

Summer's here, and the time is right for vacations, outdoor activities, and fun. It's also a good time to consider a few financial matters. Here are some questions to ask yourself mid-year.

Goals still the same this year? Has market volatility affected your goals? Note any changes since the first of the year that may warrant reviewing your goals.

Credit score looking good? Double-check your credit score for any red flags. This can be a good way to catch issues like identity theft early.

Contributions on track? Consider increasing your contributions to any personal or workplace-sponsored savings plans if it suits your goals.

Scheduled spending still make sense? Look at any impacts you've felt due to market volatility. Do your plans for the rest of the year align with reality?

If these tips have you thinking, please feel free to reach out. I'm happy to discuss your financial picture at summertime or any time.



### Sure, Cash Is Cool Again, but Bonds Are Better

- After a decade of cash yields close to zero, the aggressive rate hiking campaign by the Fed has pushed cash rates up and investors have taken advantage by parking nearly \$6 trillion in cash accounts.

- Cash has done a great job in recent years helping investors protect their portfolios from market turbulence.

- But with Fed interest rate hikes likely behind us, cash may not be as important an asset class to portfolios as it was recently.

- And we know those cash rates aren't going to last forever. Just as the aggressive rate hiking cycle took Treasury yields higher, interest rate cuts will eventually take all cash rates lower as well.

- However, with bond yields still elevated and likely to stay around current levels, investors can extend the maturity of their excess cash holdings by locking in current bond yields (not too far out on the curve though).

- Locking into high-quality, intermediate-term fixed income can provide consistent cash flow and desirable income levels for years to come, regardless of what lies around the corner.

#### Important Information

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All data is provided as of May 1, 2024.

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All index data from FactSet.

The Standard & Poor's 500 Index (S&P500) is a capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

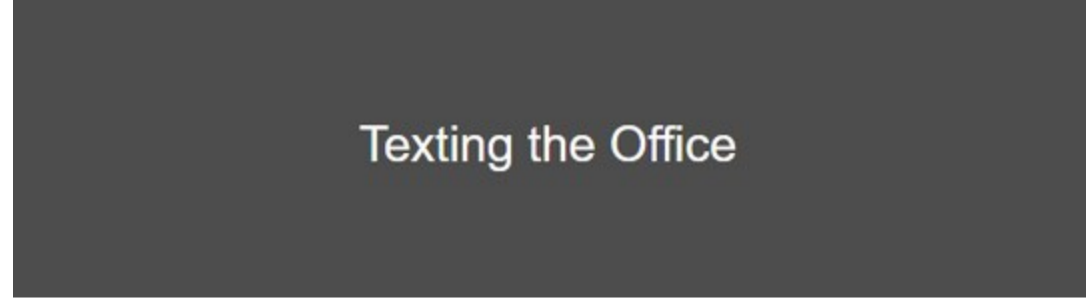
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- Reply to that text with the word "Accept". Do not include spaces, dashes or characters.
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**3. If you have not received an initial text from us, you may send us a text any time at 507-535-3542.**

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- All text messages are 1:1 (no group texting)
- Our admins will text on our behalf from our office number.
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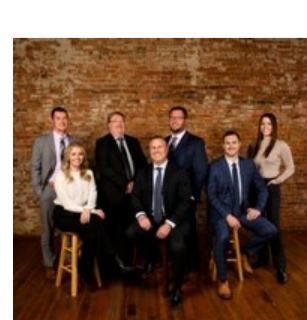
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