



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: Melissa Steele, Jacqueline Keltner, Jake Gaebler,
Shawn Perry, Brooke Cassady, and Michelle Humphrey

Shawn M. Perry, CFP®, CPWA®
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Branch Manager

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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

Save the Dates

Financial Fraud Trends

Mark your calendar for **Monday, April 21st, at 5:00 pm at the Knicely Conference Center** for a presentation featuring Special Agent William Kurtz of the Federal Bureau of Investigation (FBI). Special Agent Kurtz will speak about the increasingly sophisticated and audacious tactics employed by modern scammers, who present themselves in a remarkably convincing manner. He will also discuss emerging financial fraud trends and effective strategies to protect yourself. Feel free to bring a friend, and please register them when you register yourself. You should have received an email with a registration link, or you can call Michelle at 270-467-9664 and she will get you registered. Deadline to register is Thursday, April 17th.

Annual Client Appreciation Picnic



Mark your calendars for **Thursday, June 5th**, for our annual client appreciation picnic at Ironwood Farm (455 Old Richardsville Road). This event will be from 4:30pm - 7:30pm. Plan to bring your kids, grandkids, and friends, as we will have lots of fun activities for them to enjoy. Look for an email to register, or give Michelle a call.

Hope House 2025 PADDLE BATTLE

Calling all pickleball players! Join us for the second annual Hope House Paddle Battle on **Friday, June 27th**. We will send out more information and details via email in one of our future Advocate emails. Last year, anyone could register to play and it was a super fun event even just to go to watch. If you have questions about this, give Michelle a call.

EMPLOYEE *Spotlight*

Maddy Jones, from Edwardsville, Illinois, started with our team in our internship program in May of 2024. Maddy attends WKU and will graduate in May with a degree in Personal Financial Planning. She enjoys spending time with her family and friends, reading, going for walks, playing pickleball, and traveling. She is the Finale Director for Midnight on the Hill, a fundraiser for St. Jude. On our team, you will see Maddy in various roles, like answering the phone, joining client meetings as an Advocate, and helping with lots of work behind the scenes. Be sure to meet her the next time you're in the office!

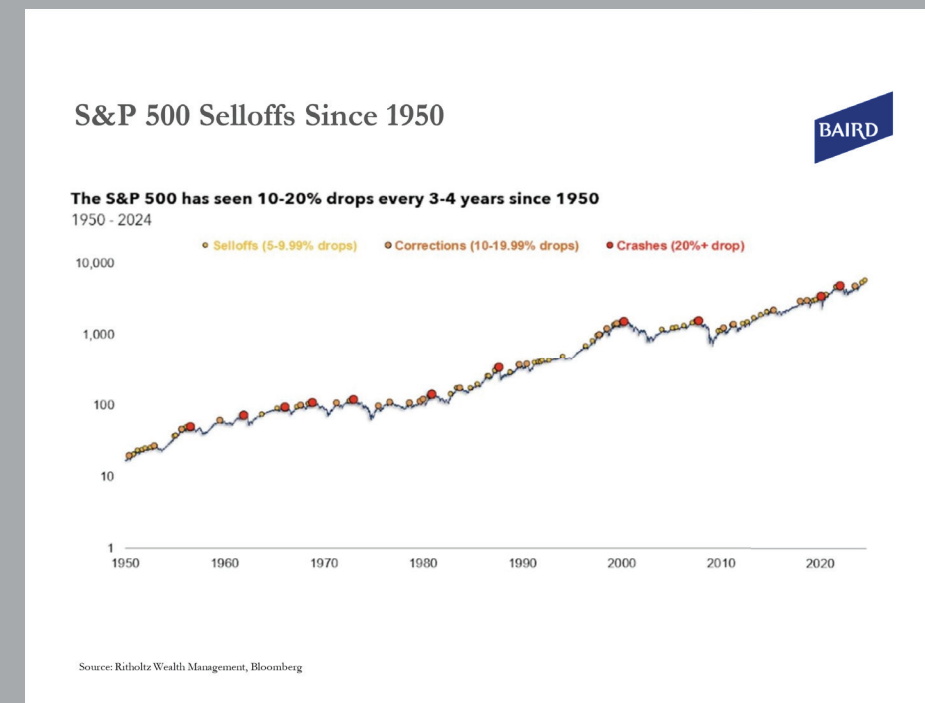


Market Volatility and Financial Scams

As I am writing this at the end of March, the market has experienced some volatility. After lower levels of volatility in 2023 and 2024, the recent increase has caused concern for many investors. If you're listening to the media outlets, there's discussion of selloffs, corrections, and even market crashes. So, what's the difference?

- A sell-off is a decline in the market of 5-9.99% from the most recent high.
- A correction is a decline in the market of 10-19.99% from the most recent high.
- A crash or a "bear market" is a decline in the market of 20% or more from the most recent high.

This graph is a great reminder of the continued growth in the S&P 500, even as investors experienced selloffs, corrections, and crashes along the way. To put it in perspective, we have experienced 7 recessions in the last 50 years (1974-2024). Yet, during that time, the S&P 500 grew 32,400% (or 12.3% annually).



*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.

Another topic weighing heavily on my mind is the rapid propensity of which we're seeing our clients impacted by financial scams. More and more, we are hearing from clients who have experienced a fraud attempt involving a bad actor posing as someone else with the goal of scamming them out of their hard-earned dollars. With that said, on Monday, April 21st, at 5 pm, we are hosting a presentation from a regional FBI agent who specializes in cybercrimes. He will talk about the most common scams the FBI is seeing currently and how to protect yourself. I feel strongly that this is the most important client presentation we've done in years and hope you will make it a priority to attend. Unfortunately, we are all now vulnerable to this type of crime, and as my wife recently said, "Our sense of hurry is causing us to be more susceptible to these types of incidences." Please join us at this upcoming event and bring friends and family members who you think would benefit from hearing this information!

- Shawn Perry

Supporting Our Community

Derby Darlins



Glory Baby Ministry specializes in making burial gowns or memorial packages for parents grieving a miscarriage, stillbirth, or early infant loss. Glory Baby Ministry respects that the grieving process is different for every family. Therefore, they will send a free package regardless if the loss was recent or years ago. They ship their packages out globally, for free. Michelle and one of her friends attended their annual fundraiser in March.

Galentine's Gala for Barren River Area Safe Space



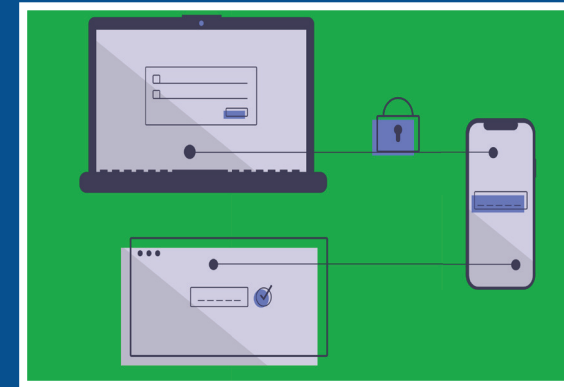
Among other board members, Brooke attended the 2nd Annual Galentine's Gala for Barren River Area Safe Space (BRASS) as a fundraiser for supporting individuals and families fleeing domestic violence.

Purses, Pouts, and Pearls

The American Cancer Society's Purses, Pouts, and Pearls is a one-of-a-kind night out with designer purse bingo, an auction, fun games, raffles and much more. Over 700 people attended this remarkable event and a little over \$130,000 was raised for cancer research. Michelle attended this event with several of her friends.



Baird Online Enhanced Security



Baird is committed to safeguarding our clients' financial information on our systems. *Effective immediately, clients will be required to provide Multi-factor Authentication (MFA) every time they log in to Baird Online.* MFA is a security feature that requires users to verify their identity using two or more methods, such as a password and a mobile phone for a secure log-in code, before accessing their account. After entering your username and password, you will receive a prompt to verify your identity using a secondary method, either as a text message with a code, or a call back to your phone with a code. Once you confirm your identity, you'll be granted access to your account.

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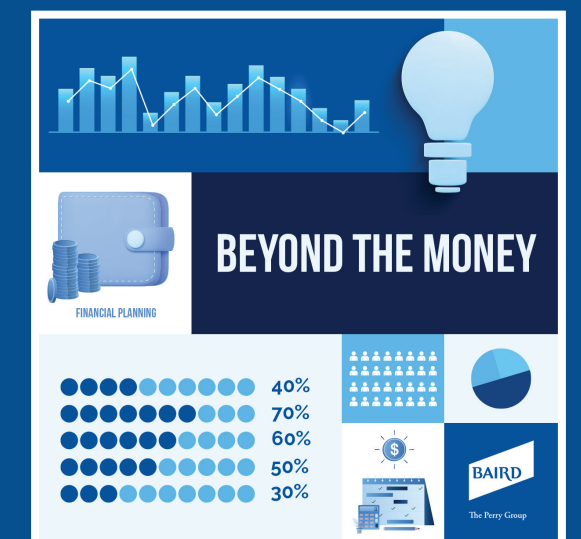
Estate Planning & Investing in 2025

Thanks to everyone who joined us for our event in March. We had two excellent speakers. Chris Staples, Managing Director and Chief Operating Officer of Baird Trust, delivered such a great presentation on estate planning, highlighting things to consider and ways to protect and pass on your wealth. Ross Mayfield, Investment Strategy Analyst at Baird, provided a valuable market update, breaking down current and past trends to help us navigate what's ahead. Great discussions all around!



Beyond the Money With The Perry Group

Listen in on our latest podcasts on Apple or Spotify. We will dive into more than just dollars and cents. We will cover strategies for building and preserving wealth, planning for retirement, and navigating life's major financial decisions. We will also explore the personal side of money and how it impacts your goals, values, and the life you want to live. From market insights to real-life financial planning tips, our podcast is here to help you create a future that goes beyond the money.



Outside the Office



Michelle and one of her sisters, Liz, went to San Antonio, Texas, to visit their Aunt Mary.



Chase, Brooke and their children (Hunter and Parker) became members at Woodburn Baptist Church. They look forward to continuing to volunteer in the Children's Ministry.



Michelle and Stephen went to Delray Beach, Florida, to visit some friends. They enjoyed biking everyday.



Shawn and Natalie with Duck Dynasty's Jase Robertson at the REUP Men's Movement Moving Towards Greatness Event, where we were the presenting sponsor.



Brooke and Chase attended the 100 year anniversary for Chase's work, Fisher Contracting, where they had the option to partake in driving a Corvette through a course at NCM Motorsports Park.



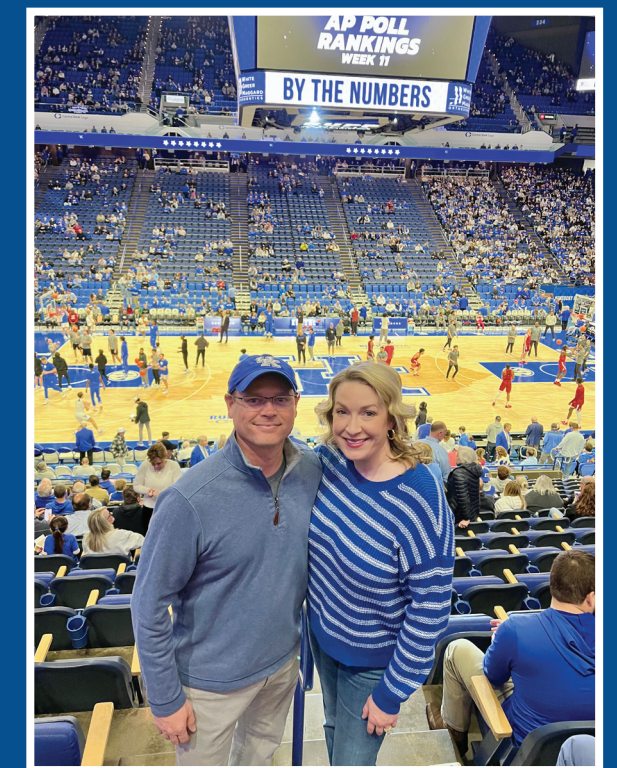
Jacqueline and Ben with their daughters at the DCMS Cheer Banquet in January.



Jake's boys, Nash, Tripp and Tyce with their 10 year old dog, Rue.



Melissa had a fun time celebrating her birthday at Garcia's restaurant with her sister and sister-in-law.



Jacqueline and Ben went to a UK game in Lexington. Go CATS!