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DESIGNING A LIFE, NOT JUST A PORTFOLIO

At some point, financial planning becomes about more than numbers.

It becomes about how you spend your time, who you spend it with, and the kind of life your resources are meant to support.

For many, the early years of planning are focused on accumulation—saving, investing, building. But eventually, the question shifts:

What is all of this for?

At Gentian, we believe the most effective financial plans are not just designed to grow wealth—they are designed to support a life that feels intentional, fulfilling, and aligned.



www.gentianfinancial.com



262.518.7575



**WHAT ARE
GENTIAN
NAVIGATORS
AND WHERE
CAN I FIND
THEM?**

***SEE PAGE 10**

In Case You Missed It...



HEALTH & WEALTH

Wellness expert, Michelle Norris, shared tips and the long term benefits of eating fresh foods that vary in color. Do you eat the rainbow each day?

Catch the full recording here:



LADIES & GENTIAN

We welcomed guest speaker, Lia Skelton, VP of Supervision at Raymond James to talk about female focused scams and how we can all keep ourselves safe.

Catch the full recording here:



SPRING TECH UPDATE

Chris Doughty shared a lot about the advances they are seeing from his time at the Abundance Summit this year. Everything from AI, robotics, automation, fusion energy, healthcare, to flying cars was discussed. Ask us about these topics if you missed it.

Raymond James is not affiliated with and does not endorse the opinions or services of Michelle Norris or Abundance360.

Your Summer Financial Checklist


- Review upcoming large expenses (travel, events, second home)
- Confirm required minimum distributions (RMD) or income timing
- Update travel notifications on accounts/cards
- Revisit insurance coverage (home, umbrella, travel)
- Organize digital access while away (passwords, contacts)
- Identify any mid-year planning opportunities by consulting with us





Q & A

WHAT WE'RE HEARING



FROM YOU!

Q. "SHOULD I BE DOING SOMETHING DIFFERENT GIVEN THE HEADLINES?"

ANSWER

In most cases, no drastic action is required. The most successful plans are designed to weather uncertainty—not avoid it. If you would like to discuss something specific with your advisor, please call our office and we'd be happy to schedule you time to do so.

Q. "HOW IS AI ACTUALLY RELEVANT TO ME?"

ANSWER

AI is quickly becoming a practical tool—helping with travel planning, health tracking, organization, and even financial education. We see it as a supporting resource, not a replacement for thoughtful advice. Check out our "The Power of Artificial Intelligence Prompting" video on YouTube if you are looking for a starting point to AI and would like to know more about it before exploring it for yourself.

Q. "I'VE HEARD ABOUT THE RAYMOND JAMES 'VAULT' AND I KNOW I HAVE ACCESS TO IT BUT WHAT IS IT AND HOW DO I USE IT?"

ANSWER

Vault is a secure file sharing platform within Raymond James. Vault also enables clients and their advisor(s) to quickly and securely store and share a variety of file types. Clients can use Vault as a space to collaborate with their advisor or simply store important documents electronically. Examples include: Legal documents (wills, trusts, deeds, POAs), Insurance policies (Life, disability, home, auto), Tax documents, outside investment information (401(k)), copies of license, passport, certificates, mortgage information, a video of your home and all of your things - should you ever need it.

You can use Vault by selecting the **Vault** tab in Client Access. The first time you select the Vault tab, you will be prompted to accept the terms and conditions to confirm you would like to begin using this feature. To upload a file to Vault, simply select Upload.



**EMAIL US
YOUR QUESTIONS!**

GENTIAN@RAYMONDJAMES.COM

Rediscovering

JOY

through childlike living

Remember when your day wasn't complete without a little playtime? Simple childhood pleasures – like teaming up for a game of kick-ball, constructing forts out of bedsheets or even making up silly songs – eventually get crowded out by the responsibilities and constant demands of adulthood.

But the science is clear: Playtime and other “childish” behaviors that we tend to outgrow in adulthood help us feel grounded, connected and alive. Rediscovering them later in life can help mitigate stress, infuse our days with joy and even improve our mental and physical well-being.

Embrace playfulness

“Play” can mean a variety of things. For some, it might be holding an impromptu kitchen dance party, hiking or making dinner with friends. Others find fulfillment in solo pursuit like reading a book, tending to a coin collection or painting.

Different types of play nurture different aspects of well-being. Creative play like making pottery or learning an instrument stimulates neuroplasticity, which supports memory and healthy brain function. Play that pushes you slightly outside your comfort zone can help you build confidence as you master new skills. Social forms of play, like card games or trivia, can help boost social connections, while physical play – whether it's golf, pickleball or just walking around the neighborhood – can boost cardiovascular health and improve sleep quality.

Cultivate curiosity and wonder

Children are naturally wired for curiosity. Research shows that young kids ask an astonishing number of questions – as many as 25 to 50 per hour.

That inclination fades in adulthood. In professional or social settings especially, the fear of seeming uninformed can curtail our impulse to ask questions.



Over time, we learn to stay quiet, relying on what we already know and prioritizing efficiency over exploration. But curiosity promotes openness and resilience, which can shift our response to stress so we're less afraid of discomfort and more willing to ask, “What can I learn from this?”

Lean into curiosity and wonder. Follow the topics that fascinate you. Make an effort to try new things. Ask more questions, even of yourself – like “Why do I do things this way?” or “What if I did X instead of Y?”

Find magic in mundane moments

A 2023 Pew Research Center survey found that more than 60% of Americans feel overwhelmed by constant digital input. Our brains crave analog experiences and mental space, which we can achieve by simply noticing the small, ordinary things that are right in front of us.

Cloud watching offers a counterbalance to the overstimulation so many of us experience daily. By pausing to watch changes in the sky, you're experiencing true mindfulness - being fully present without trying to be productive,



which gives your brain a much-needed reset. Similarly, coloring or doodling can help quiet your mind and induce relaxation.

Contrary to the old assumption that doodling signals distraction, research shows it can actually improve focus and memory. In one study, participants who doodled while listening to a dull, rambling voicemail remembered 29% more information than those who didn't. Other studies reinforce this: doodling and coloring activate the brain's reward pathway, which can reduce anxiety, spark creativity and improve our ability to solve problems.

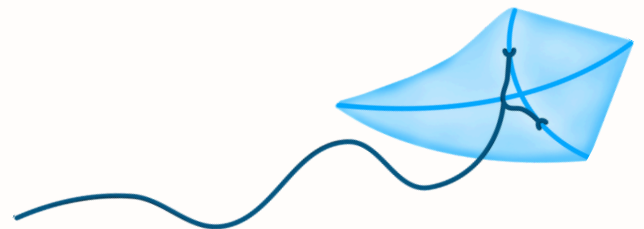
Rest and recharge

As kids, some of us may have viewed naptime as cruel and unusual punishment, convinced we were missing out on far more exciting things. In adulthood, 20 minutes of midday slumber can feel downright decadent – a luxurious form of self care.

Studies show that naps offer measurable benefits for healthy adults. A brief snooze can reduce feelings of fatigue and boost alertness, helping you return to your afternoon with more mental clarity. Naps can also improve mood and support cognitive performance, including quicker reaction times and better recall.

Napping can also be a strategic element of healthy sleep habits, which are essential for cardiovascular health, according to the American Heart Association. But beyond the physical benefits, naps offer practical perks throughout the day. A short rest can make it easier to manage frustration and even enhance creativity by giving your brain space to process information. And unlike coffee or energy drinks, naps are free.

Bringing childlike practices back into our adult routines isn't frivolous – it's a proven way to support emotional, mental and physical well-being. When we make room for play, curiosity, and small moments of wonder and rest, we reconnect with the happier, more resilient parts of ourselves.



Sources: Harvard Health, Mayo Clinic, National Institute for Play, Psychology Today, Science Daily, Sense Hub



DISCOVER YOUR PLAY PERSONALITY

The National Institute for Play has identified eight “play personalities” that correspond with distinct ways people experience joy.

COLLECTOR:
enjoys amassing and organizing objects or experiences, like stamps or sunsets

CREATOR/ARTIST:
delights in making or improving things through art, design, repairs or crafts

EXPLORER:
feels energized by new places, ideas, feelings and experiences

KINESTHETE:
craves physical movement such as dance, sports and exercise

COMPETITOR:
thrives on rules and winning, whether in sports, games, or solo challenges

DIRECTOR:
loves organizing and orchestrating events or projects, like hosting parties

JOKER:
finds play through humor, pranks, silliness and lighthearted fun

STORYTELLER:
engages through narrative – writing, reading, acting or spinning tales

Most people lean toward one primary personality, with one or two secondary styles. Whether solo or shared, aligning activities with your innate style makes play feel effortless and deeply satisfying.

Investing Outlook: Discipline Over Emotion



Rapid advances in artificial intelligence, persistent geopolitical tensions – particularly the conflict in Iran – and ongoing trade uncertainty have kept headlines loud and emotions elevated, ultimately demanding investors remain adaptive and disciplined. In this kind of environment, the biggest mistakes come from reacting to noise rather than fundamentals. Instead, investors who stay focused on long-term objectives and respond thoughtfully instead of emotionally are best positioned to succeed over time.

Oil market

In the near term, developments in Iran will shape the economic outlook. Energy prices have reached multi-year highs, pressuring consumers. While the situation remains fluid, our base case is that the conflict will likely end shortly. Limited public support, rising gasoline prices and shifting political momentum ahead of the midterm elections are likely to constrain its duration. Importantly, the impact on oil has been more about shipping disruptions than a significant loss of production. As conditions normalize, we expect oil prices to retreat toward \$60 per barrel, reducing spillovers to economic growth, monetary policy and asset markets.

Historically, oil shocks have been most damaging to weaker, energy-dependent economies. Today, however, the US is on firmer footing: more energy efficient, less energy intensive and a net exporter of oil, providing a stronger defensive line against supply disruptions. Given our expectation of a brief conflict in Iran, higher oil prices appear to be a temporary headwind rather than a lasting disruption.

Consumer spending

Consumer spending should remain supported by healthy tax refunds this season and improving hiring conditions. Meanwhile, business investment continues to benefit from record AI-related capital expenditures that are delivering the strongest productivity gains in two decades. While a prolonged rise in energy prices would likely raise recession risk, we see no reason to abandon our broader optimistic outlook at this time.

The Federal Reserve

The Federal Reserve (Fed) is navigating this stretch with potential new leadership on the horizon, as Kevin Warsh



sits a Senate confirmation vote away from becoming the next Fed chair. He brings a rare blend of experience, combining firsthand knowledge from his time as a Fed governor (2006 to 2011) and a clear understanding of financial markets from his years on Wall Street. Still, the policy direction is shaped by the full Federal Open Market Committee. As with any new leader, markets and fellow policymakers will quickly test his discipline, credibility and consistency.

At present, the Fed faces a delicate tactical dilemma. Inflation remains stubbornly above the 2% target, constraining the Fed's ability to ease, even as a softening labor market increasingly argues for eventual support. Geopolitical tensions and higher oil prices add near-term complexity and reinforce that restraint. However, as those pressures fade later in the year, we expect the Fed to place greater weight on labor market conditions and deliver one rate cut before year-end.

Fixed income

In fixed income, bonds continue to play a stabilizing role when market conditions become unsettled. While inflation remains a risk, we do not expect elevated energy prices to persist, and with growth holding up, the 10-year Treasury yield should finish the year within our 4.25% to 4.50% forecast range.

Starting yields are attractive, especially when compared to the historically low COVID-era levels. With monetary policy still mildly restrictive but gradually tilting toward easing, we continue to favor higher-quality bonds, such as investment-grade bonds, over riskier high-yield credit. ✨

Equities

Despite a modest pullback in the S&P 500 and its, by historical standards, narrow top-line trading range, a great deal of action has unfolded under the surface with meaningful sector rotation. We expect sector rotation to remain a defining feature of the equity market. Against geopolitical uncertainty and elevated energy prices, sectors with durable tailwinds and strong margins should prove most resilient.

- Technology remains the market's leader with industrials, consumer discretionary and health care as additional key market leaders.
- Technology benefits from sustained AI investment; industrials from infrastructure, reshoring and defense spending; consumer discretionary from moderating energy prices; and health care from its more domestic orientation and support from durable demographic trends.
- While energy has been an early standout, we do not believe now is the time to increase exposure. As supply disruptions ease, recent outperformance may prove temporary.

While volatility is likely to remain elevated in the near term, the US economy remains on solid footing, and equities are entering this stretch from a position of strength. With valuations now more reasonable, we expect earnings growth of ~10% to carry the S&P 500 toward our year-end target of 7,250.

Internationally, non-US equities were strong performers last year, aided by improving growth and a weaker dollar. However, we continue to prefer US equities over other developed international markets due to stronger GDP growth, more resilient earnings and lower sensitivity to Middle East-related costs. In Asia, near-term volatility may persist, but we view these pressures as temporary setbacks. We remain constructive – though selective – on Asian emerging markets, where improving earnings momentum and solid longer-term fundamentals, including exposure to the technology sector, remain intact.

Bottom line

Long-term success comes from balance and preparation, not reacting to short-term headline noise. During a full market cycle, results are shaped by positioning, discipline and maintaining perspective. ✨



Faith.
Patience.
Discipline.

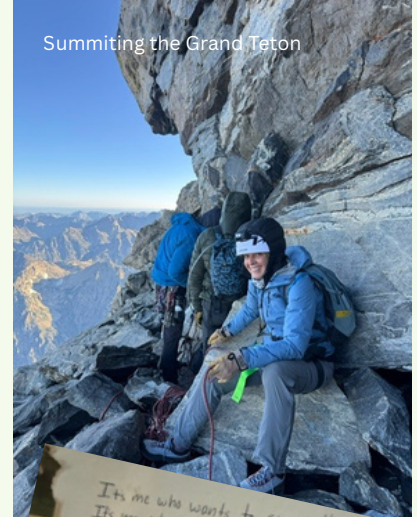
Plan It. Live It. Give It.

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GENTIAN | Client Spotlight
MEET BARB FAGAN

lululemon Brand Ambassador



Summitting the Grand Teton

The ‘Fagan’ Effect

How a lifelong mindset - shaped in eighth grade - became a blueprint for resilience, purpose, and everyday magic.

There’s a moment - often small and easy to overlook - that quietly shapes the direction of a life. For Barb Fagan, that moment came in eighth grade.

It was a simple school assignment: a poem, handwritten on poster board, decorated with magazine clippings, and saved by her mother. At the time, it didn’t feel significant.

As we kicked off our interview, Barb shared she had no idea this poem would ground her thoughts throughout every season of her life.

A Path Built on Action

By her own description, Barb was “average” - always part of the team, rarely the star. What she loved about sports wasn’t recognition. It was the discipline, the structure, and the quiet satisfaction of effort and something to give her focus.

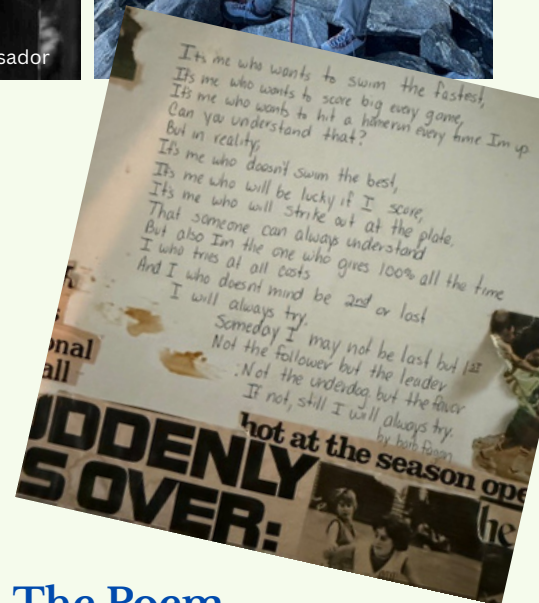
That mindset followed her into adulthood. Barb pursued a degree in physical and health education before achieving her graduate degree in clinical exercise physiology and transitioning into cardiac rehabilitation. Her work centered on helping others build healthier lives - encouraging movement, consistency, and long-term habits. She became grounded in the commitment that **you cannot ‘teach’ these things, if you ‘are not’ these things.**

Redefining Competition

It was a patient, over 35 years ago, that challenged Barb to compete in her first triathlon. That first race sparked something deeper than interest - it sparked identity. Barb immersed herself in endurance sports, eventually competing in 17 Ironman races, all over the US. Her motivation was never about podiums or rankings. It was about keeping that commitment to yourself, “it’s you- versus you.”

That mindset shaped not only her athletic journey, but her professional one as well. Her patients watched her push her own limits, and in doing so, she became a living example of the habits she encouraged, one of the reasons they came to see her.

Barb’s journey, however, wasn’t without disruption.



The Poem

It spoke about wanting to be the best—the fastest, the strongest, the one who always wins—and the reality of not inherently being that person. Beneath that was a more enduring message: **Show up anyway. Try anyway. Give everything you have, regardless of the outcome.**

How can we take this advice from a recognized leader in cardiopulmonary rehabilitation who has completed 17 Ironman Triathlons, 34 consecutive Walt Disney World Marathons, jumped out of planes, summited the Grand Teton and recently pushed a chairbound athlete over the finish line of the Atlanta Half Marathon, and at the age of 64 was a lululemon Ambassador?! Well, we all may have more in common with her than we think!





When Everything Changes

In 2015, a serious injury during training marked the beginning of a difficult chapter. Multiple surgeries followed, and by 2017, Barb faced something she had never considered: She could no longer run.

For someone whose identity had been built around endurance and movement, the loss was more than physical - it was deeply personal. "Who am I if I'm not a runner?" Barb then realized - it's not what I do. It's why I do it."

That shift allowed her to move forward. She found CrossFit as a new outlet for the same internal drive: to challenge herself, to grow, and to stay healthy. Just like retirement, we have to reflect on why we did what we did, what we got from it and how we can now fill that time with something new that centers us in the same way.

Fast forward to today, and that "why" shows up daily—1,344 consecutive days of running at least one mile. Not about distance. Not about speed. About resilience.

This article isn't about a client changing the world in retirement, it's about enhancing OUR world at its baseline so we can live long and pursue the ultimate wealth....health and longevity. Ask Barb what matters most for long-term health, and her answer is immediate: strength.

Not for appearance. Not for performance. For independence.

"We need to be able to get off the toilet on our own. Carry groceries. Live safely in our homes."

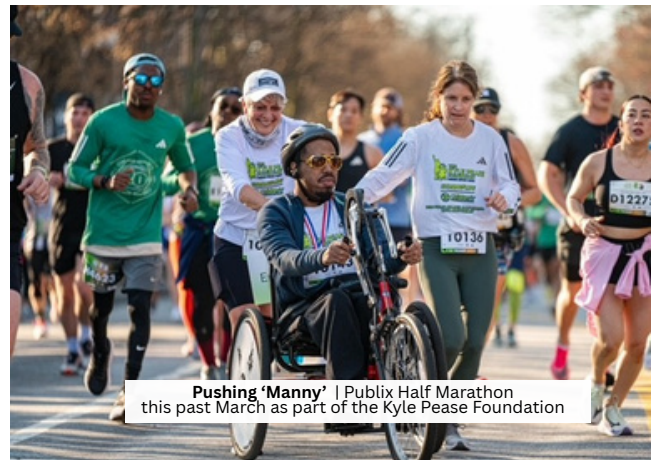
It's a perspective she believes is especially important for women, who have historically focused more on cardio than strength training. While cardiovascular fitness supports longevity, it is strength that determines quality of life.

"Strength equals independence. It's the difference between simply living longer—and living well."

The Truth About Time

Barb reminds us that we all have the exact same number of hours in the day. The issue isn't a lack of time - it's how we choose to use it. She challenges our readers to ask, if health and physical fitness are not a top priority, are you ok with that and if not, what small step ARE you willing take to change it?

These are our moments, WE get to choose how we spend them, the mindset we bring to the equation....the commitment we make to ourselves. That belief now underpins how Barb approaches her days and how she challenges others to rethink their own habits.



When people ask Barb for advice - especially those entering new phases of life - retirement or otherwise - her answer is simple: Just start. Not with grand plans or dramatic changes, but with something small.

**Take a walk.
Write a page.
Try something new.**

"We look too far ahead and think, 'I can't do that.' But can you take one step? That's where it begins."



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



GENTIAN NAVIGATORS™

SERIES

What Can We Help You Navigate?

Life's turning points can feel overwhelming. Where will you live? When will you retire? How will you navigate the care — or even the loss — of a spouse? These decisions are never easy, and they can leave even the strongest families feeling uncertain.

At Gentian, we believe you deserve clarity and peace of mind in these moments. That's why we created the Gentian Navigator Series — practical tools that bring order to uncertainty and help you align your choices with what matters most.

Each Navigator is designed to:

- Provide clarity on complex financial topics
- Offer actionable steps for strategic decision-making
- Address concerns and opportunities specific to different life stages
- Support individuals as they transition through significant financial and personal milestones

EXAMPLES



Gentian Financial
Take-out

FOUNDATION LIFE & RETIREME...
NAVIGATOR 3 | Who Will Take Care of Me?
A comprehensive guide to protecting independence, dignity, and support as life changes. MEET JAVIET (met had always bee...



Gentian Financial
3 min read

NAVIGATOR 4 | What Will My Purpose Be After Retirement?
A guide to rediscovering meaning, identity, and direction in the next chapter. MEET BILL...



Gentian Financial
3 min read

NAVIGATOR 9 | How Do I Prepare My Spouse If Something Happens to Me?
A guide to love expressed through clarity, preparation, and shared understanding.



Gentian Financial
3 min read

NAVIGATOR 24 | Retirement: Am I Actually Ready And What Does That Mean For Me?
A comprehensive guide to transitioning into retirement with clarity, confidence, and...



Scan your smartphone camera here to
VIEW ALL NAVIGATORS

THE GOOD OF *Gratitude*

Practicing daily gratitude can positively impact your health

Focusing on the good in life can have measurable benefits. Research has shown the health benefits of gratitude:

- **Less stress, better sleep:** Practicing gratitude daily can lower stress, bring your heart rate down, calm an overactive nervous system and help you sleep better.
- **Heart health:** A daily gratitude practice can help lower blood pressure and boost the body's ability to fight illness.
- **Alleviate depression:** There's evidence that gratitude improves depression symptoms and boosts optimism and emotional resilience when challenges do

Spend some time each day focusing on what you're thankful for. Try keeping a gratitude journal by writing down a few of these things daily to help you reap the health benefits.



Grab your Gentian gratitude journal, and write down what you are

thankful
for each day.

"Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort."
—Franklin D. Roosevelt, former U.S. President

Expressing Gratitude is Good for the Soul.

WE ASKED THE TEAM:

What Is One Thing You Haven't Tried That You'd Like To?



I've always wanted to write a book and have it published...



I would like to learn how to make homemade pasta and hope to learn from the best during our trip to Italy this year!



I love hiking and camping with some amenities but I have always wanted to try a more minimalistic survival style backpacking trip (planning my first venture later this year!).



To play the Saxophone, learn a second language, and try leathercrafting!



I'd love to learn how to make my own sourdough and infuse olive oils.



Backpacking/running the Colorado Trail in one shot (567 miles) is something I want to do.



To take my own professional quality photos!



I would love to go on a hot air balloon ride!



Cast away my 'intern' title and become a permanent team member at Gentian!



I would love to attend the Masters! Never have been but I'm sure I would love it.



A passion I'd love to explore is curating travel & wellness experiences - combining beautiful spaces, food, creativity, & meaningful moments.



I would love to plant a large garden, can my own veggies, and make my own breads. Maybe someday I'll find the time to do so!



A hot air balloon ride. It seems equal parts terrifying and magical, which is apparently my ideal level of adventure!



When I became a mom, I realized sky diving would have to be put on hold. However, perhaps like former President Bush, I'll fulfill my dream later in life!



Making homemade NY style pizza from scratch.



I would like to try growing my own herbs!



BLUEGRASS ON THE FARM

Stop in for a family friendly, open house style bluegrass music day at the Doughty Family Farm **Sunday, July 12th from 12:30 - 6:00.**

12:30 PM	Gates Open
1:00 PM	Act 1
3:30 PM	Act 2



RISE & SHINE

Spend a lovely evening with your Gentian Team while listening to this talented Christian performer, Jamie MacDonald on **Monday, July 27th** at Foxyard at Foxtown Station. A Celebration of Faith, Community, and Music

4:30 PM	Gates Open
5:30 PM	Opening Act
7:00 PM	Jamie MacDonald



SHRED EVENT & EAT OUTSIDE DAY!

Close out Summer and tear it up with Gentian! Join us for our annual shred truck event and eat outside with your Gentian Team on **Wednesday, September 16th.**

DATES OF NOTE

- JUNE 17** JUNE BIRTHDAY CLUB - RSVP required by 6/10
- JUNE 19** JUNETEENTH - Markets & Gentian Office Closed
- JUNE 21** FATHER'S DAY + SUMMER BEGINS
- JUNE 24** GENTIAN KID'S FINANCE CAMP - RSVP required by 6/15
- JULY 3** HAPPY 4th OF JULY - Markets & Gentian Office Closed
- JULY 8** JULY BIRTHDAY CLUB
- JULY 22** LADIES & GENTIAN: SAVE THE DATE
- AUG 12** AUGUST BIRTHDAY CLUB



WAYS TO REGISTER



Hover your smartphone over the QR code, visit www.gentianfinancial.com & click 'upcoming events.'