

WINTER 2024

INFORMATIONAL

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Creating Memories in Belize

by Christine Hayward | MBA, CISSM
FORM Partner, Wealth Advisor



Craig and I had a wonderful honeymoon in Placencia, Belize in October.

Once we arrived in Belize City, we took a small plane (which sat about 15 people) to Placencia; while it was only a 30-minute ride with two stops, it was a beautiful flight but slightly nerve-wracking (I had never been in a plane that small before). We found a lovely VRBO for our trip and stayed just under a week.

On our first full day, we had a chef come to the house and prepare breakfast, lunch, and dinner. We also had two massage therapists come to the house; we had hoped to have massages on the beach in front of the house, but it was too hot. We explored the grounds and spent the day by the pool reading books.

On our second day, we explored the town, finding delicious restaurants, looking at the bright and colorful shops, and meeting genuinely nice people (we continue to stay in touch with four of them)! We found a cute restaurant for dinner and met the owner, who happened to be from Pewaukee!

We had a golf cart that we drove around the area and made friends during a large trivia night (our team came in second place!). The generator died for a few hours (which we learned can be commonplace), so we played

trivia via cell phone light! The restaurant was very generous with their drink pours as the air conditioning stopped working as well, but we were able to use our menus to fan ourselves. We had a wonderful time meeting locals/expats that night. For the remainder of the trip, we spent our days lying by the pool continuing to read good books, swam, and saw multiple iguanas and lizards!

I would highly recommend Placencia to anyone interested in a relaxing vacation. We loved it so much that we are going back this year with family members! We are adding a few activities this year, including a cave tubing tour, exploring a waterfall, and climbing the Mayan ruins. I am excited to return in December to see our "old" friends and create new memories with family! I invite you to consider your travel plans, or any favorite activities you participate in for 2024.

At FORM, the R stands for Recreation; while we are here to help you plan your future, I encourage you to evaluate those adventures you may have been putting off and discuss your ideas with us to determine if those experiences are possible. 🍹



Work Worth Doing

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



As this new year gets started, there can often be talk of resolutions, intentions and how we all will try to be better versions of ourselves in the upcoming 12 months.

I will leave any debate of the lasting effectiveness of these intentions for another day. However, I will share that as I round out every holiday season and approach a new year, I am intentionally reflective of the past and give thought on how I can build on that for the year ahead. It may come as little surprise, my work here at FORM and with you, our clients, is a large part of that thinking and vision. I count myself as one of the truly blessed in that I love what I do and feel grateful for this calling.

As I embarked on this career over 25 years ago, I set out to help others make sense of the confusing and complicated financial world. This desire to make the complex more simple was ultimately first born out of utility and general interest than that of a career. To be plain, as I reached the middle of my college years I became increasingly interested in the stock market. As the internet was born and a few tech names like America Online and Microsoft became more widely known, it started to open the world of investing to many. For the first time ever, information and access to markets was quite literally at your fingertips. However, I had no background on it, no prior discussions about it with family and that made it feel intimidating.

Whether it was the exuberance of youth or just a strong desire to learn, I took those feelings to be empowered rather than discouraged, and a career was born.

I have shared before, I love history. In that context, Theodore Roosevelt may be one of the more interesting characters of history in many ways, but for this piece it is one of his more notable quotes that stands out. He once shared that, "Far and away the best prize that life has to offer is the chance to work hard at work worth doing." This resonates strongly. Every day when I wake, I am energized to not only continue to learn, but perhaps more importantly, driven in leading this team to help you create your plan, breathe life into your goals and then be your advocate in living it out. In a world that continues to inundate us with concern and then provide promises of instant riches and quick fixes, we are here to lead through the noise. It is work worth doing; and we not only pursue its calling, we live for it!

I wish you and yours continued blessings and health in 2024! 🍀

CWI UPDATE

Two Million Meals Later

"Alone, we can do so little; together, we can do so much." - Helen Keller

This sentiment resonated profoundly at the recent Children's World Impact Food Packing Event held at Faith Christian School, Williams Bay. A significant milestone was reached as the two millionth meal since packing first began was packed during this year's event.

Held in early December, the event brought together over 200 volunteers who dedicated their time and energy to pack 100,000 meals using the OneMeal program by Kids Around the World from Rockford, Illinois. Kids Around the World will oversee the distribution of these meals, impacting the lives of thousands of vulnerable and orphaned children.

Faith Christian School was gracious enough to host the event. In addition, many of their students played a pivotal role in packing thousands of initial meals, ensuring the smooth functioning of each packing station, concluding with the breakdown and cleanup after the event.

This event would not have been possible without our volunteers and business sponsors, FORM Wealth Advisors and Rob Edwards of Compass Real Estate. Their generous support has been instrumental in making this annual event a reality, impacting countless lives and contributing to the ongoing success of Children's World Impact. 🍀



Raymond James is not affiliated with and does not endorse the entities noted above.

What We Believe

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



WE BELIEVE:

- The only rational long-term definition of “money” is “purchasing power.” The number of units of the currency one holds, and the nominal returns thereon, are at any given moment irrelevant. The goal of long-term investing can therefore only be the accretion of purchasing power.
- In the long run, the owners of successful businesses (the stockholders) must make far greater returns than the lenders to those businesses (the bondholders). This is simple logic: if rational owners could not earn a significant return above their borrowing costs, they would not borrow. This logic is amply supported by the historical record. Over nearly the last century, the Standard & Poor’s 500-Stock Index (and its antecedent until 1957, the S&P 90) compounded, **net of inflation**, at seven percent. The most comparable corporate bond index compounded at an inflation-adjusted three percent.
- The true test of an investment’s long-term viability is its long-term total return in excess of inflation. That excess return to the stockholders has historically been more than twice the directly comparable return to the bondholders. By the standard that we believe matters most, therefore, stocks have had a considerably greater impact, factoring in inflation, compared to bonds.
- The return of stocks has been considerably more random around its long-term uptrendline than that of bonds. This simply means higher highs as well as lower lows – “volatility” in **both directions**.
- The average annual peak-to-trough drawdown over this near-century has been around 15%. Average declines of nearly twice that have taken place irregularly, about every five years on average. Since the end of WWII, there have been three declines averaging 50%, but the longest time to breakeven with dividends reinvested was (according to the Wharton School’s Dr. Jeremy Siegel) five years and eight months. Stated another way, the prices of mainstream equities have gone down often, and sometimes significantly. **But not for long.** After which returns have always caught up to their long-term trend.
- The cash dividend of the S&P 500 has grown since 1926 at a five percent compound rate versus the average inflation rate of three percent. Since 1980, the rate of dividend growth has accelerated to very nearly six percent, while CPI inflation has continued at about three percent. Dividends that grow significantly faster than inflation will be a critical need in three-decade, two-person retirements.
- The economy cannot be consistently forecast, nor the equity market consistently timed. The only way to be sure of capturing equities’ premium long-term return is therefore to remain invested all the time.
- All successful long-term investing is goal-focused and plan-driven. Investing must at all times be driven by the plan, and never by current events. Investment policy that is based on a view of the economy and/or the markets may fail in the long run.
- Unaided, human nature is incapable of detaching its investment policy from current events/trends for any length of time. It will serially make the same fatal mistakes — panicking out of a temporarily declining market, piling in a temporarily hot fad — unless an advisor who is focused on planning and behavior management intervenes.

Every day, ten thousand people turn 65 and will do so until 2029 when the youngest baby boomers do the same. The baby boomers are the largest generation in history who will try to retire, with the largest amount of wealth ever created that must be used to fund their potential 30 plus year retirement. FORM Wealth Advisors help these individuals avoid running out, enjoy the best life they can afford and leave a legacy to those they love. 💎



2024 Tax Updates

by Christine Hayward | MBA, CISSM
FORM Partner, Wealth Advisor



As we enter 2024, there are some tax changes everyone should know about.

If you are funding a Traditional 401k/403b/457 plan through work, the contribution limit has increased to \$23,000. If you are over 50, you can make a catch-up contribution of \$7,500, bringing the total amount to \$30,500. If you are funding a Traditional IRA or Roth, the maximum contribution limit has increased to \$7,000; if you are over 50, the limit is \$8,000. If you are funding both an IRA and Roth, keep in mind that these limits apply to the total for contributing to both; you are not able to fund both by \$7,000.

The standard deduction will be increasing this year, too. If you are a single filer, the new amount is \$14,600 and the married filing jointly amount is now \$29,200. If you file single and are over 65 or blind, you receive an additional \$1,950; if you are over 65 and blind, the amount increases to \$3,900. If you are married and filing jointly, or separately, and are over 65 or blind, each qualifying individual receives

an additional \$1,550. If you are over 65 and blind, each qualifying individual receives \$3,100.

If you are funding an FSA (Flexible Spending Account) or HSA (Health Saving Account), the limits will be increasing, as well. For an FSA, the maximum contribution is \$3,200. For an individual funding an HSA, the maximum is \$4,150, and it is now \$8,300 for families. If you are over 55, you qualify for an additional \$1,000 contribution.

Lastly, the annual gift tax exclusion amount increased to \$18,000 per person for 2024. If you plan on gifting more than \$18,000 to one individual (or \$36,000 if you are a married couple gifting to one individual), please consult your advisor and accountant to discuss any tax ramification.

These are only a few of the tax changes for 2024. As always, if you have any questions, or would like to learn more about additional tax changes, please reach out to us.

I hope you have a happy and healthy 2024! ❄️

Tax Rate	Single Filers	Married Individuals	Heads of Households
10%	\$0 to \$11,600	\$0 to \$23,200	\$0 to \$16,550
12%	\$11,600 to \$47,150	\$23,200 to \$94,300	\$16,550 to \$63,100
22%	\$47,150 to \$100,525	\$94,300 to \$201,050	\$63,100 to \$100,500
24%	\$100,525 to \$191,950	\$201,050 to \$383,900	\$100,500 to \$191,950
32%	\$191,950 to \$243,725	\$383,900 to \$487,450	\$191,950 to \$243,700
35%	\$243,725 to \$609,350	\$487,450 to \$731,200	\$243,700 to \$609,350
37%	\$609,350 and up	\$731,200 and up	\$609,350 and up

<https://taxfoundation.org/data/all/federal/2024-tax-brackets/>
Source: Internal Revenue Service, "Revenue Procedure 2023-34."

Goats, Grit, and Gratitude

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



For years, my sister had this dream of having a goat pen in her pasture. She'd talk about it often, this idyllic scene of sipping her morning coffee while watching goats jump around.

I, on the other hand, wasn't exactly thrilled about the prospect. It wasn't my kind of dream, so I left it in the "some day" category of farm projects.

She knew it was a complex job, involving a goat-proof fence, cutting holes in the barn for water access, dealing with electricity, and all sorts of things I wasn't an expert in. But she also knew I had a knack for figuring things out and liked a challenge. So, she finally called me for help. I remember her saying goats are notorious escape artists, and I replied with a confident, "No goat will escape my fence. Challenge accepted." We made plans, loosely, to get to it at some point. And, of course, she kept reminding me about it.

Fast forward to a crucial moment when it was discovered my sister had an aortic aneurysm.

As she was recovering from a very risky heart surgery, I offered to help, expecting her to ask for some typical caretaking stuff. Instead, she went straight for the goat pen. I laughed and told her that if she made it through the surgery, I'd build her that dream pen.

Spoiler alert: she survived. True to my word, I took on the challenge of turning her dream into reality. Little did we know how slow and frustrating the process would be. Dave, my brother-in-law, and I worked day and night for three weekends, battling everything from stubborn post hole diggers to uncooperative electricity. But, as usual, we figured it out.

In the end, the pen stood there, exactly as she'd envisioned it. It was beautiful, with all the bells and whistles she wanted. Now, she can enjoy her goats from the house, and her mended heart is happy. As I reflect on the journey, my sister is already thinking about the next project. A deluxe chicken coop? We shall see... 🍷



Introducing our New COO, Kim Cochenour

Kim Cochenour, former Chief of Staff, has been promoted to Chief Operating Officer at FORM! Her dedication and commitment to our core values have earned her this well-deserved position. While her day-to-day role remains the same, her new title better reflects her crucial contributions to the firm. We're always striving to improve and value your insights. If there are ways we can enhance your experience or areas we can do better, please share your thoughts. Kim is your go-to person for any challenges reaching your client advisor or firm-related questions. Cheers to a great start in 2024! 🍷

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Explore More in '24!

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



Happy New Year to all! I hope each of you had a wonderful holiday season and are now looking forward with anticipation to what 2024 will bring.

A little more apprehension than anticipation you say? Well, I can certainly understand that. However, no matter the state of the world out our window, I think it is important for us to try to be intentional on choosing how we look ahead and navigate the future. But what are some things we can do to better control that narrative and stay positively engaged? It turns out some recent research has been published that details some incredible things when we try something new. A new experience, hobby, activity, etc.

Not only do we feel better physically, but our brains and outlook on life seemingly gets a boost as well. To that, a challenge. Let's all try something new....let's explore more in 2024!

So, what will it be? To get things started, maybe it would be easier to start with a category. At this time of year in Wisconsin, travel sounds nice. Is there a destination near or far that you've thought of but have never made the plans? This may be the perfect time. Perhaps you have thought about taking on some work in the mission field. What part of the world or cause are you passionate about or will you be called to serve? A new hobby may be in store. While I have not played, pickleball seems all the rage right now. Clubs are popping up everywhere and it looks like a fun way to be

active and make some new friends. Maybe you love to read. The local library may have a book club starting in the new year. Learning something new can be an interesting challenge. How about taking on a new language for that international trip coming up or learning how to play the guitar? Years ago, this endeavor may have taken some extra planning. But today, technology and apps like Babbel for new languages or Yousician for learning to play guitar, make it easier and more convenient than ever. Lastly, let's not forget about our health. What about a new type of exercise or activity to mix things up? And it doesn't just have to be physical, there are some wonderful new apps like Calm and Headspace that can help with relaxation, mindfulness and sleep.

Now, I am not just going to sit back and hand out the advice, I am making an effort to live this one out myself. Between you and me, I am a very routine kind of guy but that routine has become a little stale. So with this new year, I have a list of new things and experiences myself and the family are going to try. You never know, you may just see an article right here in an upcoming newsletter with one of those new experiences.

As you might imagine, these new types of activities or excursions are almost unlimited. The goal is not to be exhaustive but to pick a couple of things and just go do it... try something new. You never know, you may find a new passion and a few new friends to share in the adventure along the way.

Until next time, here's to the pursuit of living a better life! 🍷

Annual Review Feedback: Your Voice Matters!

We want to ensure your experience with us is nothing short of exceptional. Following your Annual Review this year, keep an eye out for a brief survey landing in your inbox. Your insights are the compass guiding our efforts to enhance our services. By sharing your thoughts, you play a crucial role in helping us help you live a better life. We appreciate your time and look forward to hearing from you! 🍷



Fraud and How to Avoid it!



Fraud incidents are on the rise across the nation. According to data released by the Federal Trade Commission (FTC), consumers reported losing nearly \$8.8 billion to fraud in 2022.

Here is a helpful list to avoid falling victim:

1. Stay updated on common fraud schemes and tactics to recognize potential threats.
2. Verify the legitimacy of communication received via email, phone calls, or messages, especially if unexpected or unsolicited.
3. Avoid sharing sensitive details unless necessary and with trusted entities.
4. Create strong, unique passwords for online accounts and update them regularly.
5. Activate Two-Factor Authentication wherever possible to add an extra layer of security to your accounts.
6. Regularly review bank statements, credit card transactions, and other financial accounts for any unauthorized activities.
7. Avoid clicking on links or downloading attachments in unsolicited emails. Verify the legitimacy of the sender.
8. Ensure websites use secure, encrypted connections (look for “https://” in the URL) when providing personal or financial information.
9. Regularly update software, including antivirus and anti-malware programs, to protect against vulnerabilities.
10. Shred or securely dispose of documents containing personal information to prevent identity theft.
11. Regularly review and adjust privacy settings on social media platforms to control the information visible to the public.
12. Avoid accessing sensitive information over public Wi-Fi networks. Use secure and trusted connections.
13. Install reputable security software on your devices to protect against malware and viruses.
14. Verify the legitimacy of charitable organizations before making donations, especially in response to unsolicited requests.
15. Ensure your Trusted Contact information is up to date. This is the person we will contact in case of suspected fraud or unusual activities. No account specifics are shared with your Trusted Contact.

As always, we are here to help you navigate these challenges and safeguard your financial future. Don't hesitate in reaching out to your advisor if you suspect your information has been stolen. 🛡️



Jesse Schrock

We are pleased to reintroduce our Client Advisor, Jesse Schrock, who has been a valuable member of the FORM Wealth team for three years now. Jesse brings a wealth of expertise, dedication, and a passion for outstanding client care to FORM Wealth. Having worked closely with Tyson since joining FORM, Jesse fully embodies the Total Relationship approach. He is an advocate for each of his clients and their financial goals. Outside of his professional life, Jesse and his family share a deep love for Lake Geneva, where they enjoy taking leisurely walks along the many lake paths, boating and relishing the beautiful outdoors. Jesse is an avid outdoorsman, often indulging in hunting, fishing, and playing softball with friends and colleagues when he's not at work. 🛡️

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The Importance of Estate Planning for New Parents



Welcoming a new child to the family, whether through birth or adoption, is undoubtedly an exciting time filled with preparations and joy.

Amidst the nursery decorating and baby showers, there's one crucial task that often gets overlooked but should be at the top of every new parent's priority list — estate planning.

An estate plan is a collection of vital legal documents that outline how you want your final wishes to be carried out in the event of your incapacity or passing.

Surprisingly, a significant number of Americans lack a formal estate plan. According to a 2023 study by LawDepot, a staggering 73 percent of respondents did not have any estate planning documents in place.

The term “estate planning” might seem intimidating, conjuring images of vast mansions and sprawling lawns. However, everyone has an estate, encompassing everything you own, from bank accounts and homes to vehicles, furniture, keepsakes, and even beloved pets.

Here are some key components that should be part of your estate plan:

1. **Will:** Specifies the distribution of your property according to your wishes.
2. **Trust:** Helps limit estate taxes or legal challenges.
3. **Durable Power of Attorney:** Assigns someone to act on

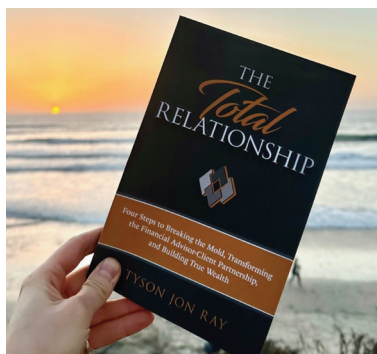
your behalf when you cannot.

4. **Beneficiary Designations:** Clearly states who will receive what upon your death.
5. **Letter of Intent:** Provides guidance on asset distribution and special requests.
6. **Health Care Power of Attorney:** Designates someone to make healthcare decisions on your behalf.
7. **Guardianship Designations:** Specifies who will raise your children if you pass away.

The consequences of not having an estate plan can lead to confusion and chaos. Dying without a will, known as dying intestate, results in local government decisions on possessions, child guardianship, and even decisions if you become incapacitated. This often leads to time-consuming probate processes causing anxiety and frustration for family members.

Furthermore, without explicit instructions, families can become entangled in disputes over asset distribution, tearing relationships apart. Estate planning not only ensures your final wishes are honored but also provides specific guidance on healthcare decisions, preventing potential family conflicts.

CONTINUED ON PAGE 9 ›



Spotted!

The perfect blend of wisdom and waves at Del Mar Beach in sunny San Diego, CA! In Tyson's latest book, he challenges outdated industry practices and emphasizes the importance of putting clients first. If you'd like to learn more about FORM's Total Relationship approach or would like to order a copy of the book, scan the QR code or head to TotalRelationship.com 📖





The Importance of Estate Planning for New Parents

CONTINUED FROM PAGE 8

For new parents, the most compelling reason to establish an estate plan is to secure the well-being of your child. Without a named guardian in a legal document, the court will appoint one if both parents pass away unexpectedly. Taking this crucial step safeguards your child's future and prevents a judge from deciding their fate.

Considering the complexity of estate planning, it often involves collaboration with professionals such as financial planners, estate planning attorneys, accountants, life insurance advisors, tax attorneys, bankers, and brokers. Consulting with a trusted estate planning attorney is essential to navigate this process effectively.

As you prepare for the arrival of your new family member, make estate planning your number one priority. While it may not be as enjoyable as decorating the nursery or shopping for baby clothes, it is undoubtedly the most important gift you can give to your child — ensuring their future is secure. If you have any questions or need guidance on estate planning, consider reaching out to your advisor to start the conversation. 💎

2023 Tax Document Dates

As you begin the New Year, you may be thinking about preparing for your 2023 State and Federal Tax Returns due April 15th. As you might remember, Raymond James sends the 1099(s) (which report income interest, dividends, and capital gain by account) as each account is ready, not in one final packet. Your tax documents may be sent to you on any one of these mailing dates:

January 31 - Mailing of year-end retirement tax packets for 1099-R and 5498s if applicable

February 15 - Mailing of original 1099s and 5498s if applicable

February 28 - Mailing of amended 1099s and those delayed due to special holdings

March 15 - Final mailing of any additional original 1099s as needed



UP OR DOWN

FORMING PERSPECTIVE



January 31, 2024

In a world where there are feelings depending on the latest news story, we're here to bring facts and perspective on the markets and investing. Back by popular demand, Tyson Ray CFP®, CExP®, CIMA®, shares the FORM perspective in this month's expanded Up or Down. Where are we now and where are we going? Watch the video on Facebook, YouTube or LinkedIn on Wednesday, January 31st at 3:30PM. 💎



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EVENTS



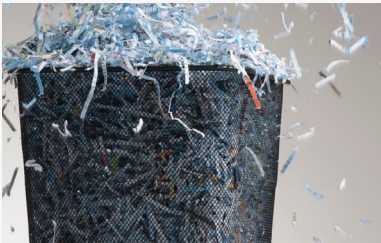
FORM Matinee Movie

A few weeks ago, we hosted our latest Matinee Movie at Emagine Theater in Lake Geneva. Clients joined us for 'The Boys in the Boat,' directed by George Clooney and based on the true story of the Depression Era University of Washington rowing team that made its way to the Olympics. Thank you to all who attended this sold-out event! Keep your eye out on social media for our summer movie night announcement.



Giving Tuesday Peanut Butter Drive

Thank you to those who donated peanut butter to support the Walworth County Food & Diaper Bank. 98 jars, or 205 pounds, of peanut butter in total were donated! Your generosity made a real impact in our community this holiday season.



Upcoming Shred Event this April 20th!

Clean out those file cabinets and join us Saturday, April 20. From 9 a.m. - noon at our Lake Geneva office, our shredding truck 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. This event is open to all in the community!

Short Rib Bourguignon

Ingredients

- ✓ 2 yellow onions, thinly sliced
- ✓ 5 pounds bone-in beef short ribs
- ✓ kosher salt and black pepper
- ✓ 6 shallots, halved
- ✓ 8 garlic cloves, smashed
- ✓ 6 carrots, chopped
- ✓ 1 bottle (750ml) (or 3 cups) dry red wine, such as Pinot Noir
- ✓ 2 cups beef broth
- ✓ 1/2 cup cognac or brandy (optional)
- ✓ 2 tablespoons tomato paste
- ✓ 2 tablespoons chopped fresh thyme
- ✓ 2 dried bay leaves
- ✓ 4 tablespoons salted butter
- ✓ 2 cups sliced cremini mushrooms
- ✓ 1 tablespoon chopped fresh sage



Preparation

1. Preheat the oven to 325° F. In a large, oven-safe braiser, arrange the onions. Then, place the short ribs on top of the onions. Season with salt and pepper. Add the shallots, garlic, and carrots. Pour over the red wine, the broth, and cognac (if using). Add the tomato paste, thyme, and bay leaves. Cover and roast for 2 1/2 to 3 hours or until the short ribs are tender and falling off the bone.
2. Discard the bones. Drain any excess grease away from the sauce.
3. Melt 2 tablespoons butter in a large skillet. Add the mushrooms. Cook undisturbed for 5 minutes or until golden. Add 2 tablespoons butter, sage, and a pinch of salt and pepper. Cook for 5 minutes, until the mushrooms have caramelized and the butter has browned.
4. Serve the ribs in the sauce. Spoon the mushrooms over the ribs. Enjoy with potatoes, rice, and/or crusty bread.

Notes

For Serving: Serve over mashed potatoes, rice, egg noodles, or crusty bread.



FORM Travel Club Barcelona to Rome

Why wait? This is your opportunity to turn dreams into reality and explore the Mediterranean's wonders. Our August 2024 Travel Club cruise is not just a vacation; it's a curated experience designed for you, your friends, and your family. You'll create memories to last a lifetime as you explore Spain, France, Monaco and Italy.



For more details, please head over to FORMwealth.com/travelclub or scan the QR code



Space is limited, so book your trip today!

For more travel information and to secure your spot contact:
Barbara Khan - Barbara.Khan@protravelinc.com
Direct 305-361-0707 | Mobile 305-510-6405

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Itinerary:

Aug 3 Sat	Barcelona, Spain
Aug 4 Sun	Valencia, Spain
Aug 5 Mon	Alicante, Spain
Aug 6 Tue	Ibiza, Spain
Aug 7 Wed	Palma de Mallorca, Spain
Aug 8 Thu	Provence (Marseille) France
Aug 9 Fri	Saint-Tropez, France
Aug 10 Sat	Monte Carlo, Monaco
Aug 11 Sun	Portofino, Italy
Aug 12 Mon	Florence/Pisa/Tuscany, Italy
Aug 13 Tue	Rome, Italy

Penthouse Suite: \$6,099

Concierge Level Veranda: \$4,949

Veranda Stateroom: \$4,699

Deluxe Ocean View: \$4,049

Sample pricing is per person based on double occupancy. Single rates and higher suite categories are available. Contact Barbara Khan for more details.





From left to right: Rhonda Baior, Adam Kierzek, Jeanne Kretschmer, Brayden Zettle, Sarah Olsen, Becki Kuchenberg, Kim Cochenour, Luke Kuchenberg, Tyson Ray, Christine Hayward, Jesse Schrock, Ann Baer, Jenny Ray, Billy Lauderdale, Chelsea Matthews, JoDell Faraone, Rachel Worland, Deneen Krantz.

We are honored to be named by Forbes for the second year in a row to their list of Best-in-State Wealth Management Teams for 2024



*"Be fearless in the pursuit of
what sets your soul on fire."*

Jennifer Lee

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