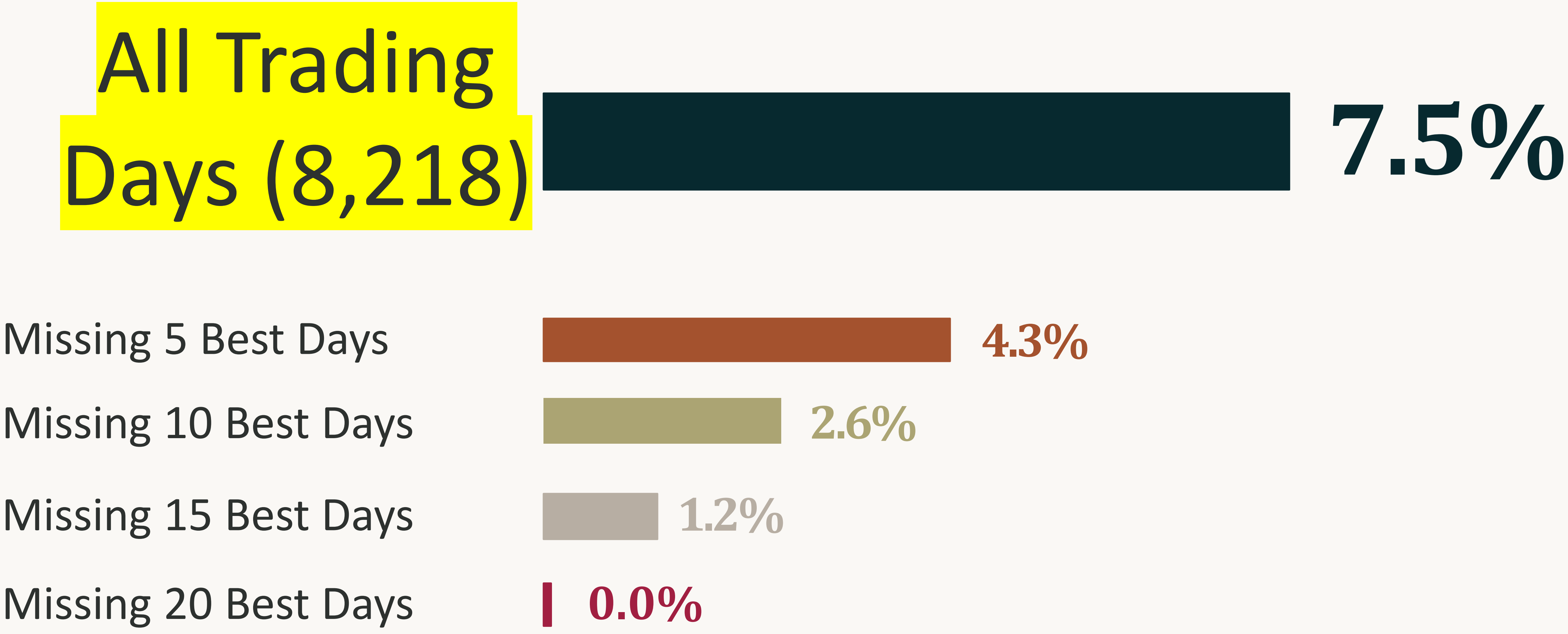


# Time IN the Market vs. Timing the Market




*Annualized S&P 500 return over the past 20 years.*
*Source: FactSet, as of 6/30/2026. Past performance is no guarantee of future results*

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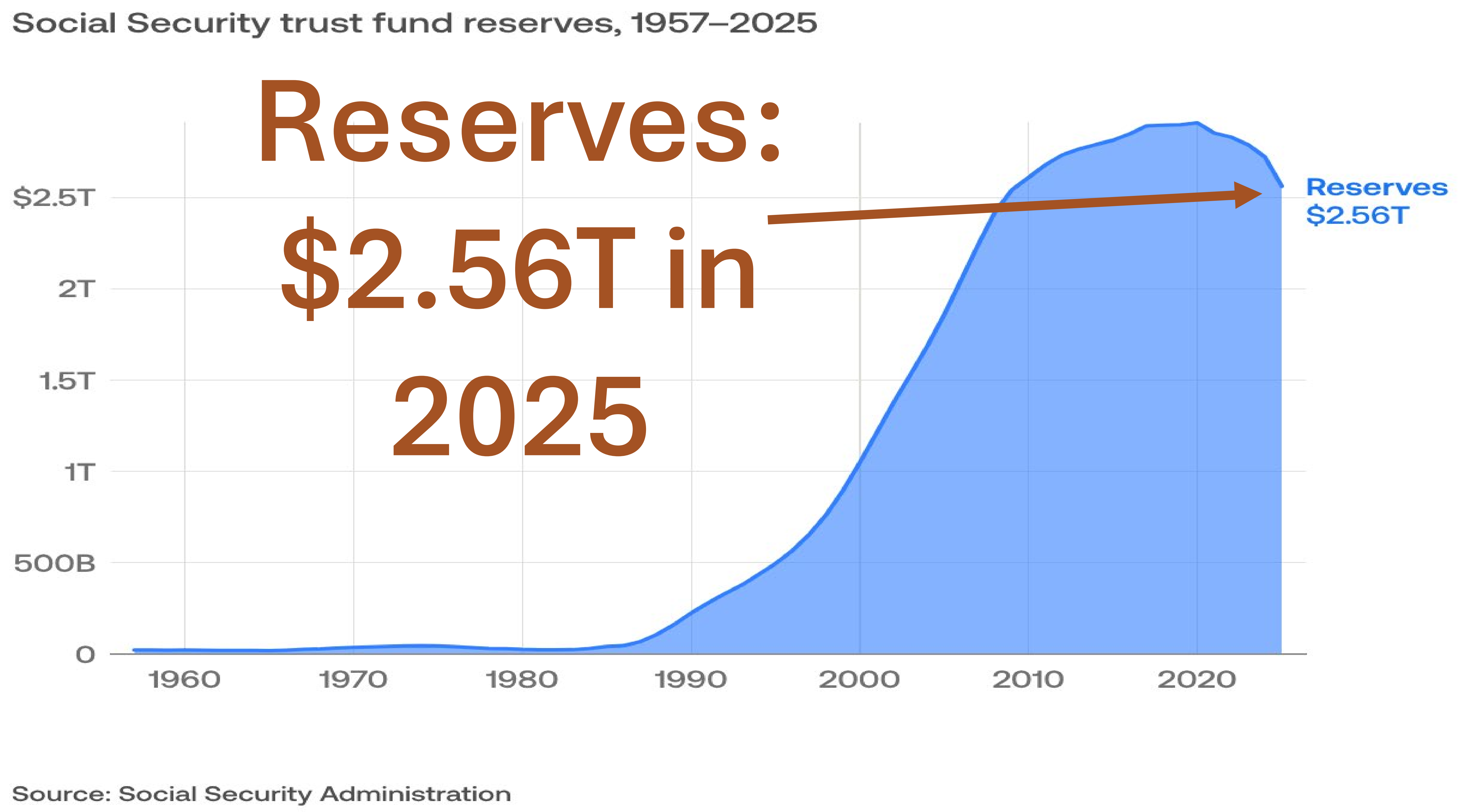
# Social Security

# Is Social Security Running Out?

# The Social Security trust funds have been depleted by 11.9% since 2020!


Social Security trust fund reserves, 1957–2025
Reserves: $2.56T in 2025
$2.5T
2T
1.5T
1T
500B
0
1960
1970
1980
1990
2000
2010
2020
Reserves $2.56T
Source: Social Security Administration

# Social Security Benefits May Be Taxed

# Your Benefits May Be Taxed

| Income Level | Taxation |
|---|---|

*IRS Notice 703. Income from Roth accounts does not negatively impact taxation of Social Security benefits. Thresholds are not adjusted annually for inflation.*

# Your Benefits May Be Taxed

| Income Level | Taxation |
| --- | --- |
| Single: $25,000 – $34,000<br>Couple: $32,000 – $44,000 | |

*IRS Notice 703. Income from Roth accounts does not negatively impact taxation of Social Security benefits. Thresholds are not adjusted annually for inflation.*

Raymond James does not provide tax advice. Be sure to speak with a tax professional about your individual situation.

# Your Benefits May Be Taxed

| Income Level | Taxation |
| --- | --- |
| Single: \$25,000 – \$34,000<br>Couple: \$32,000 – \$44,000 | **Up to 50% of benefits reported as taxable income** |

*IRS Notice 703. Income from Roth accounts does not negatively impact taxation of Social Security benefits. Thresholds are not adjusted annually for inflation.*

Raymond James does not provide tax advice. Be sure to speak with a tax professional about your individual situation.

# Your Benefits May Be Taxed

| Income Level | Taxation |
|---|---|
| Single: Over $34,000<br>Couple: Over $44,000 | |

*IRS Notice 703. Income from Roth accounts does not negatively impact taxation of Social Security benefits. Thresholds are not adjusted annually for inflation.*

# Your Benefits May Be Taxed

| Income Level | Taxation |
| --- | --- |
| Single: Over $34,000<br>Couple: Over $44,000 | Up to 85% of benefits reported as taxable income |

*IRS Notice 703. Income from Roth accounts does not negatively impact taxation of Social Security benefits. Thresholds are not adjusted annually for inflation.*

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# Taxes

# History of U.S. Tax Rates

*Source: Ed Slott and Company, LLC irahelp.com | Copyright 2026*

## TOP FEDERAL INCOME TAX RATE BY YEAR

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 1913 | 7% | 1936 | 79% | 1959 | 91% | 1982 | 50% | 2005 | 35% |
| 1914 | 7% | 1937 | 79% | 1960 | 91% | 1983 | 50% | 2006 | 35% |
| 1915 | 7% | 1938 | 79% | 1961 | 91% | 1984 | 50% | 2007 | 35% |
| 1916 | 15% | 1939 | 79% | 1962 | 91% | 1985 | 50% | 2008 | 35% |
| 1917 | 67% | 1940 | 79% | 1963 | 91% | 1986 | 50% | 2009 | 35% |
| 1918 | 77% | 1941 | 81% | 1964 | 77% | 1987 | 38.5% | 2010 | 35% |
| 1919 | 73% | 1942 | 88% | 1965 | 70% | 1988 | 28% | 2011 | 35% |
| 1920 | 73% | 1943 | 88% | 1966 | 70% | 1989 | 28% | 2012 | 35% |
| 1921 | 73% | 1944 | 94% | 1967 | 70% | 1990 | 28% | 2013 | 39.6% |
| 1922 | 58% | 1945 | 94% | 1968 | 70% | 1991 | 31% | 2014 | 39.6% |
| 1923 | 58% | 1946 | 91% | 1969 | 70% | 1992 | 31% | 2015 | 39.6% |
| 1924 | 46% | 1947 | 91% | 1970 | 70% | 1993 | 39.6% | 2016 | 39.6% |
| 1925 | 25% | 1948 | 91% | 1971 | 70% | 1994 | 39.6% | 2017 | 39.6% |
| 1926 | 25% | 1949 | 91% | 1972 | 70% | 1995 | 39.6% | 2018 | 37% |
| 1927 | 25% | 1950 | 91% | 1973 | 70% | 1996 | 39.6% | 2019 | 37% |
| 1928 | 25% | 1951 | 91% | 1974 | 70% | 1997 | 39.6% | 2020 | 37% |
| 1929 | 25% | 1952 | 92% | 1975 | 70% | 1998 | 39.6% | 2021 | 37% |
| 1930 | 25% | 1953 | 92% | 1976 | 70% | 1999 | 39.6% | 2022 | 37% |
| 1931 | 25% | 1954 | 91% | 1977 | 70% | 2000 | 39.6% | 2023 | 37% |
| 1932 | 63% | 1955 | 91% | 1978 | 70% | 2001 | 39.1% | 2024 | 37% |
| 1933 | 63% | 1956 | 91% | 1979 | 70% | 2002 | 38.6% | 2025 | 37% |
| 1934 | 63% | 1957 | 91% | 1980 | 70% | 2003 | 35% | 2026 | 37% |
| 1935 | 63% | 1958 | 91% | 1981 | 70% | 2004 | 35% | | |

# Today’s highest marginal tax bracket = 37%

# 46 straight years of the highest marginal tax bracket at 70% or more

| | | | |
|---|---|---|---|
| 1936 | 79% | 1959 | 91% |
| 1937 | 79% | 1960 | 91% |
| 1938 | 79% | 1961 | 91% |
| 1939 | 79% | 1962 | 91% |
| 1940 | 79% | 1963 | 91% |
| 1941 | 81% | 1964 | 77% |
| 1942 | 88% | 1965 | 70% |
| 1943 | 88% | 1966 | 70% |
| 1944 | 94% | 1967 | 70% |
| 1945 | 94% | 1968 | 70% |
| 1946 | 91% | 1969 | 70% |
| 1947 | 91% | 1970 | 70% |
| 1948 | 91% | 1971 | 70% |
| 1949 | 91% | 1972 | 70% |
| 1950 | 91% | 1973 | 70% |
| 1951 | 91% | 1974 | 70% |
| 1952 | 92% | 1975 | 70% |
| 1953 | 92% | 1976 | 70% |
| 1954 | 91% | 1977 | 70% |
| 1955 | 91% | 1978 | 70% |
| 1956 | 91% | 1979 | 70% |
| 1957 | 91% | 1980 | 70% |
| 1958 | 91% | 1981 | 70% |

*Source: Ed Slott and Company, LLC*

# 90% or higher 1944-1963!!!

# Taxable

Brokerage accounts

Bank accounts

CDs

# Tax-Deferred

Traditional IRA

401(k), 403(b)

Pension

# Tax-Free

Roth IRA

Roth 401(k)

HSA

# 14

# Healthcare & Long-Term Care

# Long-Term Care

# Long-Term Care

**70%** Turning 65 today will need some form.

*Source: Administration for Community Living (acl.gov)*

# Long-Term Care

**20%** Will need it longer than 5 years.

*Source: Administration for Community Living (acl.gov)*

# Long-Term Care

**65%** Will use some type of care at home.

*Source: Administration for Community Living (acl.gov)*

# Long-Term Care

**3 yrs** Average length people use any services.

*Source: Administration for Community Living (acl.gov)*

# Long-Term Care

Women tend to need care longer than men - 3.7 years for women vs 2.2 years for men

*Source: Administration for Community Living (acl.gov)*

# Long-Term Care Costs in South Dakota 2026

# Long-Term Care Costs in South Dakota (2026)

**Adult Day Care**

**$3,000/mo**

*Sources: SD LTC Partnership (ltcpartnership.sd.gov), LTC Care Navigator (ltcarenav.com)*

https://ltcpartnership.sd.gov/costsofltc.aspx

https://ltcarenav.com/resources/care-costs-by-state/south-dakota

# Long-Term Care Costs in South Dakota (2026)

**Assisted Living**

**$4,900/mo**

*Sources: SD LTC Partnership (ltcpartnership.sd.gov), LTC Care Navigator (ltcarenav.com)*

https://ltcpartnership.sd.gov/costsofltc.aspx

https://ltcarenav.com/resources/care-costs-by-state/south-dakota

# Long-Term Care Costs in South Dakota (2026)

## Memory Care

**$6,100/mo**

*Sources: SD LTC Partnership (ltcpartnership.sd.gov), LTC Care Navigator (ltcarenav.com)*

https://ltcpartnership.sd.gov/costsofltc.aspx

https://ltcarenav.com/resources/care-costs-by-state/south-dakota

# Long-Term Care Costs in South Dakota (2026)

**Home Care (Aide)**
**$8,400/mo**

*Sources: SD LTC Partnership (ltcpartnership.sd.gov), LTC Care Navigator (ltcarenav.com)*
https://ltcpartnership.sd.gov/costsofltc.aspx
https://ltcarenav.com/resources/care-costs-by-state/south-dakota

# Long-Term Care Costs in South Dakota (2026)

**Nursing Home**

**$9,400/mo**

**Semi-private**

*Sources: SD LTC Partnership (ltcpartnership.sd.gov), LTC Care Navigator (ltcarenav.com)*

https://ltcpartnership.sd.gov/costsofltc.aspx

https://ltcarenav.com/resources/care-costs-by-state/south-dakota

# Long-Term Care Costs in South Dakota (2026)

**Nursing Home**

**$10,190/mo**

Private

*Sources: SD LTC Partnership (ltcpartnership.sd.gov), LTC Care Navigator (ltcarenav.com)*

https://ltcpartnership.sd.gov/costsofltc.aspx

https://ltcarenav.com/resources/care-costs-by-state/south-dakota

# Nursing Home Stay – South Dakota 2026

# Per Day: $320

*Sources: SD LTC Partnership (ltcpartnership.sd.gov), LTC Care Navigator (ltcarenav.com)*
https://ltcpartnership.sd.gov/costsofltc.aspx
https://ltcarenav.com/resources/care-costs-by-state/south-dakota

# Nursing Home Stay – South Dakota 2026

## Per Year:

**$117,000+**

*Sources: SD LTC Partnership (ltcpartnership.sd.gov), LTC Care Navigator (ltcarenav.com)*
https://ltcpartnership.sd.gov/costsofltc.aspx
https://ltcarenav.com/resources/care-costs-by-state/south-dakota

# Nursing Home Stay – South Dakota 2026

## Average Stay:  2.5 years

**Total Cost:**

**$292,500**

*Sources: SD LTC Partnership (ltcpartnership.sd.gov), LTC Care Navigator (ltcarenav.com)*

https://ltcpartnership.sd.gov/costsofltc.aspx

https://ltcarenav.com/resources/care-costs-by-state/south-dakota

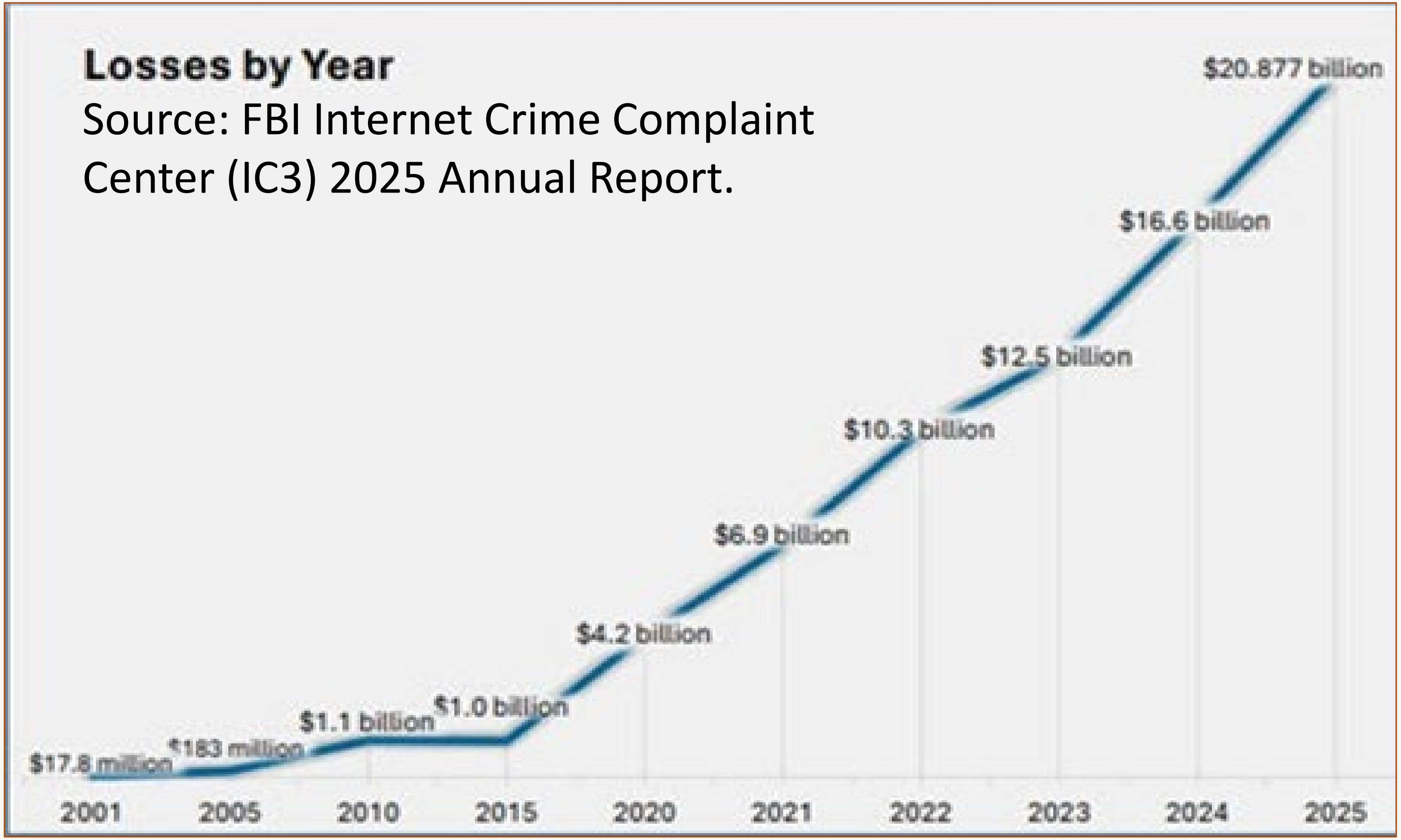
# 18

# AI & Financial Security

# Fraud Losses Climbing at an Alarming Rate

From Raymond James Central Division Supervision Quarterly Call

# Fraud Losses Climbing at an Alarming Rate




Source: FBI Internet Crime Complaint Center (IC3) 2025 Annual Report.

**$20.9B**

Source: FBI Internet Crime Complaint Center (IC3) 2025 Annual Report.

# Investment Scams

**$8.6B**

Source: FBI Internet Crime Complaint Center (IC3) 2025 Annual Report

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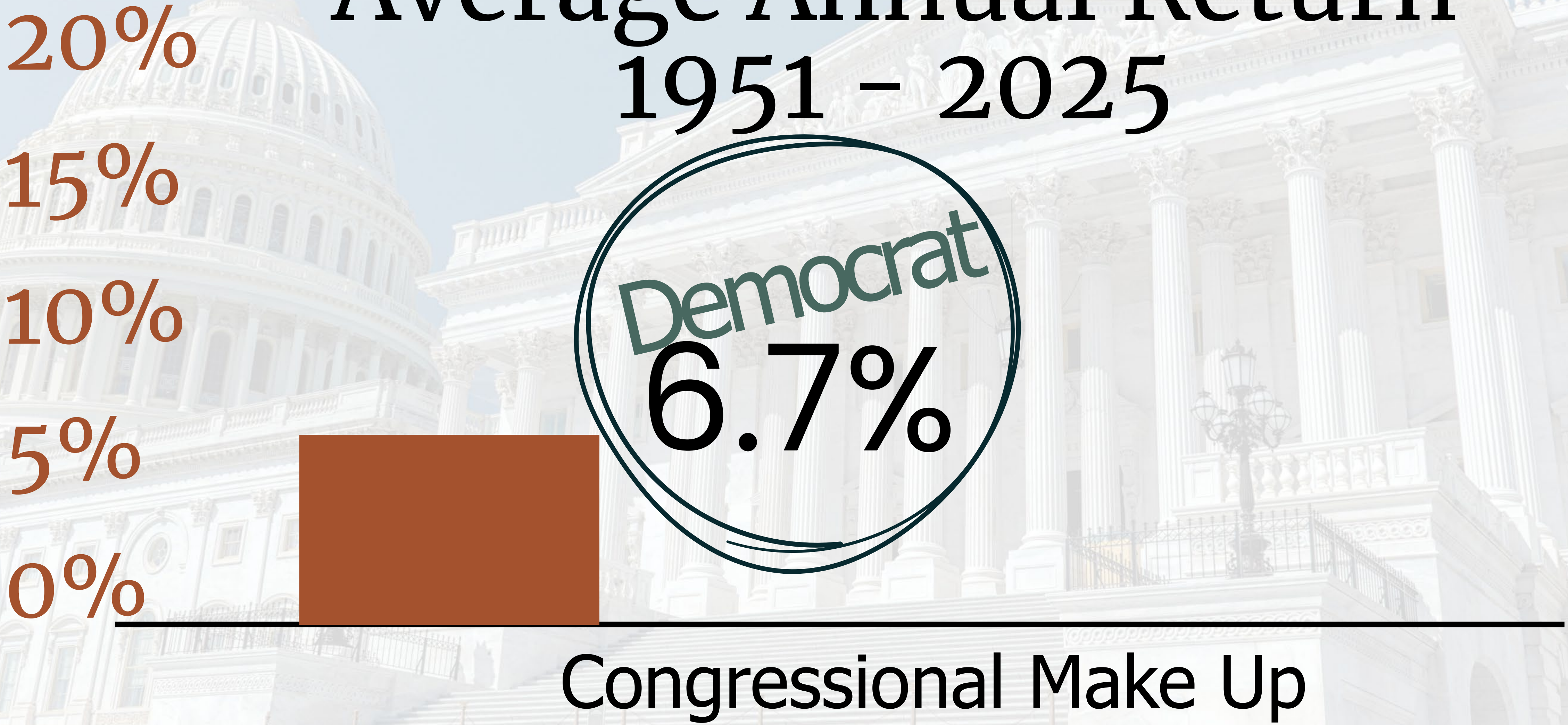
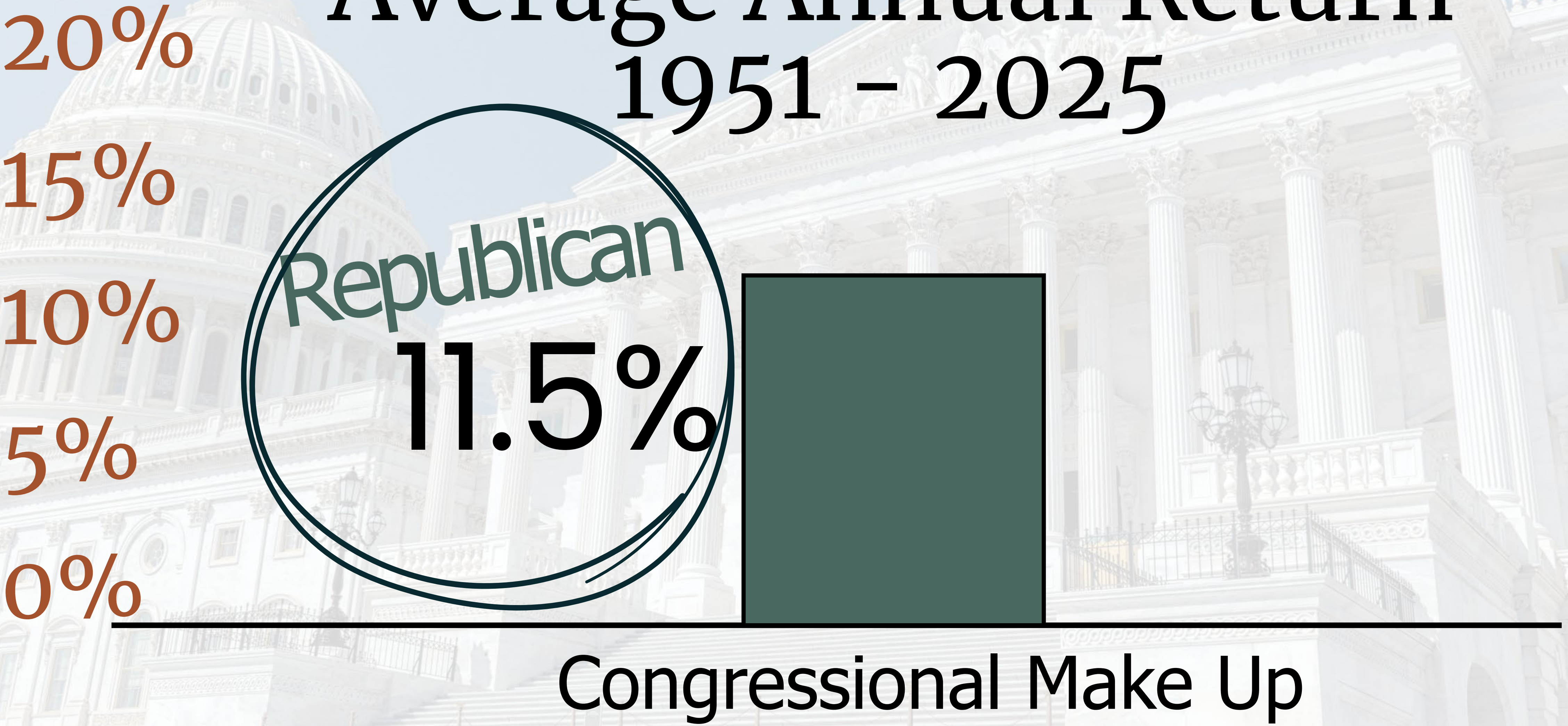
# Elections & Policy

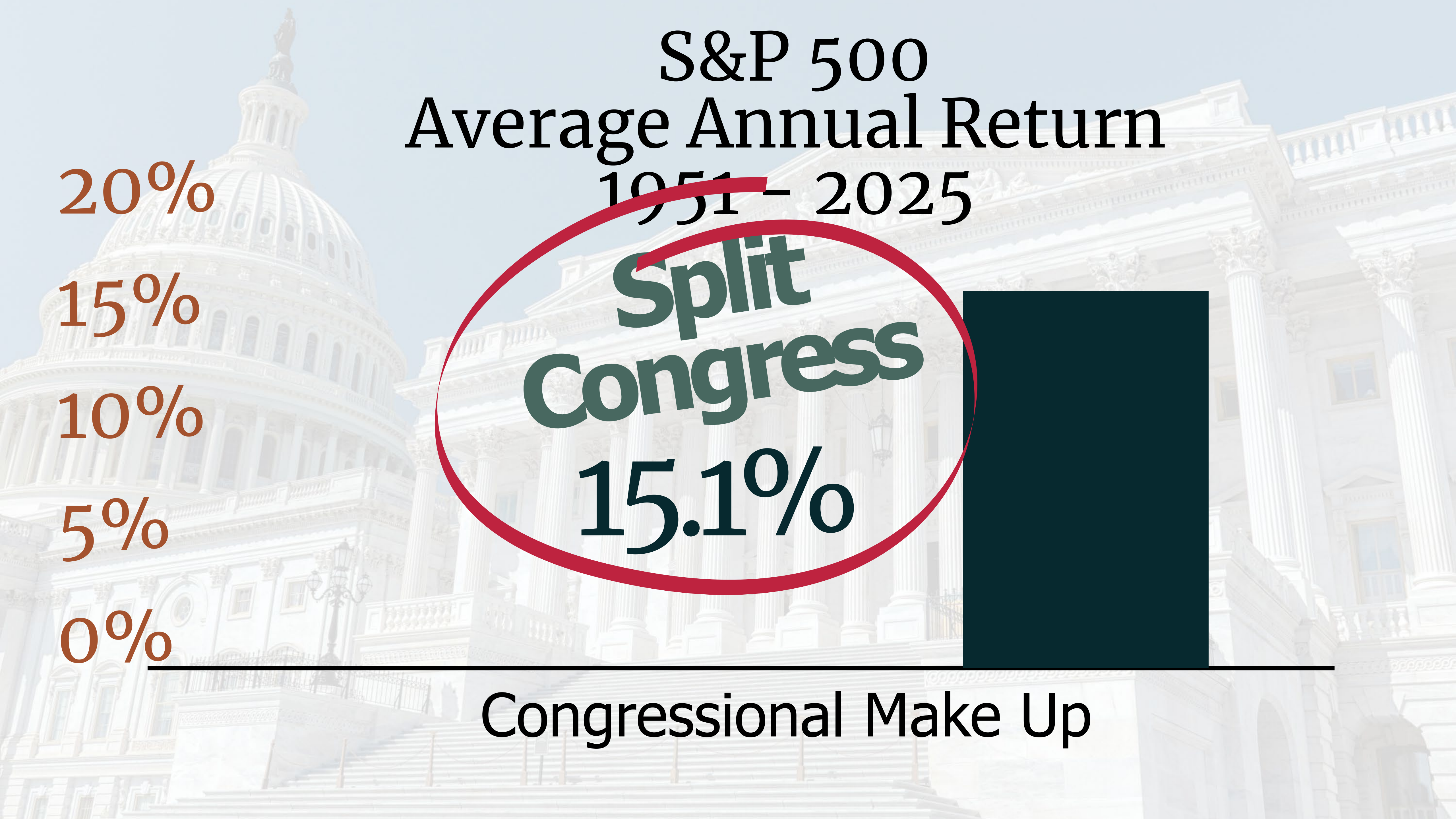
# A divided congress has proven to be good for the markets

# S&P 500
# Average Annual Return
# 1951 - 2025

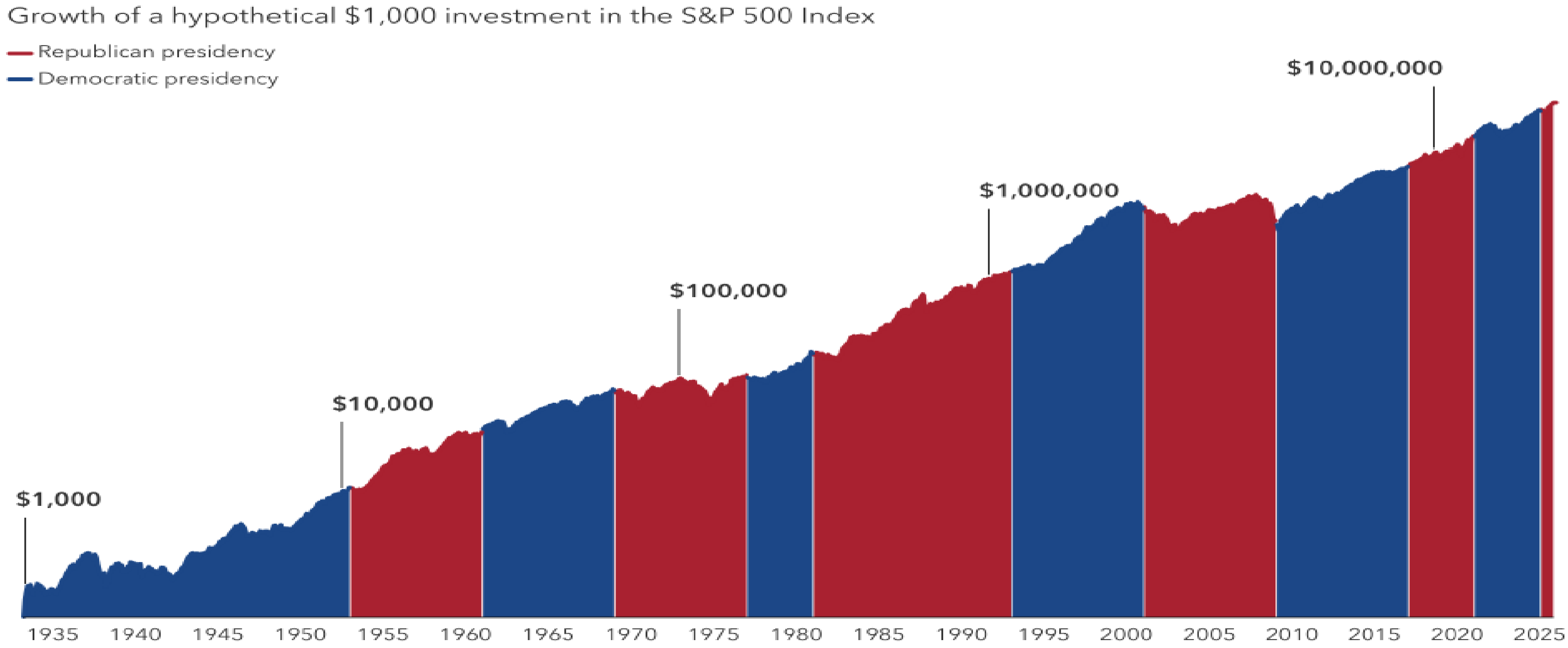


# S&P 500
# Average Annual Return
# 1951 - 2025



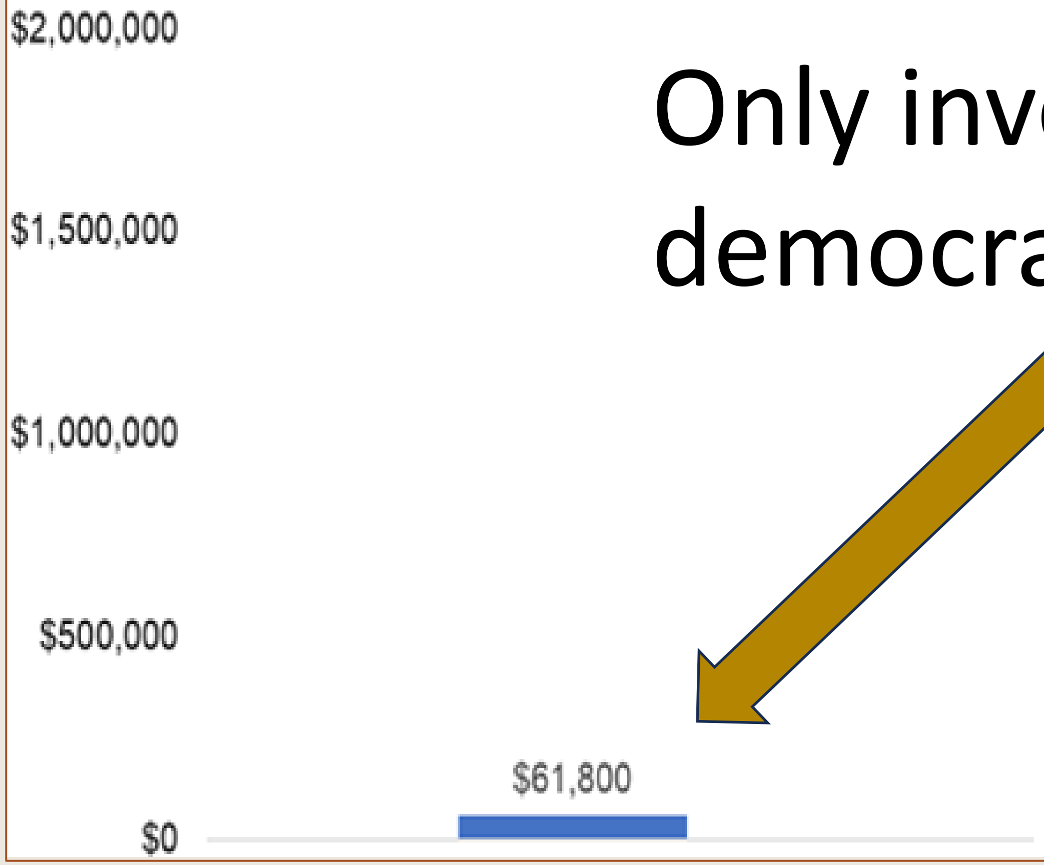

S&P 500
Average Annual Return
1951 – 2025
20%
15%
10%
5%
0%
Split Congress
15.1%
Congressional Make Up

## Decades of market data show stocks climbing through Democratic and Republican administrations alike.




*Source: Capital Group, RIMES, Standard & Poor's. Dates of party control are based on inauguration dates. Values are based on total returns in USD. As of Dec. 31, 2025. Past performance is no guarantee of future results.*

# $1,000 Invested in S&P 500 Since Eisenhower's Inauguration (1953 – Feb 2025)

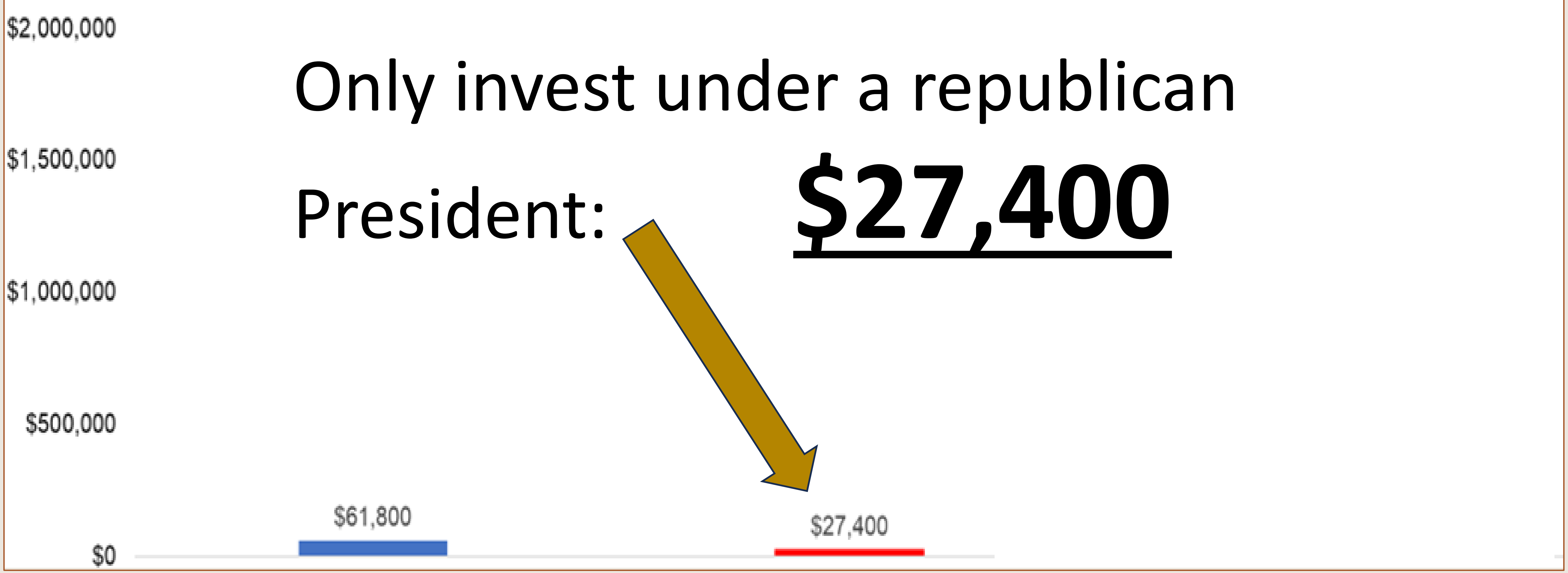



Only invest under a democratic President:

**<u>$61,800</u>**

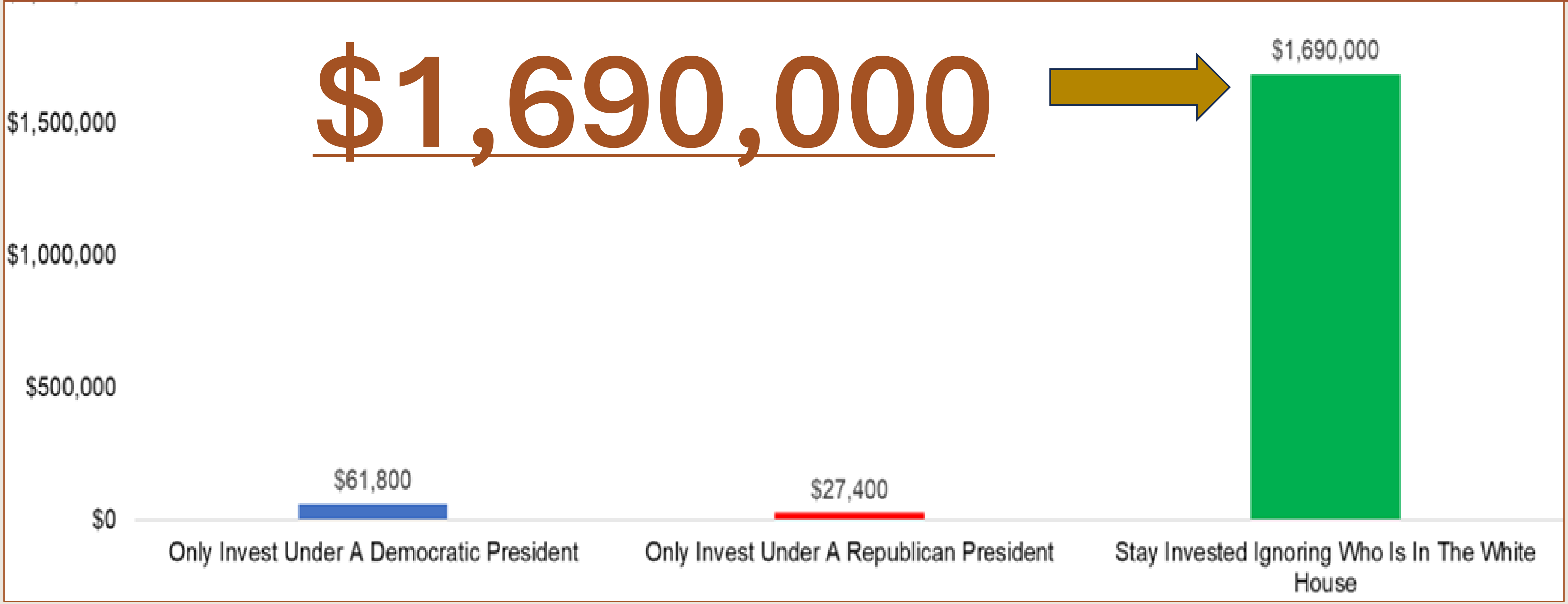
*Source: Bespoke Investment Group / Carson Investment Research (1953–current). Past performance is no guarantee of future results.*

# $1,000 Invested in S&P 500 Since Eisenhower's Inauguration (1953 – Feb 2025)




*Source: Bespoke Investment Group / Carson Investment Research (1953–current). Past performance is no guarantee of future results.*

# $1,000 Invested in S&P 500 Since Eisenhower's Inauguration (1953 – Feb 2025)




*Source: Bespoke Investment Group / Carson Investment Research (1953–current).*
*Past performance is no guarantee of future results.*

# The Big Picture

## The Big Picture

# Planning is More Powerful Than Predicting

# The Big Picture

Coordination
Creates
Opportunity

## The Big Picture

# Simplicity Creates Confidence

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*Wealth Manager*

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*Wealth Manager, RJFS*

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