



NEWSLETTER 2025



FROM THE DESK OF Chris Doughty

WHAT CAN WE LEARN... You may not know of him, but Dr. Daniel Kahneman was one of the most influential thinkers in psychology and economics. Alongside his collaborator Amos Tversky, Dr. Kahneman helped us understand something profound: when it comes to money and investing, **our own minds can be our biggest challenge.**

Their research showed that humans tend to make predictable mistakes—especially under stress or uncertainty—due to mental shortcuts and emotional biases. For example, we feel the pain of losses more than the joy of gains, which can tempt us to abandon a sound investment strategy during market downturns.

This is why our planning together is so important. It's not just about picking investments—it's about building a strategy that helps you stay the course through both calm and turbulent times. It's also why I continue to talk with you about your goals, your behavior, and how we navigate uncertainty together.

Kahneman and Tversky's work reminds us that a successful retirement is not just about beating the market—it's about not letting the market beat us.

If you'd like to explore this further or talk about how we continue to apply these insights to your plan, I'm just a phone call away.



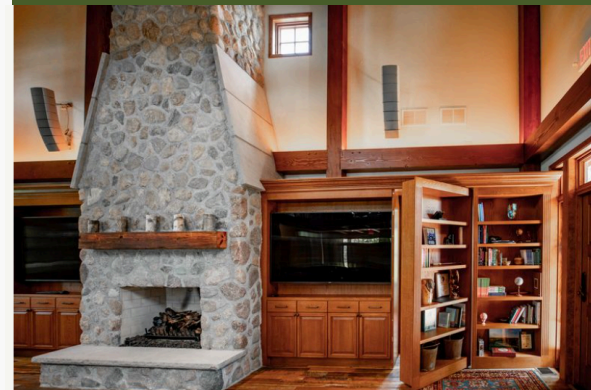
In Memory Of:

**Dr. Daniel
Kahneman**
1934-2024

Chris
Chris Doughty, Founder Gentian Financial

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Visit our blog



SPRING HIGHLIGHTS



TECHNOLOGY SUMMIT

SUMMARY & HIGHLIGHTS

The pace at which the world is changing cannot be ignored and as YOUR retirement planning firm, we believe staying informed about emerging technologies isn't just interesting—it's essential. The tools, platforms, and innovations shaping our lives can influence how we plan for the future. From cybersecurity to day-to-day efficiency, understanding the tech landscape empowers us—and our clients—to make smarter, safer, and more informed decisions. Thank you for being part of the conversation. Here's to building a future that's not only secure, but forward-thinking.

GENTIAN VOLUNTEERS

MITCHELL PARK DOMES | Earth Day Clean-up

A huge thank you to our amazing clients who spent Earth Day with us, volunteering at the Mitchell Park Domes! Your time and energy made a real impact, helping preserve one of Milwaukee's most beautiful green spaces during National Volunteer Month! We had a great time getting our hands dirty with such a generous, community-minded group!



ALWAYS GETTING BETTER

TEAM CONTINUED EDUCATION

Part of our team attended the Raymond James Elevate Conference — a gathering of professionals from across the country focused on sharing ideas and staying current with the latest in markets, planning, and technology. Opportunities like this allow us to keep learning and to continue making thoughtful, informed decisions on behalf of the people who trust us.



LADIES & GENTIAN

GARDEN PAIRINGS + MASTER GARDENER

This Ladies + Gentian event meant leaving with a porch pot ready to grow herbs and veggies all summer long. But we grew more than just plants—we grew as a community of women. These gatherings are about more than learning a new skill; they're about connecting, nurturing our well-being, and gaining support from other financially savvy females. If you haven't joined one of our Ladies + Gentian Events, keep an eye on your weekly happenings email for upcoming in-person and virtual experiences!



Follow us on Facebook!

AGE 60-63? THIS IS FOR YOU!

GENTIAN
RETIREMENT

Supercharge Your Retirement Savings with THE "SUPER CATCH-UP" CONTRIBUTION

THIS SIGNIFICANT CHANGE COULD BOOST YOUR RETIREMENT SAVINGS AS YOU APPROACH RETIREMENT

The SECURE 2.0 Act has brought about major updates to retirement savings regulations in recent years. Starting this year, workers aged 60 to 63 can augment their retirement savings with an expanded "super catch-up" contribution under new rules created by the IRS last year as part of a package of inflation adjustments to retirement account contributions. This applies to 401(k), 403(b), governmental 457(b) and SIMPLE IRA plans that already offer catch-up contributions.

If you meet certain criteria, this is an opportunity to boost your retirement contributions as you near retirement age. Those eligible can add \$11,250 per year to their 401(k) accounts (up for the regular catch-up contribution of \$7,500), increasing their overall annual contribution limit to \$34,750.

A NEW LIMIT WITH HIGHER IMPACT

This change represents one of the biggest shifts in 401(k) contribution rules in 20 years. If you are between the ages of 60 and 63 and are saving for retirement with a 401(k), this allows you to contribute about 14% more than in 2024 (2% of this increase is due to a cost-of-living adjustment – or COLA – that is often applied to contribution limits). The standard 401(k) limit for 2025 is \$23,500, with a regular catch-up for those 50 and older of \$7,500, meaning the "super catchup" represents an additional \$3,750 for qualifying participants. Once a participant turns 64, they revert to the age 50 and older (or +) catch-up contribution limit in effect for that year.

The higher limit can enable older Americans to bolster their retirement funds, with high earners who have the financial means to maximize their savings able to benefit the most from the adjustment.

"Super catch-up" contributions can be made to either traditional pretax 401(k) accounts or Roth 401(k) accounts, if your employer currently offers the option. Pretax contributions to 401(k) accounts reduce current taxable income, while Roth contributions – which require that taxes be paid upfront – allow funds to be withdrawn tax free. This may change next year, however, as all catch-up contributions will be required to go into Roth accounts for individuals with income above a certain threshold under another provision of SECURE 2.0 Act, unless the delay in implementation is extended further.

There are some hurdles to taking advantage of the new rules. Not all retirement plans can accommodate the new contribution limits, and your company's payroll system needs to be aligned with retirement-plan administration.. It's important to check with your plan administrators to understand how your specific retirement plan handles "super catch-up" contributions and any potential matching.

THINKING AHEAD

If you are interested in taking advantage of the "super catch-up", it's a good idea to plan ahead as much as possible. Those who are turning 60 before the end of a tax year can begin contributing at age 59, as long as they meet the other requirements. Conversely, if you turn 64 within the tax year, you will need to revert to the regular catch-up limits.

To help you navigate the complexities and ensure you are maximizing your benefits while adhering to the new rules, consult with us. We can provide guidance on how these changes can fit into your overall retirement strategy and align with your long-term financial goals.



401(k) plans and Roth 401(k) plans are long-term retirement savings vehicles. Withdrawal of pre-tax contributions and/or earnings from a 401(k) plan will be subject to ordinary income tax and, if taken prior to age 59 1/2, may be subject to a 10% federal tax penalty. Contributions to a Roth 401(k) are never tax deductible, but if certain conditions are met, distributions will be completely income tax free. Roth 401(k) participants are subject to required minimum distributions at age 72 (70 1/2 if you reached 70 1/2 before January 1, 2020).

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THRIVING IN RETIREMENT



Retirement isn't a finish line, but a new phase of life that can last 25 years or more. Here are five ways to care for your physical, emotional and mental health to help you enjoy retirement to its fullest.

Elevate both your body and mind through thoughtful exercises. Yoga, Pilates and tai chi are fun, low-impact ways to move your body while practicing mindfulness.



FIND YOUR ZEN

Spending time in nature can lower the stress hormone cortisol and decrease your risk of cardiovascular disease.¹ Walking, hiking, biking and kayaking are fun and healthy ways to spend time outside.



ENJOY SOME FRESH AIR



EAT FOODS THAT FUEL YOU

Eating whole foods like fruits and vegetables, whole grains and lean protein – and limiting processed foods like cookies and crackers – can help reduce your risk of developing type 2 diabetes, cancer and heart disease.²



USE TECH TO STAY FIT

Wearable gadgets like Fitbits and Apple Watches can help motivate you to stay active and healthy. Apps like MapMyWalk or Strava help track your fitness accomplishments, connect with other exercise enthusiasts and encourage friendly competition.

Explore activities that keep your brain firing. Learn a new language, take up painting, do crossword puzzles or read the latest best-selling book. This can help prevent memory loss and keep your brain sharp.³



KEEP LEARNING

LIVE TO 100?

YOU JUST MIGHT.

The United States is home to an estimated 101,000 centenarians, according to the U.S. Census Bureau – but that number is growing fast. Within 30 years, the number of people over 100 is projected to quadruple to nearly 422,000.

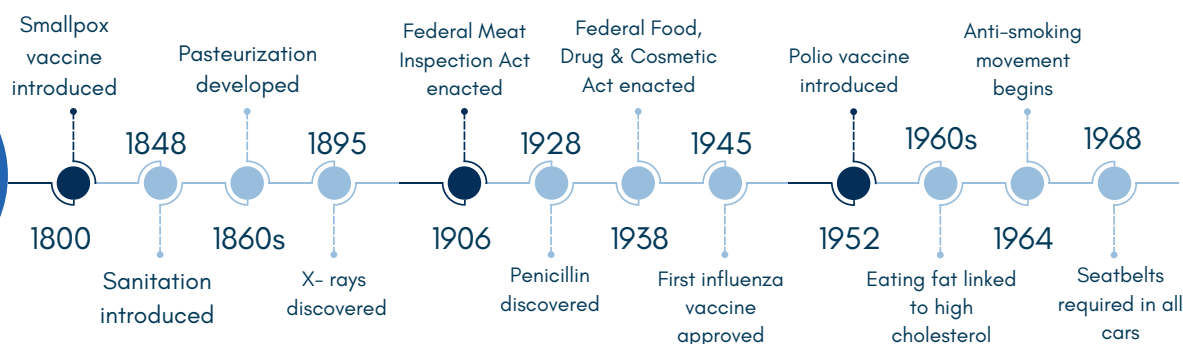
In 1950, there were about 2,300 centenarians in the U.S., which gives you some idea of just how quickly that demographic is expanding.

Great Aunt Martha may attribute her longevity to drinking a shot of apple cider vinegar every day, but it took the actions of many to increase our life expectancy as a country.

Research suggests our Paleolithic ancestors had a life expectancy expectancy of around 30 due to high infant and child mortality rates, infectious diseases and malnutrition. It wasn't until the industrial revolution that average life expectancy began to skyrocket, thanks to advances in medicine, family planning, living standards, and lifestyle changes.

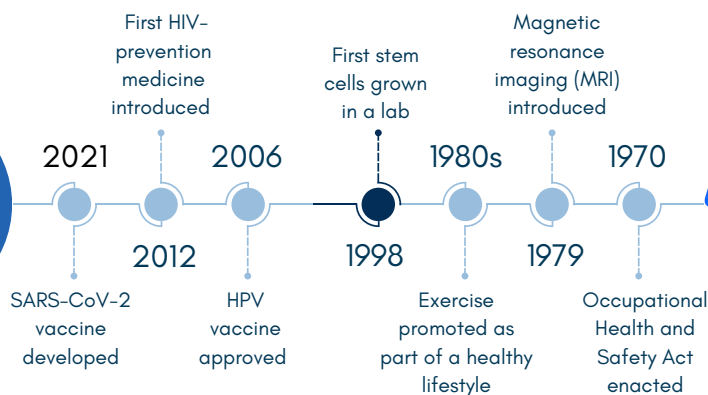


How did we get here?



What's next?

While scientific advancements continue to help us improve our physical health, mental health has emerged as the next crucial frontier. Researchers now recognize that maintaining mental wellness is essential for a fulfilling and healthy life. As societal awareness grows and stigma fades, advancements in mental healthcare, like teletherapy, are growing and making support more accessible. Prioritizing mental health alongside physical health could usher in a new era of longevity where living to 100 just might be the norm.





TECHNOLOGY & YOU

Tech Nostalgia: In With the Old.

What inspires the recent appeal of obsolete technology.

Everything old is new again – even the dusty tech in your junk drawer. Millennials and Gen Zers are resurrecting vintage technology, and not just for the novelty kick. Tech nostalgia can save consumers money, or help them unplug. The trend reflects a simple truth: Newer isn't always better. Though popular, e-books offer a clear demonstration of what so much new technology lacks – a sensory experience. The smell of an old book and the sound of a turning page largely explain why print books still dominate the market. Retro junkies seek tech that delivers a physical encounter. And with physical connection so often replaced by virtual connection today, it's easy to understand a desire to turn back time.



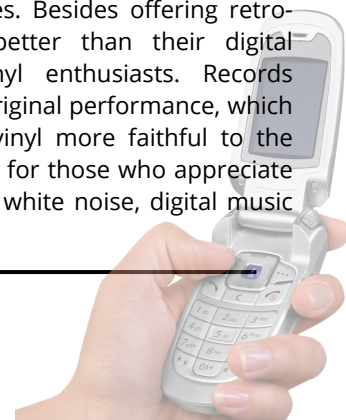
Let's talk about some of the reasons tech nostalgia is in – and why **old tech might be here to stay.**

Money, money, money.

Tangle-prone or not, wired headphones have upsides. Losing old-school headphones won't ding your wallet as badly as losing their wireless counterparts – and wires are more difficult to lose in the first place. Flip phones are another popular retro tech product with a consumer-friendly price tag. Why buy the latest iPhone – which will be outdated soon enough – when you could opt for a fun, funky and cheaper flip phone and sock away the difference for a vacation?

Quality counts!

Vinyl records aren't as affordable – or as mobile – as Spotify, and you can't play a record in your car. And yet, vinyl sales now outpace CD sales. Besides offering retro-appeal, vinyl records sound better than their digital descendants, according to vinyl enthusiasts. Records capture all analog waves in the original performance, which digital music can't do, making vinyl more faithful to the original studio performance. And for those who appreciate the romance of clicks, pops and white noise, digital music simply can't compete.



“ The technology you use impresses no one. The experience you create with it is everything. ”

BACK IN TIME



Out With the New.

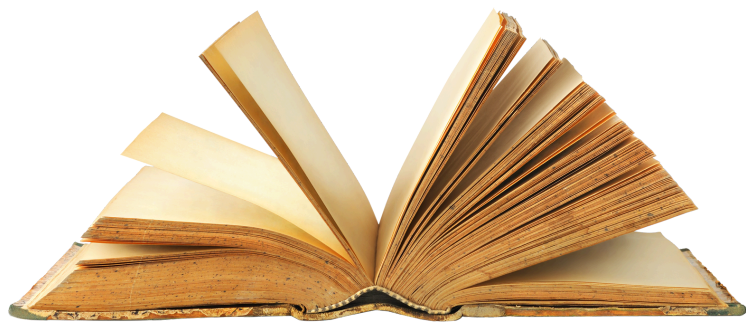
Memory lane is good for the brain.

According to Psychology Today, the affection for retro devices is “inextricably linked to the simpler times they belong to.” Between artificial intelligence and automation, you might think times would be simpler now, but it seems the opposite is true. “Doom-scrolling” and nonstop news alerts can be bad for mental and physical health. Old tech can take us back, and calm us down.

Repurposing the past.

Some trending tech is more vintage-inspired than vintage. Phones with foldable screens are both old and new. With smartphone capabilities but the pocketable size of flip phones, models like the Samsung Galaxy Z Flip 4 are experiencing a surge in popularity. Motorola has also entered the foldable screen game, hinting at a growing market for new tech with an old vibe.

From e-learning to remote work, online shopping to contact-free delivery, much of the face-to-face interaction we need in order to feel connected has been stripped from our day-to-day. There's wisdom in a yen for vinyl records and Polaroid cameras. Unlike their digital alternatives, these items offer something tangible to collect, to hold, to share. Over time, a beloved book or photo becomes an heirloom, something to pass down to children and grandchildren. And so it goes.



WE ASKED THE TEAM...

What is the most surprising efficiency AI has created in your life?



CHRIS DOUGHTY

The Magic is in the Prompt!

The more specific the prompt, the better the outcome. The more details you provide, the better answer you will receive. You can even train your AI to sound like you and use words and phrases you like.

ANGIE ZYLKA



GARDENING

I used chaptgpt for flowering tips. I was able to input my favorite plants/flowers and was given a plan on what can be planted together, what should be avoided, where to plant (sun vs shade) and what was the best watering/fertilizer care.

PETER NORDENBERG



VACATION PLANNING

I used AI to plan our summer vacation. I had it take the three places we were considering, build out itineraries for each location, and summarize what activities, restaurants, etc., were available.

JULIE DECENT



WORKOUT PLANS ETC.

I use it to draft/rephrase emails, summarize articles/books, and answer random questions that pop into my head. I also use it for meal planning ideas, shopping lists, vacation planning, and creating work out plans/exercises. I feel its use is unlimited !!!

RYAN CAROW



FACT CHECK + DOCUMENTATION

I use it to check my thinking/logic to problem solve. I also plan to use it more to record and notate important tasks and projects like documenting my dad's processes of taking care of his bee hives and making maple syrup.

ASHLEY NEUWORTH



ROOM DESIGN

I use AI for interior & outdoor design challenges. If I'm stuck on how to decorate, place, or stage a spot, I simply take a photo in my AI app and tell it to visually show me ideas for decorating or planting in that space.

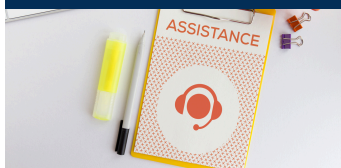
BEN RENNICK



COACHING

My most surprising efficiency AI has created is helping me build out practice plans for my high school baseball practices. I put in the stats from the last few games and asked it to analyze and provide me three items for us to work on at our next practice.

LISA SHERIDAN



PERSONAL ASSISTANT

I use ChatGPT every day for anything I need. A workout plan for upper/lower body and best foods to accompany said workout. I seek explanations to things I don't understand, to create funny personalized messages for cards/gifts and to create an itinerary for trips & vacations. It saves me so much time!

JENNY PODOLAK



FAMILY + HOME MANAGEMENT

I now use AI to create meal plans using ingredients I already have in the kitchen. I used AI to generate a 12-month lawn care program based on my area code. I asked it to price compare, pet-friendly fertilizers from my local shop options. I also use it for decorating advice! I uploaded a picture of my kitchen and asked AI to show me my cabinets in a specific color of paint. It's amazing!

MIKE MANN



TRAVEL PLANNING

It's helping us plan itineraries and give suggestions for travel. Honeymoon planning is in full swing 😊

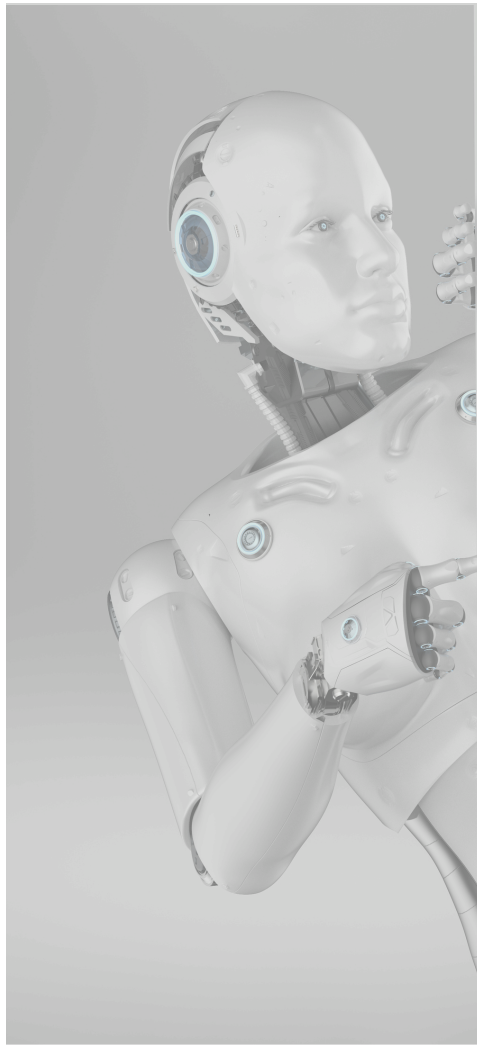
LAUREN FRECKA



MAJOR TIME SAVER

For me, AI has reduced the "micro-decisions" that drain time and focus; it transforms procrastinated tasks into instantly actionable ones. For example, drafting lengthy emails and messages, generating images for creative projects that once took hours of design and searching for stock photos, also letting AI do the research for me when it comes to comparing and picking the better option.

FOR BEST RESULTS...Give detailed prompts!



Replace
google?
NO WAY!

KEN FLANNERY

- ✓ SPELLING
- ✓ GRAMMAR
- ✓ ACCURACY

CLEAR COMMUNICATION

I now paste emails/documents into AI to have it confirm everything is grammatically correct. It fixes any errors on the spot so the reader has an easier time deciphering what I am trying to say!

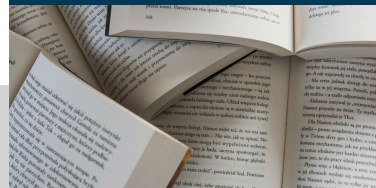
MICHAEL BIRSCHBACH



REMODELING

At this point, it's **replaced Google** for me in many instances. I took pictures of my basement and it created blueprints for multiple ways to design the room.

ZACH DEBOER



KEY TAKEAWAYS

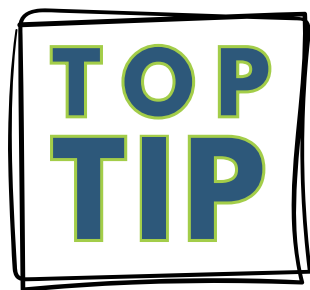
I use AI to give me the highlights of a book before I read it. I submit a prompt of the book, and ask for key takeaways that could help me become a better husband, father, and retirement guide.

KRISTIN ELLSWORTH



UNBIASED NEWS

I use it to provide me a weekly news summary, focusing on factual reporting and avoiding any bias or personal opinions. Summarize key news events that include (topics you are interested in).



“Be clear and specific about what you want—treat it like you're giving instructions to a smart assistant who knows a lot, but isn't a mind reader.”

What is the best single tip for someone NEW to using ChatGPT?

- Ask direct questions.
- Include relevant context.
- If you don't like the response, rephrase or ask follow-ups.

Example:

INSTEAD OF: “Help with my resume”

TRY THIS: “Can you rewrite my resume summary to sound more professional for a marketing manager role?”

That one shift can make ChatGPT far more useful.



SCAN TO
GIVE IT A TRY!

DRIVEN TO EXPLORE

The world is your oyster when your home is on wheels.

It's not hard to see the appeal of an RV. Whether you're a retiree embracing your newfound freedom, a professional looking to maximize your free time or a travel enthusiast who appreciates being surrounded by the comforts of home, a well-appointed motorhome provides the flexibility to explore America (and beyond) on your own terms. None of the hassles of air travel, no packing and unpacking suitcases between stops – just you, your loved ones, and boundless possibilities. Sound like a good option for you? Here are a few things to consider.

A growing demographic

The RV lifestyle is becoming increasingly popular across various demographics. More than 11 million U.S. households own an RV – a 62% increase over the last 20 years – with another 9.6 million planning to buy one in the next five years. The RV Industry Association breaks RV owners into seven types:

- Casual campers (39% of owners) generally use their RVs for several weekends each year.
- Family campers (33%) take their RV on family vacations once or twice a year.
- Escapists (16%) often stay in their RV for two months or longer on extended camping trips.
- Avid RVers (6%) stay in their RV whenever they have leisure time.
- Happy campers (3%) are primarily snowbirds who park their RV somewhere with a warm climate and live in it half the year.
- Full-timers (1.5%) live in their RVs full time.

- Adventure seekers (1%) use their RVs as a home base and spend most of the year exploring new destinations.

The lap of luxury

RV prices run the gamut, from as little as a few thousand dollars for a pop-up trailer to a half-million or more for a palatial motorhome replete with bells and whistles. That may seem like a lot of money for a vehicle, but not if it's replacing your home (known as "sticks and bricks" in the RV community). You could also rent out your home while you're traveling to balance out the cost.

Class A motorhomes are the largest on the market, offering a smooth, quiet ride and creature comforts such as:

- A spacious interior
- A full bathroom
- A full kitchen with laminate countertops
- Residential-sized appliances
- Extra storage space

Most Class As cost between \$50,000 and \$150,000, but they can go for much higher when you add upgraded floors and furnishings, entertainment systems, a washer and dryer and other customizations. With mileage of around 10 mpg, they can also be costly to run.

Built on a truck chassis and up to 45 feet long, Class As can be challenging to drive for new RVers – and just as difficult to park, especially considering that some national parks have length restrictions of 30 feet or less.



Finding a hitching post

While RVing saves you from having to book a hotel room, you still need to plan for overnight parking, which you can often find for free.

Lots of RVers “boondock” – sometimes called wild camping or dispersed camping – on undeveloped land or in a parking lot, without hookups like water, electricity, and sewer. Wal-Mart and Cracker Barrel are known for allowing RVers to park overnight, but you could call any establishment to ask to camp on their property. Many will say yes under the assumption you’ll buy something from them while you’re there.

Another option is to pay a small yearly fee for a membership that connects you with small businesses offering RV-friendly parking lots where you can camp overnight – often at wineries, breweries, distilleries, or other attractions – around North America.

For parking with hookups and amenities (like full-size bathrooms and showers), you can set up camp at an RV campsite for \$20 to \$100 a night or try a national park, which may or may not have hookups, for \$50 or less. You can also buy a senior pass (\$20/year or \$80/lifetime) and enjoy free entry into any U.S. national park and camp for about half the regular price. If you’re looking to splurge, you can stay at a luxury RV resort for \$100 to \$200 a night and enjoy full hookups and amenities like swimming pools, pickleball courts, dog parks and fitness centers.

The 3/3/3 rule

Road trips can be grueling without careful planning. Driving for hours on end can cause burnout (it can also be dangerous without enough sleep). Enter the 3/3/3 rule – a handy guideline for RVers to maximize safety and comfort.

The rule entails three principles:

- Drive no more than three hours per day.
- Arrive at your destination no later than 3 p.m.
- Stay at each location for a minimum of three days.

Following the 3/3/3 rule allows your internal clock to adjust to the rhythm of your road trip and encourages mindfulness and intentionality so you can savor each moment and fully immerse yourself in the experience.

When you set up camp by 3 p.m., you have time and daylight to scout the perfect spot, get your bearings and explore your surroundings, and spending three days gives you time to fully enjoy each destination and recharge before the next leg of your trip.

Take a test trip

“Try before you buy” is always good policy. You can rent an RV, picking it up and dropping it off at the same location, or try a one-way rental, which allows you to cover more ground and save on gas. If you’re considering the nomadic lifestyle, try renting one for the summer or an extended vacation any time of year. By the time you return it, you’ll have a good idea of whether RV life is right for you.

A RANGE OF OPTIONS



Class A

The biggest drivable RVs, the Class A motor home is associated with luxury and comfort. Sleeps up to 10.



Class B

Campervans are small enough to fit in standard parking spaces but have a small kitchen, sleeping area and sometimes even toilets and showers. Sleeps two to four.



Class C

Built on a van chassis with the living space constructed around the cab, most Class Cs have a bathroom with shower, kitchen and convertible dining/sleeping area. Sleeps seven.

GENTIAN HAPPENINGS

PLAN IT.
LIVE IT.
GIVE IT.



BI-WEEKLY PODCAST

Stay Connected!

Wednesday's @ 9 AM CT

JULY 9 & 23

AUGUST 6 & 20

SEPTEMBER 3 & 17

SAVE THE DATE

HOLIDAYS & OFFICE CLOSURES

July 4th: Independence Day

(Markets & Offices closed beginning at
12 PM on Thursday, July 3rd)

September 1st: Labor Day

(Markets & Offices closed)

September 7th: Grandparents' Day

Happy Grandparents' Day!



BIRTHDAY CLUBS

We look forward to
celebrating with you!

JULY 16 @ 12PM

AUGUST 13 @ 12PM

SEPTEMBER 24 @ 12PM



SHRED DAY

Clean out those file
drawers and load up that
shred bag for a day
of shredding & lunch!

SEPTEMBER 8 @ 11-2PM



LADIES & GENTIAN

Join the LADIES of
Gentian bi-monthly
gathering.

JULY 23 @ 10 AM CT

WAYS TO REGISTER



visit

www.gentianfinancial.com
& click 'events' OR click the
links in your weekly
emailed bulletin to RSVP!



HEALTH & WEALTH

Don't miss our virtual
webinar regarding muscle
medicine.

AUGUST 27 @ 9AM CT

Dad Joke Alert

Why did the golfer bring an extra
pair of pants?

In case he got a hole-in-one! 🏌️⛳️

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