

## 2025 WELCOME LETTER

What do we do?

Very simply, you are at the center of what we do. We are first and foremost planners and, as such, operate from a plan for you.

We operate in 3 principles and three practices.

### Principles

- Faith
- Patience
- Discipline

### Practices

- Asset allocation
- Diversification
- Rebalance

When unexpected things happen, we plan for it.

For your retirement, we help you Plan It, Live It, Give It.

Keep it simple to be successful. If you do not want to read anything beyond this, that's enough.

We believe in Always Getting Better (AGB) and celebrating milestones. A few Gentian milestones from 2024 were:

- Zach and Ollie got married and welcomed their son, Wesley.
- We added a new team member, Ben Rennie.
- Ryan added a great, new designation, the CIMA.
- Mike was accepted to the Raymond James' Private Wealth Advisor program (PWA).
- Continued recognition for the team and our clients from industry publications.

We pray for those who lost loved ones in 2024. We were honored to attend many funerals and celebration of life to share stories with, and meet families we have only heard about.

Throughout the year, we worked on adding value to our relationship by looking for cost reduction in the portfolio, better performance, tax efficiency, better ways to enhance cash management, and ways to better ourselves and how we work as a team for you. Striving to serve you better is the reason we are here, and our team is committed to you and your families.

## Expanded Principles

- We need to prepare to live in a world of acceleration. Change will happen faster than ever.
- We are long-term, goal-focused, plan-driven investors. Our core investment policy is to invest in broadly diversified portfolios of high-quality businesses.
- We believe that the economy can't be consistently forecast, nor the markets consistently timed. We conclude from this that the only practical way to capture the premium long-term return of equities is to ride out the infrequent, sometimes significant but historically always temporary declines.
- We do not react to economic, political, or market events. As long as your long-term goals remain unchanged, so will our plan for the achievement of those goals.

## A Few Predictions

Before we start, a little story. People ask me what is going to happen in the future. I stop and ask one question: Are there humans involved? If the answer is yes, then I tell them, "Then I have no idea" :)

- First of all, we will have less time than last year as it was a leap year.
- Peak 65 will occur. The most people in the Baby Boom generation will reach the age of 65 and become Medicare eligible. Many of whom have been waiting to retire until their health care is covered by Medicare.
- We may see more Northern Lights.
- Technology will continue to astound and frighten at an increasing pace.
- Human relationships will change.
- Health scares, crisis du jours, extreme weather conditions will happen.
- Interest rates will go down. Or they won't.
- Housing costs will continue to rise. Or they won't.
- Something unexpected may come out of left field.
- WE PLANNED FOR THIS, come what may.

## What won't change in 2025

- The importance of family.
- The importance of taking care of yourself (health, spiritual, mind, body).
- The importance of quality relationships.

## Opportunities in 2025

- Be the one to reach out, forgive first, be patient, offer gratitude.
- Read good books.
- Create a media plan. Be informed, but don't bathe in it. Don't let someone else control what goes into your mind.
- Rediscover your purpose.
- Capture and cultivate family stories.
- Create or invest in experiences. They pay dividends for the rest of your and your family's lives.
- Use Gentian resources when it comes to diet, mental acuity, planning where to live, women's events, birthday lunches, our bi-weekly video podcast, and join the book club.



Early in this business, I thought that being technical and expressing deep knowledge and perspective in speaking, meetings, newsletters, and writing was important. As I age, I attempt to move in the direction of simplicity. Thank you for your patience in listening to many things you never really needed to know but trusted us to know. Here is to the journey of being more succinct.

You continue to introduce us to nice and interesting people who could benefit from our service and we continue to grow because of you. This allows us to focus on you and your plan as our primary objective. For this, we are eternally grateful.

We are here to help you first and foremost Plan, Live, and Give when preparing for retirement. What we cherish is that many of you have become friends and like family along the way. We look forward to more ways to connect and address the important issues facing you in 2025 and beyond.



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