

# NEWSLETTER



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### Our Promise As Financial Planners

At Gentian, our work has never been about markets alone. It's about people—your family, your goals, your sense of reassurance, and the legacy you hope to leave. Markets will rise and fall, headlines will change, and new narratives will always compete for attention. What should not change is the clarity of why your plan exists in the first place.

From the beginning, Gentian was built on a simple belief: that good planning allows people to live better lives. Our role is not to predict the future, but to help you prepare for it—thoughtfully, patiently, and with intention.

We are long-term, plan-driven investors. Your portfolio is designed around your life, not the news cycle. We believe diversification, discipline, and time are the most reliable tools investors have ever had. Volatility is not a flaw in the system—it is the price of progress—and history has consistently rewarded those who remain steady through it.

The past year brought strong market results alongside persistent uncertainty. Questions about inflation, interest rates, employment, and artificial intelligence filled the air. This is nothing new. There is always a “burning question,” and it is almost always the wrong one. The real risk is not uncertainty itself, but allowing it to pull us off a sound plan.

We do not chase predictions, and we do not retreat in fear. We rebalance with purpose, we stay diversified, and we allow compounding to do the heavy lifting—carefully avoiding the temptation to interrupt it at exactly the wrong moments.

Most importantly, you do not walk this path alone. You have a team that thinks long-term, acts deliberately, and cares deeply about the lives behind the balance sheets. We see this work as a stewardship—of capital, yes, but also of trust.

Thank you for allowing us to serve you and your family. We look forward to continuing this life journey together.

IN CASE YOU  
MISSED IT



**Forbes**  
**2026**

**BEST-IN-STATE  
WEALTH  
MANAGEMENT TEAMS**

SHOOK RESEARCH

Gentian Financial named one of  
**FORBES Best-In-State  
Wealth Management Teams  
in Wisconsin!**

**2026**

**WE THANK YOU** for placing your trust in us!

# WINTER HIGHLIGHTS



## HEALTH & WEALTH

Wellness Expert, Michelle Norris, shared tips on how to reduce sugar from our diets and challenges everyone to take a NO SUGAR 28-day detox.

Catch the full recording here:



## LADIES & GENTIAN

We welcomed guest speaker, Lisa Haynes from A Bridge Forward to our Ladies & Gentian group and she shared her top tips for organizing, decluttering, and how to enjoy the space you have. She is a vetted partner and is available to you for questions.



## BIRTHDAY CLUB

If you've never joined us before...make this the year to try something new! Enjoy a healthy lunch, share your favorite hobby or past-time with us, and visit with the team! Come check it out!

Raymond James is not affiliated with and does not endorse the opinions or services of Michelle Norris or Lisa Haynes

## Lighten Your Mental Load With These **SPRING CLEANING** Tips!

**Consolidate and donate:** Now is the time for a little spring cleaning! Let go of the clutter consuming space in your home – digitizing your files is a good place to start. Though giving items away offers its own benefits, remember to get a qualified appraisal for more valuable donations.

**Comb through your credit report:** Making a habit of checking your credit report at least once a year can help you detect and dispute errors.



**Freshen up your estate plan:** Check the beneficiaries of your IRAs, insurance policies, trust and other accounts, and update information that's no longer relevant. Ensure your plan protects you and your family in the case of an unexpected event.

**Check for college deadlines:** Many colleges and universities have registration and tuition payment deadlines coming up in the summer months. If you have a 529 plan, make sure to discuss qualified expenses and payment plans with us.

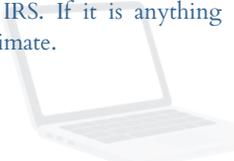
# TAX TIME

## 5 Tips For Staying Safe During Tax Season

### Set Up Your IRS Account Online

Your account will give you the clearest picture of your standing with the IRS, including balances owed, records, and authorizations from your CPA.

**Watch out:** irs.gov is the official website for the IRS. If it is anything else, it's not legitimate.



### Don't Answer Calls or Texts

The IRS will never ask you for sensitive information by phone or via threatening messages. If you receive a call like this, hang up and report it to the Federal Trade Commission.

**Watch out:** Since criminals can now "spoof" IRS phone numbers, don't let the fact that it appears to be a legitimate IRS number convince you to answer the call.

### Beware of Ghosts

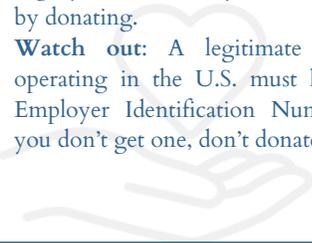
Fraudulent tax preparers, known as "ghosts," don't sign the tax returns they prepare, making them easy to spot. They may ask for cash payments or try to direct refunds into their own account.

**Watch out:** All tax preparers are required by law to have a preparer identification number they include with their signature on the tax return.

### Verify Charitable Organizations

Fraudsters posing as charities may ask you for identifying information and urge you to reduce your tax burden by donating.

**Watch out:** A legitimate charity operating in the U.S. must have an Employer Identification Number. If you don't get one, don't donate.



### Stay Vigilant

Fraudsters escalate activity around tax time. Don't be afraid to ask questions. We or your tax professional can help with any concerns you have.



## THE 2027 GENTIAN CALENDAR CONTEST IS Officially OPEN!

### SUBMIT YOUR HIGH RESOLUTION PHOTOS!

Capture  
stunning shots  
with simple  
techniques!

- Golden hour** – Shoot early or late for warm, dramatic light.
- Foreground interest** – Add depth with rocks, flowers or people.
- Leading lines** – Use roads or shadows to guide the viewer's eye.
- Unique angles** – Try low shots, offcenter focal points or natural frames.
- Panorama mode** – Ideal for wide landscapes and skies.
- Black & white** – City scenes pop in monochrome.

SEND TO: [GENTIAN@RAYMONDJAMES.COM](mailto:GENTIAN@RAYMONDJAMES.COM)





# ADVICE For First Timers!

Rod and Stephanie shared tips they found useful in guiding them:

- Prepare through prayer
- Let go of comfort
- Listen more than you speak
- Remember the mission is service, not self

And most importantly.....

## *Stay Flexible!*

## CLIENT SPOTLIGHT: Rod & Stephanie Voland

# Sun After the Rain: Retirement on a Mission!

For many people, retirement marks a season of slowing down. For Rod and Stephanie Voland, it became an opportunity to serve more and expand their impact through work that was already near and dear to their heart: mission work and disaster relief trips with their church and several other meaningful organizations!

From a Gentian perspective, it was an absolute privilege to inform Rod and Stephanie, that thanks to market performance and disciplined planning over time, they would be able to retire earlier than expected. Rather than stepping away from meaningful work, they leaned in, recognizing that an early retirement would allow for more time to impact more people in need. And with that, they were off!

### Where It All Started

Service has always been part of Rod and Stephanie's family life. Long before retirement, they raised their children with a deep awareness of the world beyond their own — and by the ages of 8, 10 and 12 – their children had already taken their first construction-based mission trip to communities recovering from natural disasters.

They found such fulfillment in the work they did that one summer, the family faced a choice between a traditional vacation or a mission trip, and without hesitation, all three kids chose the mission trip.

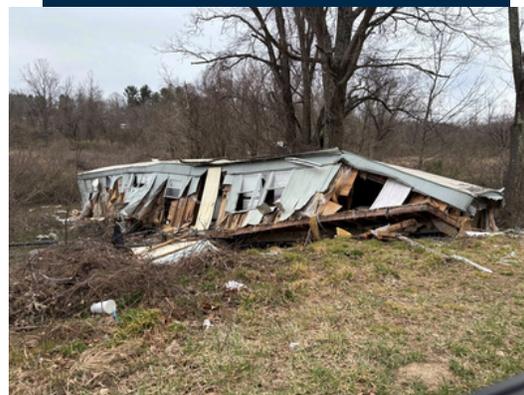
### From First Trip to Full-Time Calling

Their journey into disaster response began after Hurricane Katrina, when their church partnered with a congregation in Louisiana. Since then, Rod and Stephanie have served with organizations including Habitat for Humanity and Samaritan's Purse, responding to disasters across the country. Their path eventually led them to ReachGlobal Crisis Response, where they now serve as volunteer site leaders.

### Rebuilding More Than Homes

Through ReachGlobal, Rod and Stephanie have worked extensively in areas still recovering years after disaster, including Fort Myers following Hurricane Ian, Hendersonville, NC last year due to damage from Hurricane Helene, and Paradise, California, after catastrophic wildfires, describing the extreme hopelessness they have witnessed firsthand.

Many homeowners they serve are still living without basic necessities like kitchens, plumbing, or running water — sometimes three years after the disaster. Others lost tens of thousands of dollars to fraudulent contractors or had insurance claims denied. Hopelessness is common.



Stephanie shared a quote she really took to heart, ***“Blessed are the flexible, for they will never be bent out of shape.”***

Over time, they've watched homeowners move from despair to joy — celebrating working sinks, installed cabinets, and the simple dignity of a livable home. "Construction is the access point," they explain. "The real work is restoring hope and encouraging a relationship with Jesus Christ."



### Serving as Volunteer Leaders

Today, Rod and Stephanie serve as volunteer staff and site leaders, supervising teams who come for week long mission trips. They teach basic construction skills, offer encouragement, and support families navigating trauma. To date, they've participated in more than 30 mission trips, including nine extended trips with ReachGlobal lasting from one week to one month.

They balance this work with commitments to their local church and time with their five grandchildren. Before our interview ended, they shared photobooks which they made using an online service, to organize all the photos from their travels – priceless records of the legacy they will leave to all who are lucky enough to know them!

### A Different Vision of Retirement

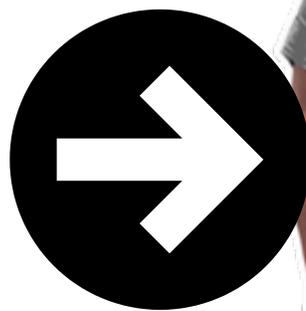
Rod and Stephanie's story is a reminder that retirement doesn't have to mean stepping away. With the right planning and purpose, it can become a season of meaningful impact. They are simply grateful to still be healthy enough to give back — and the families they've helped are grateful they did.

### Want to Get Involved? (Even before you retire!)

Reach out to any one of these purpose filled organizations, your local church or reach out to us, and we'll connect you directly to Rod and Stephanie to answer questions you may have.



**No Previous  
Construction Skills  
Required!**



The World Thanks  
**THE VOLANDS**

## RESOURCES

ReachGlobal Crisis  
Response



Samaritan's Purse  
US Disaster Relief



Could Your Client Spotlight Be Next?

## SHARE YOUR STORY!

We're highlighting client passion projects, hobbies, and charitable work in hopes it can help others consider something new.

EMAIL: [gentianevents@raymondjames.com](mailto:gentianevents@raymondjames.com)

# IT'S AN

# ARTIFICIAL INTELLIGENCE WORLD



## Let's make it work for you!

## What can I do with AI at home?

The most popular consumer AI is the chatbot, known more formally as a large-language model. These models are trained on vast quantities of information, like websites, books and social media. This has made them the Swiss army knives of AI, though they can struggle to go more deeply into individual topics. For those specified uses, more narrowly trained models may be best, and are easily found with an internet search.



### MAJOR CHATBOTS

**ChatGPT** OpenAI • chatgpt.com  
Gemini Google • gemini.google.com  
Claude Anthropic • claude.ai Copilot  
Microsoft • copilot.microsoft.com  
xAI Grok • grok.com  
Android and iOS • Both major phone operating systems now include AI features on their phones and smart speaker systems

As the Great Depression deepened and political tensions rose at home and overseas, leaders in the US devised an event intended to stoke the national pride and raise morale. They decided on a universal exhibition – a World's Fair – this one in Chicago, on the 100th anniversary of the city's founding.

“Science Finds, Industry Applies, Man Conforms” was the exhibition's motto, an affirmation that mankind's greatness lies downstream from its yearning for discovery and its capacity for creation.

Put another way: We make the technology that makes us. We've known this since first planting seeds.

Nearly a century later, this idea again finds itself at the fore of our culture. New technology has already changed things once considered enduring, like the college essay and the reliability of videographic proof – and it now seems poised to change just about everything else, too.

Artificial intelligence. AI. If cultural commentators eventually dub a time “the AI age,” there's a good chance we're living in it now. And like our forebears, we don't really know how new technology will change us, but we do know we will all have a hand in how it does.

AI has already touched our lives, in ways that are sometimes obvious – search results on the internet and a rash of lowquality, high-quantity AI-generated “slop” on social media – and sometimes invisible – AI is finding uses behind the scenes in nearly every industry.

If you've been sitting on the sidelines waiting for a consensus to shake out, now may be the time to see what the fuss is about. This primer is focused on the home user to help get you going without getting too much in the weeds, because the weeds are indeed deep, and growing at lightning speed.

### YOU CAN CHAT WITH IT

Even three years after the public release of OpenAI's ChatGPT – kicking off the AI boom – the humanness of the responses from an AI chatbot can still surprise. They seem to understand context, tone and sarcasm, and even niche humor. What can you chat about? Well, just about anything.

**YOU CAN COMPOSE EMAILS** Trying to send a firm and professional message to your HOA but your intense feelings about paint colors keep undercutting your message? Tap an AI to compose the message based on your provided bullet points, keeping the more colorful verbs at bay.

**YOU CAN LEARN ABOUT NEW TOPICS** If a 7,000-word Wikipedia article written by a technical expert isn't your ideal learning method, chatbots can help you learn about something new piece by piece, letting you lead the conversation at your pace, asking questions and getting clarifications along the way.

**YOU CAN DISCOVER BOOKS, MOVIES OR MUSIC** The major content platforms are continuing to implement AI recommendations into their systems, but chatbots can also be a good source for finding media you may enjoy. “I'm looking for a novel with the experimental qualities of ‘Moby-Dick’ but the sincerity of Nicholas Sparks.” An answer from Microsoft Copilot: “The Overstory,” by Richard Powers.

**YOU CAN PLAN ANYTHING** Fill out a week's menu with a grocery list, discover other things to see after visiting the big landmark, make a checklist for putting on a child's birthday party and design the invitations. Chatbots can pull from the collective knowledge of the internet to help you plan just about anything.



## YOU CAN TRY OUT HOME DÉCOR AND PAINT

Major paint and home furnishing companies have introduced apps that let you submit a picture of your house or room to see how the space would look with different furnishings. See if your favorite vendors have an app. There are also a variety of free and paid versions unaffiliated with specific brands that are an internet search away.

**YOU CAN MAKE MUSIC** Specialty AI can analyze your description of a musical composition, including instrumentation, themes and genre, and produce the tune. While there are all-in-one tools available, creators looking for a more granular (and frankly, more memorable) approach often use multiple AI systems that specialize in one aspect of music making and combine the results.

## YOU CAN CREATE PRESENTATIONS

When you signed up to be the chair of the PTA golf tournament committee, you had no idea how many PowerPoint presentations there would be. AI makes it easy to put together a professional-looking deck by making your submitted talking points a polished set of slides.

## YOU CAN TRANSLATE LANGUAGES

The major chatbots are capable of producing good-enough translations for basic uses like short phrases or live translation. For more complex needs, such as translating full articles or preserving nuanced linguistic context, there are a number of purpose-built subscription systems that may perform better.

## YOU CAN TAKE NOTES ON YOUR IDEAS

Apple and Microsoft offer powerful dictation suites that can transcribe notes and pull out the major points. A number of AI assistants on the market can also help give you that JARVIS from Iron Man experience.

## YOU CAN MAKE IMAGES AND VIDEOS

Text-to-image AI models allow you to describe a visual, “A cat with a Saturn V rocket for a hat,” for example, and generate an image or short video. You



can then refine the result using prompts to revise the image as you go. You can try it out for yourself at [copilot.microsoft.com](https://copilot.microsoft.com), as with the example. Leading AI image generators include OpenAI’s Dall-E, Google’s Imagen, Midjourney, and Stable Diffusion from Stability AI.

**WHAT’S NEXT FOR AI?** AI is a rapidly advancing field and engineers are pursuing a number of improvements on many fronts, including:

**ACCURACY** Errors, or hallucinations as they’ve come to be known, are a particular challenge for AI. For humans, language is largely symbolic, representing tangible things. For AI, language is strictly a dataset with patterns that become apparent with deep enough analysis. An AI might produce a pattern-based response and present it as absolute fact, hence the term “hallucination.”

**SAFEGUARDS** AI has a tendency to become obsequious to users, writing in a way that seems like they are seeking validation; an always affirming yes-man. This has led to some very dark behaviors and tragic real-world outcomes when an AI becomes an echo chamber for its user.

**ENERGY USAGE** Training AI models is an exceptionally energy-intensive and expensive task. Reducing these costs makes iterative advancements easier.

**LIVE LEARNING** Consumer AI can’t really learn from its conversations in the way you might expect, since they have a limited “context window,” which you can think of as a short-term memory.

At the cutting edge, companies are pursuing what is called “agentic AI.” As the name suggests, this is AI that can act as an independent agent of its user and complete a multistep task – identifying a top-rated brand of coffee with bourbon tasting notes, buying a pound and having it shipped to a third party, for example.

And on the theoretical edge of development, researchers are trying to create a true machine sentience: consciousness and the capacity to have subjective experiences. Artificial general intelligence, or AGI, is the term of art. This is controversial work that some leading experts don’t think is possible with current methods. Others posit that there is no difference between sentience and a machine that perfectly emulates sentience. No one is equipped to credibly claim to know what a post-AGI world would look like.

Back here on the ground, the AI boom has been focused on software, but we’re starting to see tangible products make their way to market.

## A note on “hallucinations”

AI chatbots are not all-knowing, but the way that they process language makes them sound confident and credible even if the facts presented are completely wrong. This has led some users astray, such as unwitting attorneys filing legal briefs referencing case law that doesn’t exist and a major newspaper printing a booklist with mostly nonexistent books. Retailers have also reported that customers are showing up for sales that aren’t happening because AI said they were.

Those who use AI often find that the best use is not to outsource entire tasks, but to automate what would otherwise be tedious subtasks. If you and the AI are a centaur (a term getting traction in technology circles), then the key is to be the head, not the hind. And if the answer is important – like deciding which airport to fly to – it’s always a good idea to double check.

(CONTINUED > >)



# How is AI affecting the economy?

Even as companies in the 2020s have been challenged by the pandemic, inflation, rising interest rates, and trade policy shifts, the S&P 500 has continued to hit multiple record highs. Driving much of that momentum is the technology sector, with AI and a handful of dominant tech firms at the center of the surge.

The business earnings case for AI is developing. Investment has been high with the expectation that AI could fundamentally change the world economy. That remains to be seen, though producers have touted increasing subscription incomes. One challenge for businesses looking to implement AI in critical infrastructure is that outputs are non-deterministic, meaning that slight changes in AI model training or hardware can mean an AI produces different answers to the same question. For business functions accountable to shareholders, regulators and customers, this presents an accountability problem.

This article is being provided for information purposes only and is not a complete description, nor is it a recommendation. Past performance may not be indicative of future results. The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market. Companies engaged in business related to the technology sector are subject to fierce competition and their products and services may be subject to rapid obsolescence. There is no assurance any investment strategy will be successful. Investing involves risk and investors may incur a profit or a loss. Sources: Wired, New York Times, Washington Post, Wall Street Journal, OpenAI, Google, Microsoft, IBM

(CONTINUE READING > )

A recent example is the newest generation of Apple's AirPods earbud headphones, which are capable of translating spoken language in real time using the AI embedded in the iPhone's operating system. For sci-fi nerds, it seems like the Babel fish universal translator from "The Hitchhikers Guide to the Galaxy," and for business nerds, a strong example of a human-focused, life-enriching product only AI could make possible.

Among commentators, there are predictions both grim and ecstatic about what AI will bring our way. On one side are notions of the end of white-collar work, Terminator-style machine takeovers, epistemic collapse (the death of fact). On the other, a Star Trek-style post-scarcity utopia. They imagined similar things in 1933. They were both right. The midcentury technology boom did change the world in incredible ways, some positive, some existential. We'll face the same test.

## WHO'S THERE?

Scammers have long benefited from the availability of information on people, retrieved from both legal and illegal sources. This has made many trust-building fraud strategies incredibly persuasive in the digital era, costing some people their life savings.



AI has enabled scammers to up their game, improving their methods along the spectrum of untargeted low-effort, wide-net scams to specifically targeted high-effort cons.

On the lowest effort and most widely cast side, AI has smoothed over some of the linguistic tells that kept overseas scammers from sounding credible. On the high end of complexity, AI has been used to imitate real people in voice and video calls to scam their loved ones.

With these new capabilities, it's now even more important for people to understand the capabilities of AI to cheat your senses.

## WHAT IS AI, ACTUALLY?

AI is a wide classification of computing systems

capable of dicing complex information into meaningful components – called tokens – sorting those components, analyzing them for patterns and reassembling them into coherent, seemingly logical responses. That



information may be anything, including words, speech and images. There are methods, for example, of converting computer program code into images using a particular process and then using AI to find outlying patterns in the image. This can be used to find computer viruses hidden in otherwise benign software.

AI is new but emerged from an iterative process. Tech companies have been on the road toward what we now call AI for decades, and researchers have for decades before that. Technologies that we associate with the digital age, like internet search engines, are precursors to AI. Computer phone agents, speech recognition systems, email spam filters, weather forecasting models and text message word prediction may be classified as AI (and many older purpose-built systems are being replaced with AI), but generally, the term is reserved for more broadly capable systems.

Another way to conceptualize AI is by considering how an early computer, like an abacus, processed one specific type of input to provide one specific type of output. As computers got more complex, the range of inputs broadened – if asked this, then output that – though the variety of inputs and data used to produce an output remained limited to the programmer's constraints. AI is the next step, producing logical outputs from deep sets of data to complex inputs like "How many times did the filmmaker say the word 'innovation' in all of his interviews conducted since April? Provide a link to each mention."

Being essentially a very complex statistical processor, AI can also be used for prediction, which has broad implications for every field. Weather, logistics, criminal justice, biology, actuary science, security, investing, war – AI has found purchase in each. While many of these may be invisible to those outside the field in day-to-day life, this is potentially where the bulk of the market value of AI will be derived.



# WE ASKED THE TEAM...

## What's one small habit or reset you like to revisit this time of year?

CHRIS DOUGHTY



### NO SUGAR CHALLENGE

I like to do a no sugar challenge after the holidays. I also like to fast for a day or two every week to reset my body.

PETER NORDENBERG



### INTENTIONS

Being intentional with our time after the busy holiday season is how I like to reset this time of year.

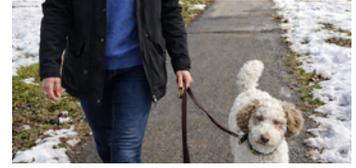
KEN FLANNERY



### RUNNING + NO SUGAR

This time of year is Lent, so I revisit my running goals and usually give up extra sugar.

ASHLEY NEUWORTH



### FRESH AIR & WALKS

Opening the windows for fresh air, and getting back out to walk the dog in the morning are the small shifts I like to make during the early part of spring.

LISA SHERIDAN



### WORKOUT

Making sure I consistently work out, even in winter. It helps me keep my sanity.

JULIE DECENT



### HEALTHY FOOD PREP

Resetting health habits: I focus on eating/preparing healthier foods and drinking more water.

ZACH DEBOER



### 'RUN THE DAY'

I created a NEW fitness challenge for myself this year, - I'm attempting to "Run the Day" for the entire year. January 1<sup>st</sup> = 1.01mi; February 15<sup>th</sup> = 2.15mi etc.

MIKE MANN



### COOK AT HOME

I try to be intentional about cooking homemade meals. Right now, I am teaching myself to bake sourdough.

ANGIE ZYLKA



### ROOM BY ROOM

For me, after the holidays and winter I like to reset by going room by room decluttering and deep cleaning each space.

BEN RENNICKE



### READING

A habit that I like to revisit is reading. I already have read five books this year.

KRISTIN ELLSWORTH



### CAR CLEANING

Cleaning! I usually get a head start on spring cleaning with an interior car detail. It has a ripple effect!

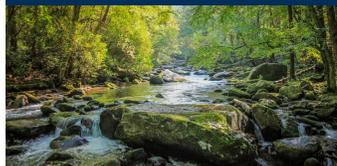
RYAN CAROW



### SCHEDULE FOR SUMMER

This is a great time to revisit the schedule and get excited—summer's coming! Weekends feel completely different at 60-70 degrees vs zero.

RACHEL HEITZ



### LESS SCREEN TIME

To help reset during this time of year, I like to reduce my screen time and spend more time outdoors!

JENNY PODOLAK



### DECLUTTER

I'm really loving the decluttering challenge - purging 5 items a day!

MICHAEL BIRSCHBACH



### REFLECT & INTENTIONS

I write down highlights from the prior year and set intentions for the new year during this time.

LAUREN FRECKA



### MORNING REGULATION

I do a three min morning regulation reset as I wait for spring to arrive....drink water, exposure to morning light, and breathing.



**Q & A**

# WHAT WE'RE HEARING



**FROM YOU!**

**Q. SILVER & GOLD ARE ON THE RISE - WHAT DOES THAT MEAN FOR MY PORTFOLIO?**

**ANSWER**

Gold often gets attention during periods of geopolitical tension, inflation concerns, or market uncertainty. While it can play a role as a diversifier, it typically doesn't produce income and can be volatile in shorter windows. Our Gentian portfolio does give you a little exposure to gold and hard assets — but that's all that is needed, it should be modest and intentional, fitting within a broader diversification strategy rather than replacing productive, long-term investments.

**Q. ARE INTEREST RATES GOING TO COME DOWN — AND WHAT DOES THAT MEAN FOR MY PLAN?**

**ANSWER**

While rate cuts are widely expected in 2026, the timing and pace remain uncertain. Rather than trying to predict exact moves, it's more productive to focus on positioning: locking in attractive yields where appropriate, maintaining liquidity for flexibility, and ensuring your income strategy isn't overly dependent on one rate environment. A thoughtful blend of bonds, cash alternatives, and equities can help you benefit if rates fall while still staying resilient if they remain higher for longer.

**Q. SHOULD I BE WORRIED ABOUT THE STOCK MARKET AFTER SUCH A STRONG RUN?**

**ANSWER**

Periods of strong market performance are often followed by bouts of volatility — that's normal, not a signal to abandon a well-built plan. What matters most is whether your portfolio is aligned with your goals, time horizon, and income needs. Diversification, disciplined rebalancing, and maintaining a long-term perspective tend to matter far more than reacting to headlines. Markets move in cycles, but a durable financial plan is designed to weather them.

**Q. IS AI CHANGING HOW I SHOULD INVEST?**

**ANSWER**

Artificial intelligence is a major theme in markets and headlines, which naturally raises questions about bubbles, concentration risk, and whether portfolios are too tech-heavy. The takeaway for most investors isn't chasing trends but ensuring diversification and staying grounded in fundamentals rather than narratives.

**EMAIL US  
YOUR QUESTIONS!**

[GENTIAN@RAYMONDJAMES.COM](mailto:GENTIAN@RAYMONDJAMES.COM)

# MARKET CORRECTIONS



**Vital to the long-term  
health of the market.**

## THE FACTS

**THEY ARE SWIFT AND VISCERAL.  
THEY COME WITHOUT WARNING.  
THEIR LENGTH OF STAY IS UNKNOWN.  
THEY ARE NOT PLEASANT WHEN THEY ARE AROUND.  
THEY LEAVE SCARS ON THOSE WHO REACT POORLY.  
THEY ARE TEMPORARY AND NECESSARY.  
THEY ARE VITAL TO THE LONG-TERM RETURN.  
THEY ARE ESSENTIAL TO THE HEALTH OF A LONG-TERM BULL MARKET.**

**Corrections  
come upon us  
from time to  
time and are  
vital to the  
long-term  
health of the  
market.**

No one knows when corrections will come or go, but it's important to know how to react when they're here.

They force us to go against our behavioral nature and endure them. Our gut tells us to do something when they show up, yet the best reaction is to stay patient, stay invested, or even invest money when they occur.

History shows us that, on average, we get a 10% market drawdown once per year, a 15% drawdown once every three years, and every five years or so we enter a bear market with a 20% drawdown. This is how it is, has been, and will be.

**To the long-term, educated investor these are opportunities that  
could allow them to achieve superior long-term returns.**

# GENTIAN FINANCIAL

—HAPPENINGS—

Join Us!



## Lunch For Your BIRTHDAY!

WED. MAR 18 @ 12PM  
WED. APR 22 @ 12PM  
WED. MAY 13 @ 12PM



## SPRING TECH UPDATE

THUR. MAR 26 @ 9:30 AM CT  
BLUE MOUND COUNTRY  
CLUB - WAUWATOSA, WI

## BI-WEEKLY VIDEO PODCAST

Wednesdays @ 9 AM CT

> > > > **STAY  
CONNECTED**

MARCH 18

APRIL 1 | 15 | 29

MAY 13 | 27

## OTHER IMPORTANT DATES

MARCH 17	St. Patrick's Day
MARCH 20	Spring Begins
MARCH 25	Ladies & Gentian via ZOOM
MARCH 26	Spring Tech Update @ Blue Mound Country Club
APRIL 5	Happy Easter! Our offices & the markets will be closed Apr. 3
APRIL 8	Health & Wealth via ZOOM: Eat the Rainbow
APRIL 29	Spring Volunteer Opportunity...Coming Soon

## WAYS TO REGISTER



Hover your smartphone over the QR code, visit [www.gentianfinancial.com](http://www.gentianfinancial.com) & click 'events' OR click the links in your weekly bulletin!

Plan It. Live It. Give It.