

## What's Going On With Tariffs?

During the most recent round of shareholder calls, CEOs had one big question to answer: "What's going on with tariffs?"

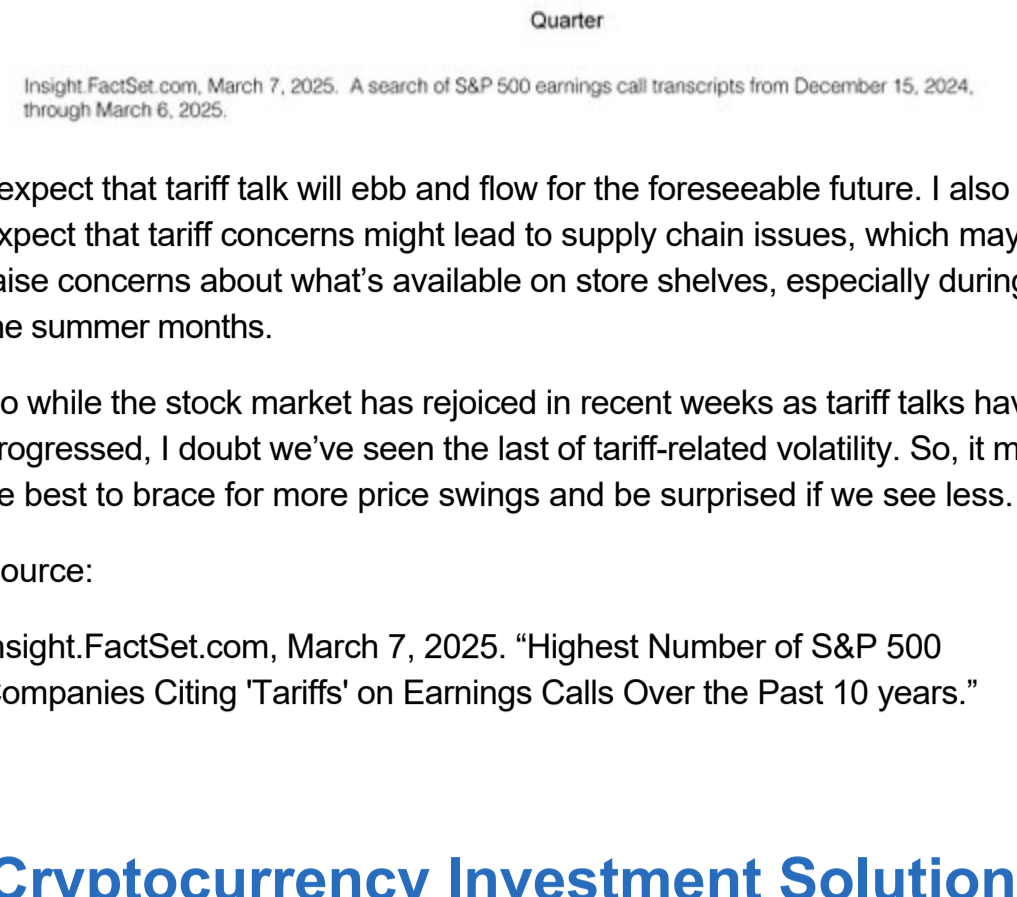
In earlier quarters of 2024, the focus was on inflation and artificial intelligence. But this time, the spotlight shifted. Shareholders wanted clarity on how tariffs might affect operations and moving forward.

As you can see, 259 CEOs of Standard & Poor's 500 companies spent time discussing tariffs on quarterly calls between December 15, 2024, and March 6, 2025.

Breaking down the data, CEOs at Materials (82 percent) and Industrial (71 percent) companies were more concerned about tariffs than CEOs at Financial (31 percent) and Communication (5 percent) firms. Interestingly, CEOs at Materials and Industrial companies were also less willing to give much in the way of outlooks for the balance of the year.

### Shift in Focus

Number of S&P 500 companies mentioning "tariffs" on quarterly calls with shareholders.



Insight.FactSet.com, March 7, 2025. A search of S&P 500 earnings call transcripts from December 15, 2024, through March 6, 2025.

I expect that tariff talk will ebb and flow for the foreseeable future. I also expect that tariff concerns might lead to supply chain issues, which may raise concerns about what's available on store shelves, especially during the summer months.

So while the stock market has rejoiced in recent weeks as tariff talks have progressed, I doubt we've seen the last of tariff-related volatility. So, it may be best to brace for more price swings and be surprised if we see less.

Source:

Insight.FactSet.com, March 7, 2025. "Highest Number of S&P 500 Companies Citing 'Tariffs' on Earnings Calls Over the Past 10 Years."

## Cryptocurrency Investment Solutions

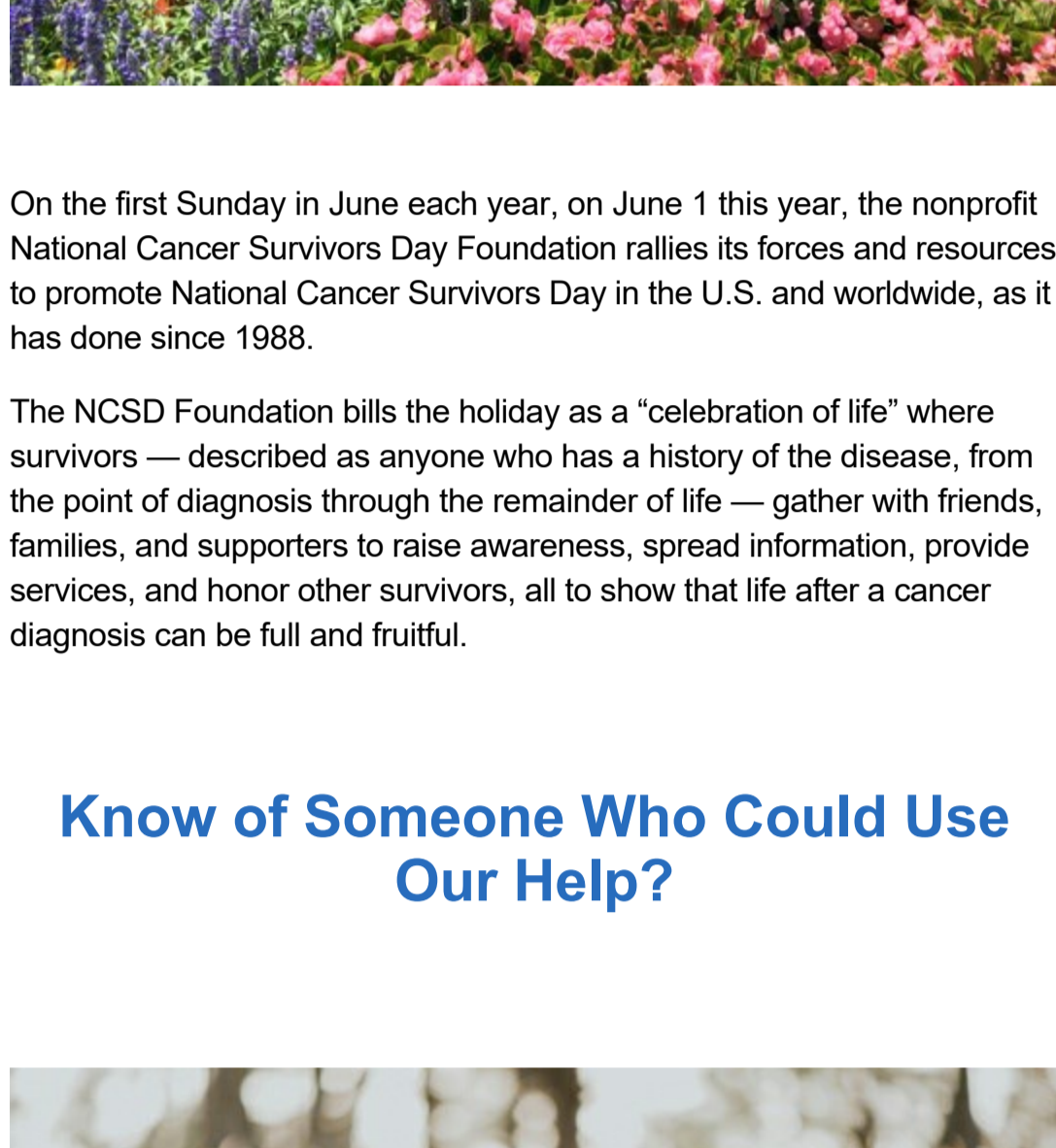
We're excited to announce that we now offer cryptocurrency investment options as part of our comprehensive financial planning services.

Whether you're crypto-curious or already holding digital assets, we can help you:

- Incorporate crypto into your overall investment strategy
- Navigate tax implications and reporting requirements
- Ensure proper risk management and diversification

As always, our approach is thoughtful and tailored—this isn't about hype or speculation, but about helping you make informed, strategic choices for your future.

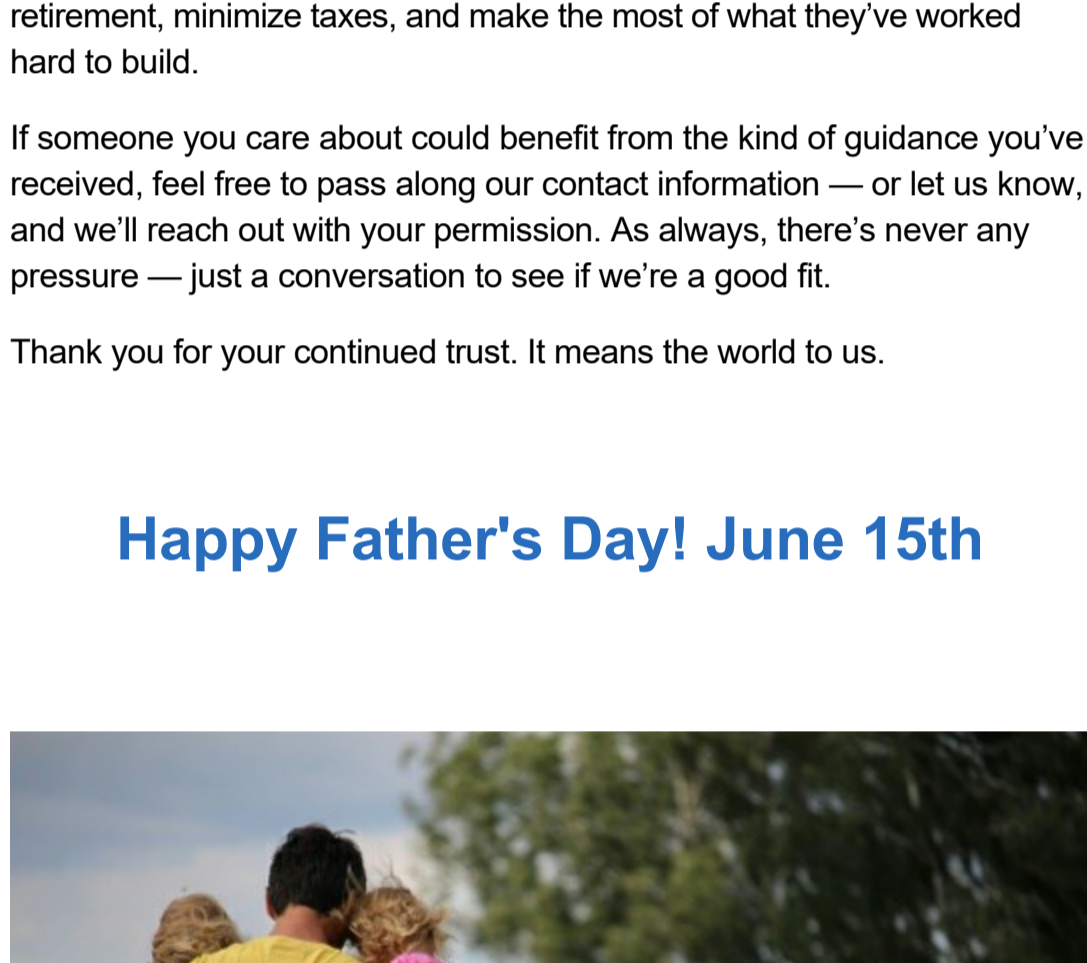
If you're interested in learning more about how crypto might fit into your portfolio, schedule a time to chat or reply to this email. We're here to help you invest wisely—no matter how the markets evolve.



On the first Sunday in June each year, on June 1 this year, the nonprofit National Cancer Survivors Day Foundation rallies its forces and resources to promote National Cancer Survivors Day in the U.S. and worldwide, as it has done since 1988.

The NCSD Foundation bills the holiday as a "celebration of life" where survivors — described as anyone who has a history of the disease, from the point of diagnosis through the remainder of life — gather with friends, families, and supporters to raise awareness, spread information, provide services, and honor other survivors, all to show that life after a cancer diagnosis can be full and fruitful.

## Know of Someone Who Could Use Our Help?



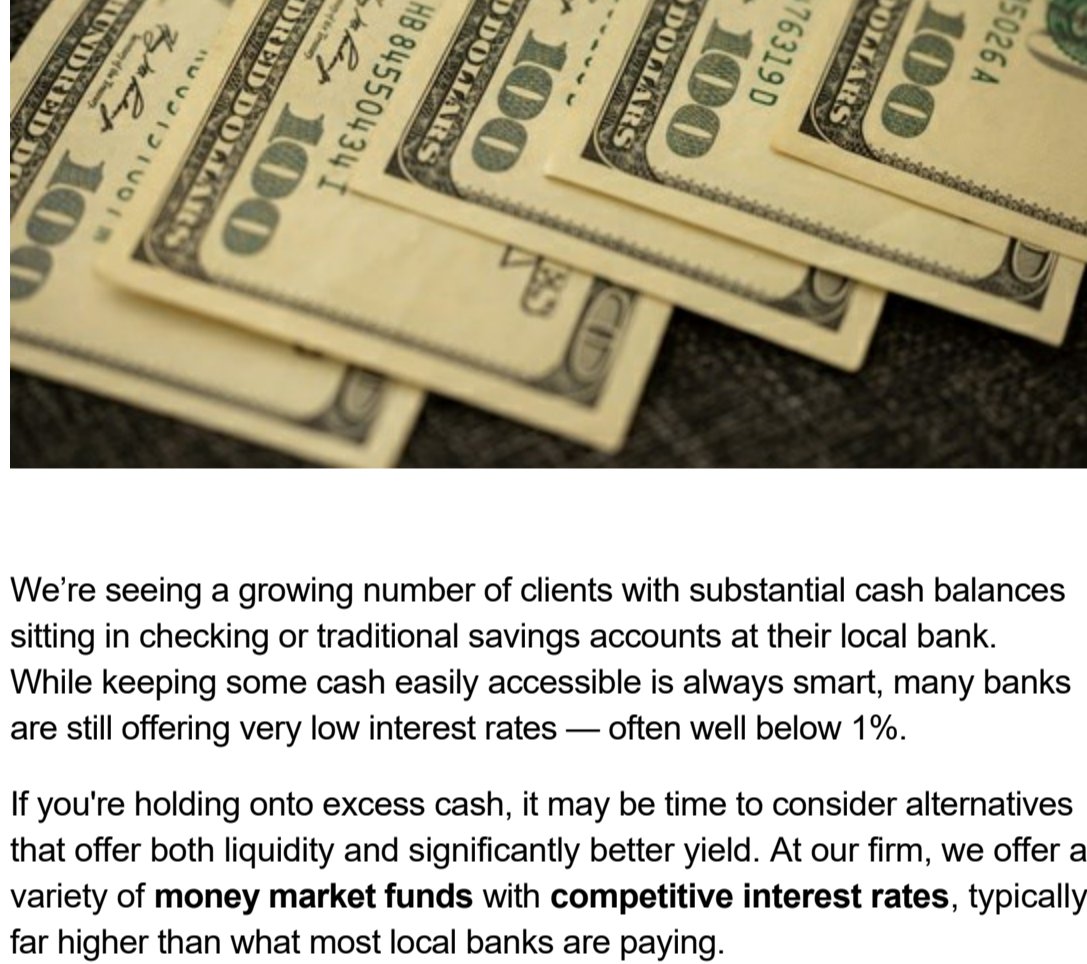
Many of our best client relationships began with a simple introduction. If you have a friend, family member, or colleague who's nearing retirement or navigating a major financial decision, we'd be honored to be a resource for them.

We specialize in helping individuals and couples prepare confidently for retirement, minimize taxes, and make the most of what they've worked hard to build.

If someone you care about could benefit from the kind of guidance you've received, feel free to pass along our contact information — or let us know, and we'll reach out with your permission. As always, there's never any pressure — just a conversation to see if we're a good fit.

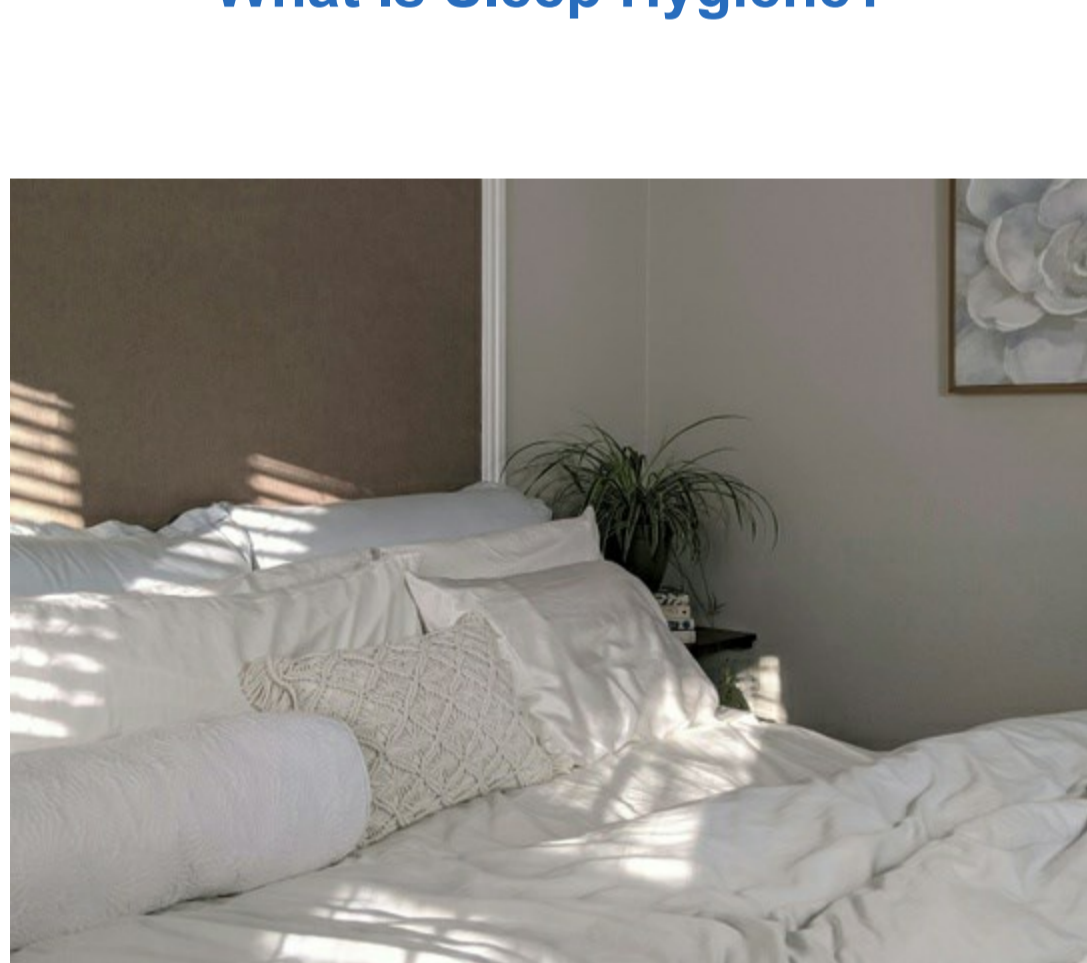
Thank you for your continued trust. It means the world to us.

## Happy Father's Day! June 15th



"Daddies don't just love their children every now and then, it's a love without end." — George Strait

## Is Your Cash Working Hard Enough?



We're seeing a growing number of clients with substantial cash balances sitting in checking or traditional savings accounts at their local bank. While keeping some cash easily accessible is always smart, many banks are still offering very low interest rates — often well below 1%.

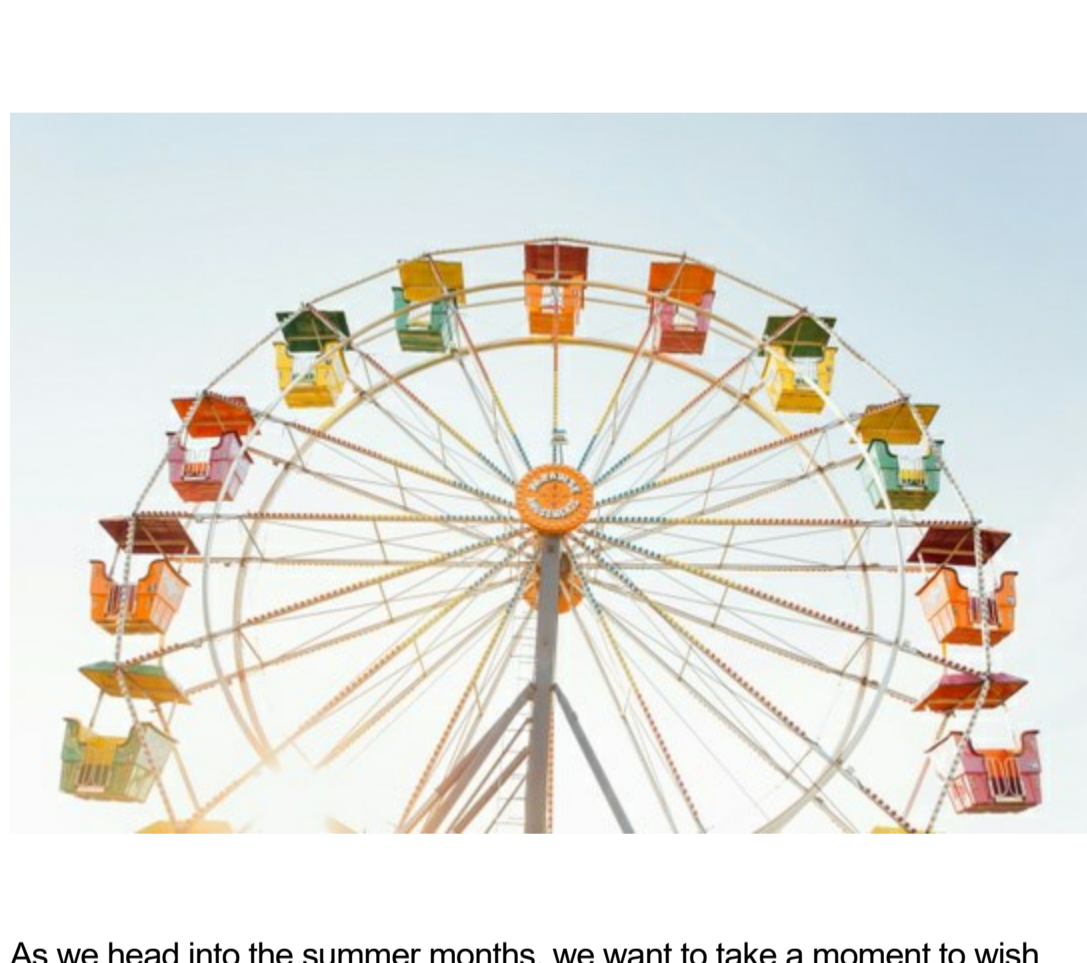
If you're holding onto excess cash, it may be time to consider alternatives that offer both liquidity and significantly better yield. At our firm, we offer a variety of **money market funds** with **competitive interest rates**, typically far higher than what most local banks are paying.

These options provide:

- Daily liquidity (you can access your funds when needed)
- Competitive yields aligned with current market rates
- A potential opportunity to grow your cash without taking on significant risk

If you're not sure how much cash to keep on hand or want to explore what these options might look like for you, let's connect. We're happy to review your situation and make sure your cash strategy fits with your broader financial plan.

## What Is Sleep Hygiene?



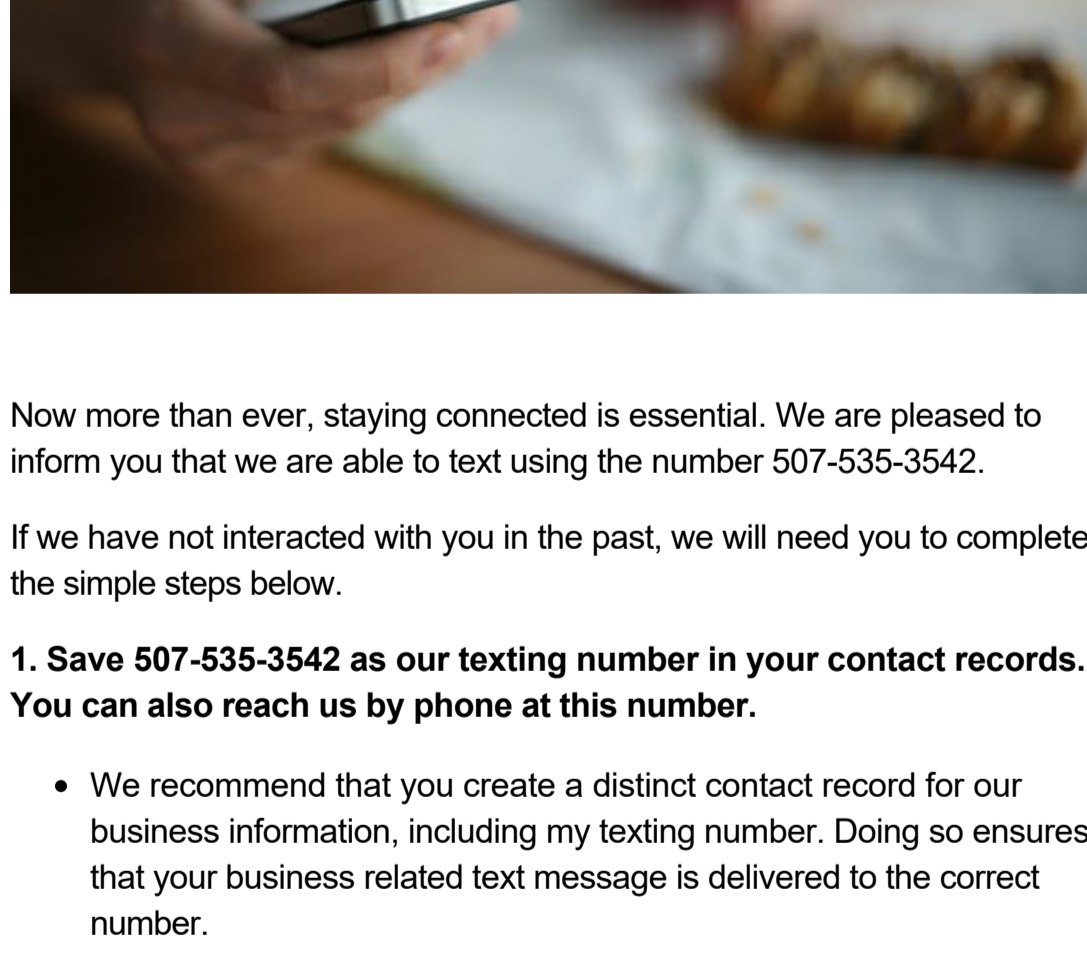
We all want a better night's sleep, and your sleep hygiene routine might impact the amount and quality of shut-eye you get. Sleep hygiene refers to your habits to get a good night's sleep. The better your habits, the better your chances are of improving your sleep.

Here are some good sleep hygiene tips:

- \*Be consistent with your sleeping and waking times, even on weekends!
- \*Make sure your bedroom is dark, quiet, and of a comfortable temperature.
- \*Invest in blackout curtains or a white noise machine to drown out light and sound.
- \*Avoid electronic devices, including phones and TV, at least an hour before bed.
- \*If your appliances have a "night" mode, switch this on a few hours before bed to reduce blue light.
- \*Make sure to get enough exercise during the day, which may help you fall asleep faster.

Tip adapted from Centers for Disease Control and Prevention<sup>10</sup>

## Wishing You a Wonderful Summer

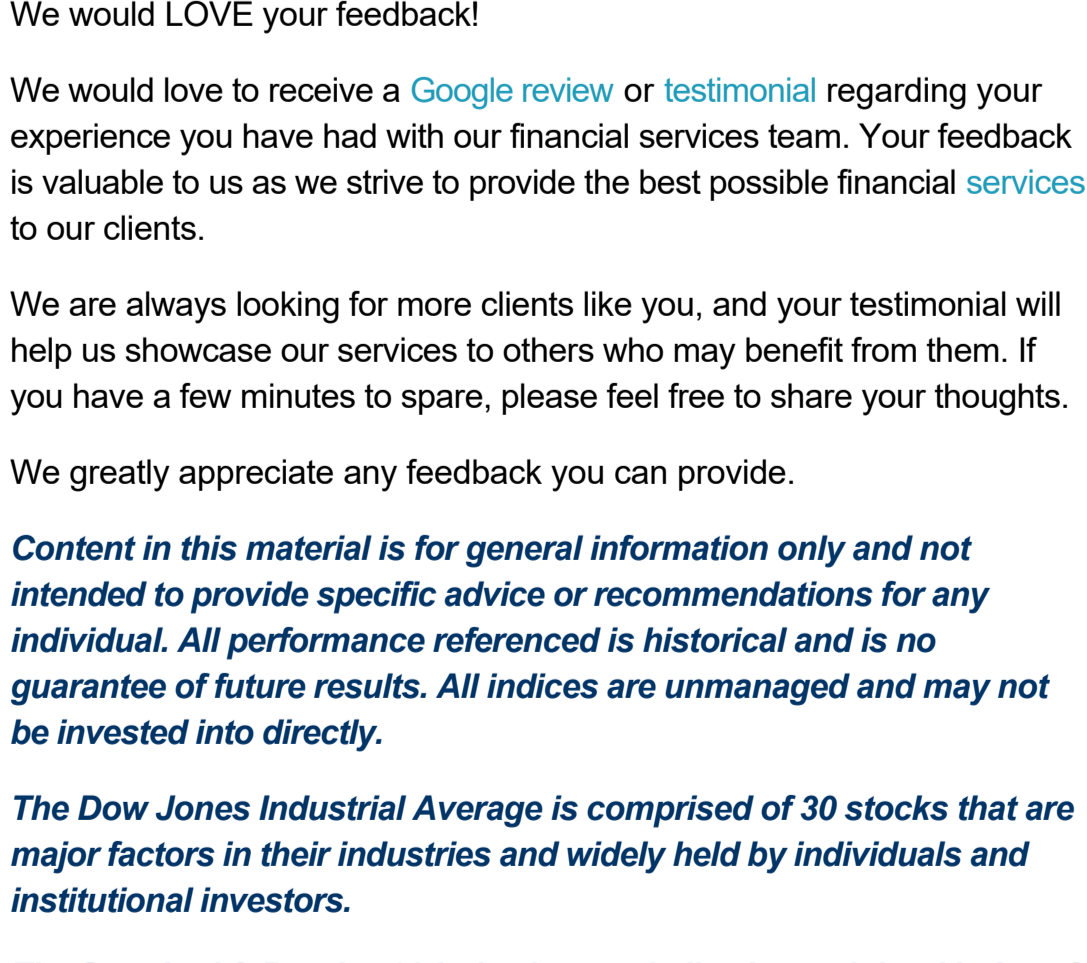


As we head into the summer months, we want to take a moment to wish you and your family a season filled with relaxation, good health, and memorable moments.

Whether you're spending time at the lake, traveling, or simply enjoying longer days close to home, we hope it's a time of joy and rejuvenation.

Thank you for your continued trust and partnership. Here's to a safe, happy, and prosperous summer!

## Texting The Office



Now more than ever, staying connected is essential. We are pleased to inform you that we are able to text using the number 507-535-3542.

If we have not interacted with you in the past, we will need you to complete the simple steps below.

**1. Save 507-535-3542 as our texting number in your contact records. You can also reach us by phone at this number.**

- We recommend that you create a distinct contact record for our business information, including my texting number. Doing so ensures that your business related text message is delivered to the correct number.

**2. You will receive an initial text from one of our Administrative Assistants, Tara Monson or Cassidy Chester with Prinvest Advisors with LPL Advisors via our texting number 507-535-3542.**

- Reply to that text with the word "Accept". Do not include spaces, dashes or characters.
- We will be able to text with you after we receive your consent.

**3. If you have not received an initial text from us, you may send us a text any time at 507-535-3542.**

- Send a text message to our office 507-535-3542
- We will receive your message and reply. No consent is required.

**Please be aware of the following considerations when texting:**

- We are not permitted to accept trade or money movement instructions via text message. All trade and money movement instructions must be confirmed verbally.
- Do not send any messages or attachments that contain confidential (ex: Statements) or personally identifiable information (ex: SSN)
- All text messages are 1:1 (no group texting)
- Our admins will text on our behalf from our office number.
- You may text the word "stop" to stop receiving texts from our office.

**\*Text messages will be replied to Monday - Friday, 8:00 AM - 4:30 PM unless it falls on a holiday.**

We would LOVE your feedback!

We would love to receive a [Google review](#) or [testimonial](#) regarding your experience you have had with our financial services team. Your feedback is valuable to us as we strive to provide the best possible financial [services](#) to our clients.

We are always looking for more clients like you, and your testimonial will help us showcase our services to others who may benefit from them. If you have a few minutes to spare, please feel free to share your thoughts.

We greatly appreciate any feedback you can provide.

**Content in this material is for general information only and not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.**

**The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors.**

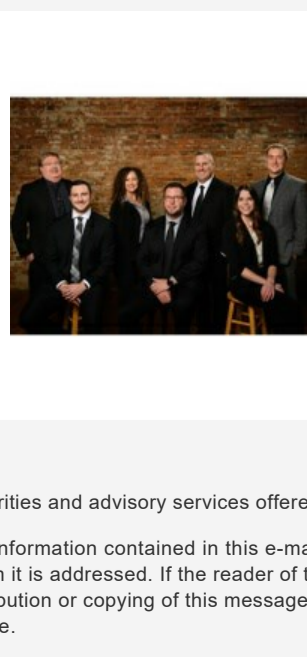
**The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.**

**The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index.**

**The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the following developed country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK.**

**The economic forecasts set forth in this material may not develop as predicted and there can be no guarantee that strategies promoted will be successful.**

CONTACT US



hello@prinvestadvisors.com  
5075353542

Prinvest Advisors

http://www.prinvestadvisors.com