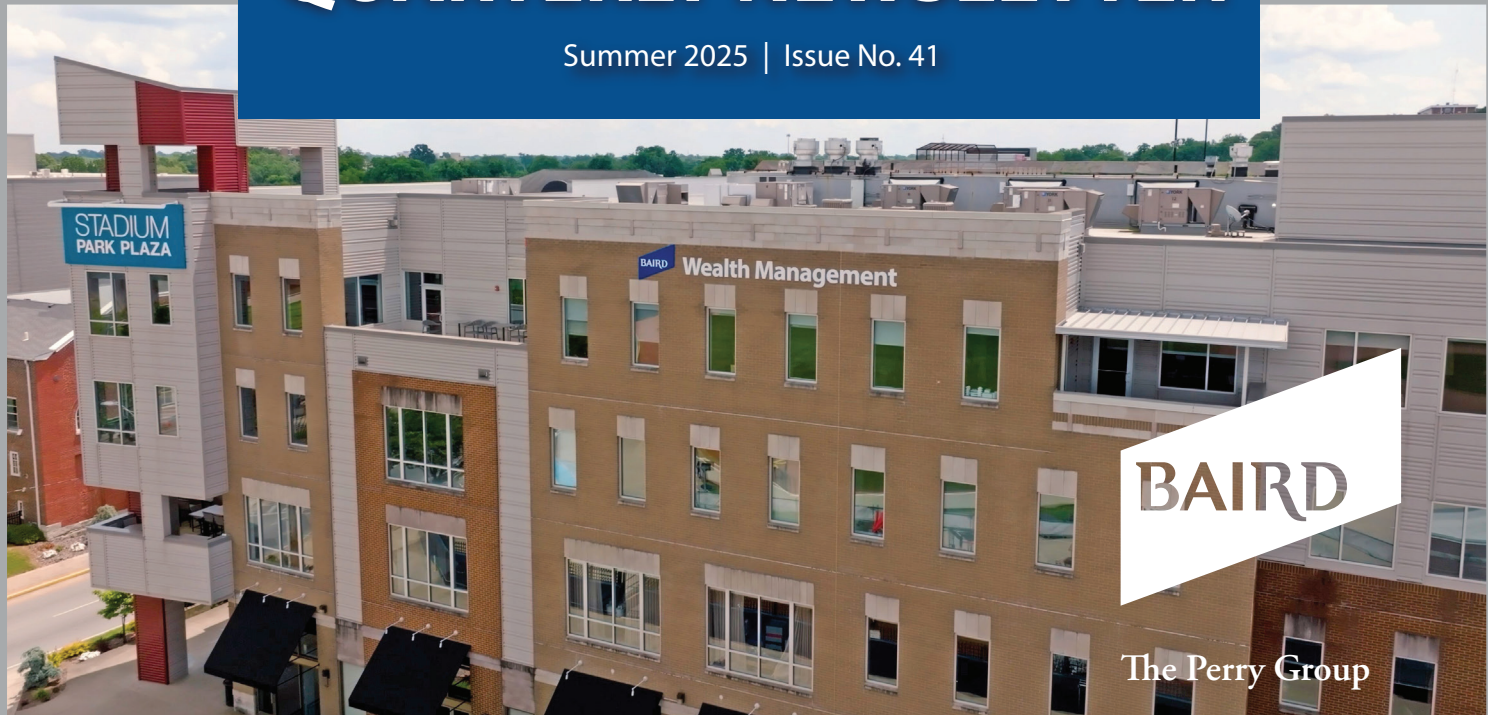




THE PERRY GROUP QUARTERLY NEWSLETTER

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The Perry Group

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The Perry Group

Front photo pictured left to right: Maddy Jones, Michelle Humphrey, Shawn Perry, Brooke Cassady, Jake Gaebler, Jacqueline Keltner, and Melissa Steele.

Shawn M. Perry,
CFP®, CPWA®
Financial Advisor | Branch Manager

J. Brooke Cassady,
CFP®, AFC®, CPWA®
Associate Financial Advisor

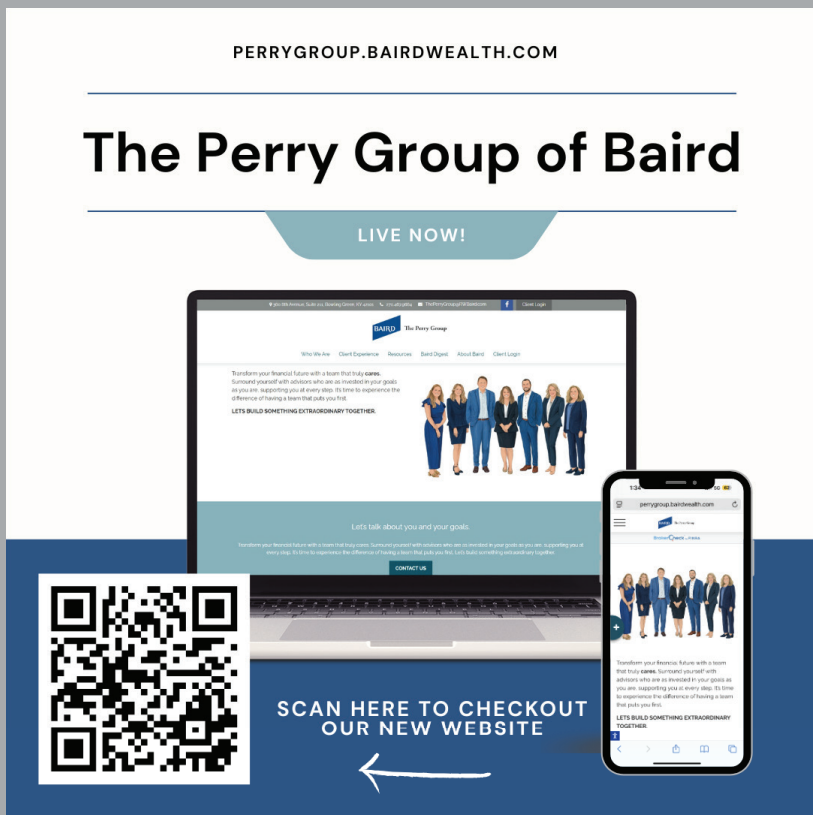
Jake Gaebler,
QPFC
Associate Financial Advisor

Jacqueline H. Keltner,
CFP®, CPWA®
Assistant Vice President
Branch Administrative Supervisor

Melissa Steele
Senior Client Specialist

Michelle Humphrey
Client Assistant

Maddy Jones
Client Assistant



New Website

We're excited to share that we have a brand-new website designed to make things easier and more convenient for our clients. You'll find everything from information about our team and how we work to helpful details on becoming a new client. Feel free to share with your friends.

The site is filled with valuable resources—our newsletters, articles, parking and directions, personal bios, some of our favorite books, and useful links from our home office, including market updates.

You can also log in to Baird Online directly from the site and connect with us on Facebook. We hope you enjoy exploring it and find it a helpful resource! Use your camera on your phone to scan the QR code above and it will take you directly to our website. If you think of something you would find helpful for us to add to our website, let Michelle know.

Beyond the Money With The Perry Group

We invite you to listen to our latest podcast episodes, available on Apple and Spotify. These conversations go deeper than dollars and cents. We explore strategies for building and preserving wealth, planning for retirement, and navigating life's big financial decisions. You'll also hear insights on the personal side of money—how it connects to your goals, values, and the life you want to live. From market updates to real-world planning tips, our podcast is designed to help you create a future that's about more than just money. Scan the QR code to visit our podcast page. Just scroll down to start listening!



Secure Shredding, On Us

Doing a little summer decluttering? Don't forget—we offer free paper shredding to all our clients. Whether you're clearing out old bills, statements, or personal documents, we're here to help you dispose of them securely. Feel free to stop by the office anytime. You can bring your documents inside, or just give us a call when you arrive—we'll be happy to come out and grab them from your car!

Resilience in Markets, Strength in our Team

I recently came across a research report that referenced an old market adage: "With one million dollars and unlimited insider information, the average investor would go broke within a year."

That sentiment feels especially relevant in today's environment.

Over the past few months, markets have navigated a series of significant events: heightened volatility, the passage of a new U.S. budget bill, a third and final downgrade of U.S. debt from AAA by the major credit rating agencies, and rising geopolitical tensions, including conflict between Israel and Iran and U.S. airstrikes in the region. Despite these headwinds, both the S&P 500 and Nasdaq Composite reached new all-time highs - though the S&P 500 experienced a 19% pullback along the way. Meanwhile, the U.S. dollar declined by 10%, and oil prices have fallen year-to-date.

Markets are clearly grappling with the implications of tariffs, though the finalized tax bill may help offset some of the impact. More than ever, it feels like policy out of Washington, D.C., is driving investor behavior. Regardless of political views, history shows a strong correlation between policy uncertainty and positive equity returns. Meanwhile, the Fed has held interest rates steady, with expectations of two more cuts this year.

It's also been nearly a year since our team underwent major changes. That transition was disruptive, but the past year has been the most affirming and rewarding of my life. Your support during that time meant everything. You welcomed us with grace and stood by us every step of the way. We've since added two incredible teammates, Jake and Maddy, and our team is stronger and more efficient than ever. We've streamlined our internal processes and are better positioned to serve you than at any point before.

A good friend once told me, "Healthy things grow." This year so far, we've been fortunate to make Baird PWM's monthly "Top 5 Teams" list for new client growth - not once, but twice. We love welcoming new clients into our community!

I can't thank you enough for your support, care, and friendship over the past 25 years - especially this past year. Here's to many more successful, fun, and fulfilling years working for you!

- Shawn Perry

Disclosure: The information offered is provided to you for informational purposes only. Past performance is not indicative of future results and diversification does not ensure a profit or protect against loss. All investments carry some level of risk, including loss of principal. An investment cannot be made directly in an index.

Welcome, Maddy



Maddy Jones officially joined our team full-time in May after working with us as an intern for a year and graduating from Western Kentucky University with a degree in Personal Financial Planning. In her expanded role, she now serves as a client assistant. Maddy grew up in Edwardsville, Illinois, just outside of St. Louis, and enjoys visiting home often. She loves spending time with her parents and her younger sister, Abby, who will be a freshman at Western Kentucky University this fall. Maddy is very excited to have her sister in Bowling Green with her. Outside of work, Maddy enjoys reading, going on walks, playing pickleball, traveling, and spending time with her friends and family. She also enjoys cooking, and her favorite thing to cook is homemade pizza. Maddy is excited to be starting her career in a field that she is very passionate about. Her favorite parts of working at Baird include the opportunity to help others and that no two days at the office are the same.

Branch Visit to WKU's New Business School



Shawn, Brooke, and several team members from our branch recently had the opportunity to tour the new Gordon Ford College of Business, currently under construction on the campus of Western Kentucky University. This impressive, state-

of-the-art facility promises to be an inspiring space for local business students and faculty, and a valuable addition to our community. We're excited to see the positive impact it will have on the next generation of business leaders.

How to Scan a QR Code

Not sure how to use a QR code? Here's a quick guide:

- Open your smartphone's camera app. Most phones can scan QR codes directly through the camera, no extra app needed.
- Point your camera at the QR code. Make sure the entire code is visible on your screen. Hold your phone steady for a moment.
- Tap the pop-up link. A notification will appear with a link. Tap it to go directly to the content, whether it's a webpage, video, podcast, or more. Explore! You'll be taken straight to the resource we've shared, no typing required.

Happenings in Baird

Shawn Perry Named One of Baird's Top 30 Advisors



In March, Baird recognized its Top 30 Advisors out of more than 1,400 across the firm—an honor reserved for those who exemplify excellence in Private Wealth Management. We're incredibly proud to share that Shawn Perry earned a spot on this distinguished list.

True to form, Shawn credits this achievement to the strength of our team and the trust of our clients. Thank you for allowing us to be part of your financial journey.

Baird Named One of Fortune's 100 Best Companies to Work For® – Again!

We're honored to be ranked No. 13 on the 2025 Fortune 100 Best Companies to Work For® list, our 22nd consecutive year receiving this recognition. While we're proud of this milestone, what matters most is what it means for you. A workplace built on trust, respect, and collaboration empowers our associates to stay focused on what truly matters: delivering exceptional service and advice to help you reach your goals.

Shawn named 2025 Forbes Best-in-State Wealth Advisors

We are proud to share that Shawn Perry has been recognized by Shook Research as a 2025 FORBES Best-In-State Wealth Advisors. This recognition reflects our team's ongoing commitment to improving the lives our clients and their families through personalized financial guidance and exceptional service. * Published on 4/8/25, rankings based on data as of June 30, 2024.

Identity Theft Protection



As part of Baird's ongoing commitment to providing exceptional client service, we are pleased to announce that ID Watchdog has been selected as our new identity theft protection partner. Our current agreement with InfoArmor will expire on August 31, 2025. If you are currently enrolled with InfoArmor, you will soon receive an email from us with instructions on how to transition your service to ID Watchdog. Please be sure to follow the steps outlined in that message to ensure uninterrupted protection. If you are not currently enrolled in an identity theft protection service and would like to learn more, feel free to contact Michelle for additional information.

Outside the Office



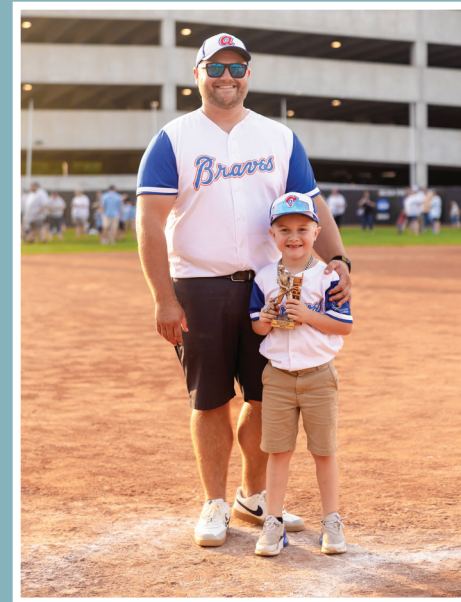
Jac and Ben attended a Brewers baseball game while in Milwaukee in June.



Shawn and his family dropping their son, Gavin, off at Trailwest to work for a month. Trailwest is a Young Life Family Camp that the Perry's have been to a few times.



Shawn and Natalie dressed up in their African gear to teach missions at a dear client's Vacation Bible School.



Hunter has finished up his baseball season and is looking forward to starting back up in the Fall.



Maddy's graduation from WKU.



Melissa and Taylor at the Louisville Zoo.

Supporting Our Community

Baird Gives Back

Several of us from Baird BG spent an afternoon at House on the Hill's Grocery in Richardsville, helping plant squash, potatoes, tomatoes, and more. It was a fun and meaningful way to support HOTH's mission of providing fresh food and essential resources to local families. To learn more about House on the Hill and how they're making a difference in our community, visit houseonthehillbg.com. This QR code takes you directly to their website.



Chase and Brooke took the kids to the Nashville Zoo! Parker liked the flamingos, and the Komodo dragons were Hunters favorite.



Jake and his family after their middle son Nash and his team won the little league district tournament.



Michelle and Stephen attended a Brewers vs Braves baseball game in Milwaukee.

