

The background of the image is a vast, blue-tinted landscape of rolling mountains. The mountains are layered, creating a sense of depth and distance. The sky is filled with soft, white clouds, and the overall color palette is dominated by various shades of blue, from deep navy to light sky blue. The text is overlaid on the upper portion of the image.

Master Your Money:
A Framework for your Finances

\$60B

Assets Under
Advisement

11,000
Individuals and Families

Across all
50 states

19
Offices Across
America

143 CFPs®
44 CPAs
8 CFAs®
6 JDs

Industry Leading
Financial Experts

*CFP® - CERTIFIED FINANCIAL PLANNER. CPA - Certified Public Accountants. CFA® - Chartered Financial Analysts. JD - Juris Doctor law degree
Data as of 06/30/2025 and subject to change.*

Complexity



Simplicity



Five Key *Questions*

01. Do you have written goals driving your financial decisions?

02. Are you giving, saving, and spending with purpose?

03. Are you making wise investments?

04. Are you on track as you work towards saving for the future?

05. Are you prepared for the impact of death or disability upon yourself and/or your family?

3 Pillars of *Income*

01. Pension (FERS/ CSRS)

02. Social Security

03. Thrift Savings Plan*

- Pension + Social Security = the “floor” of income (defined benefit)
- TSP = the “flexible bucket” (defined contribution) you control: A retirement savings account you draw from as needed or *RMDs

Financial Strategy

Cash flow needs
for the next...



Short Term

2 Years

Cash



Intermediate Term

3-9 Years

Bonds



Long Term

10+ Years

Stocks

Financial Strategy

Cash flow needs
for the next...



Short Term

2 Years

G Fund



Intermediate Term

3-9 Years

F Fund

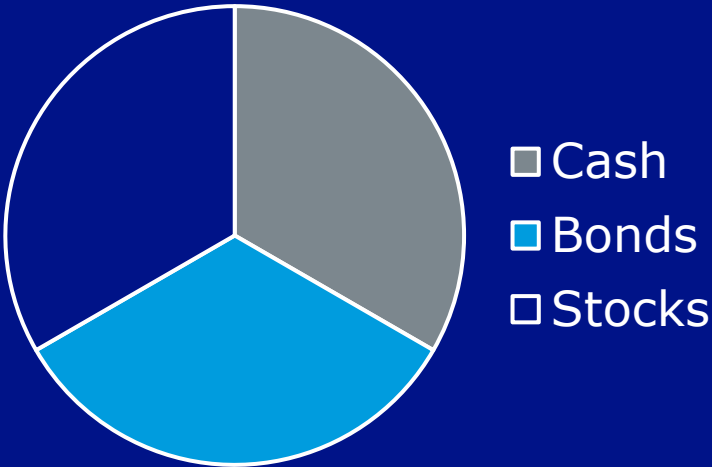


Long Term

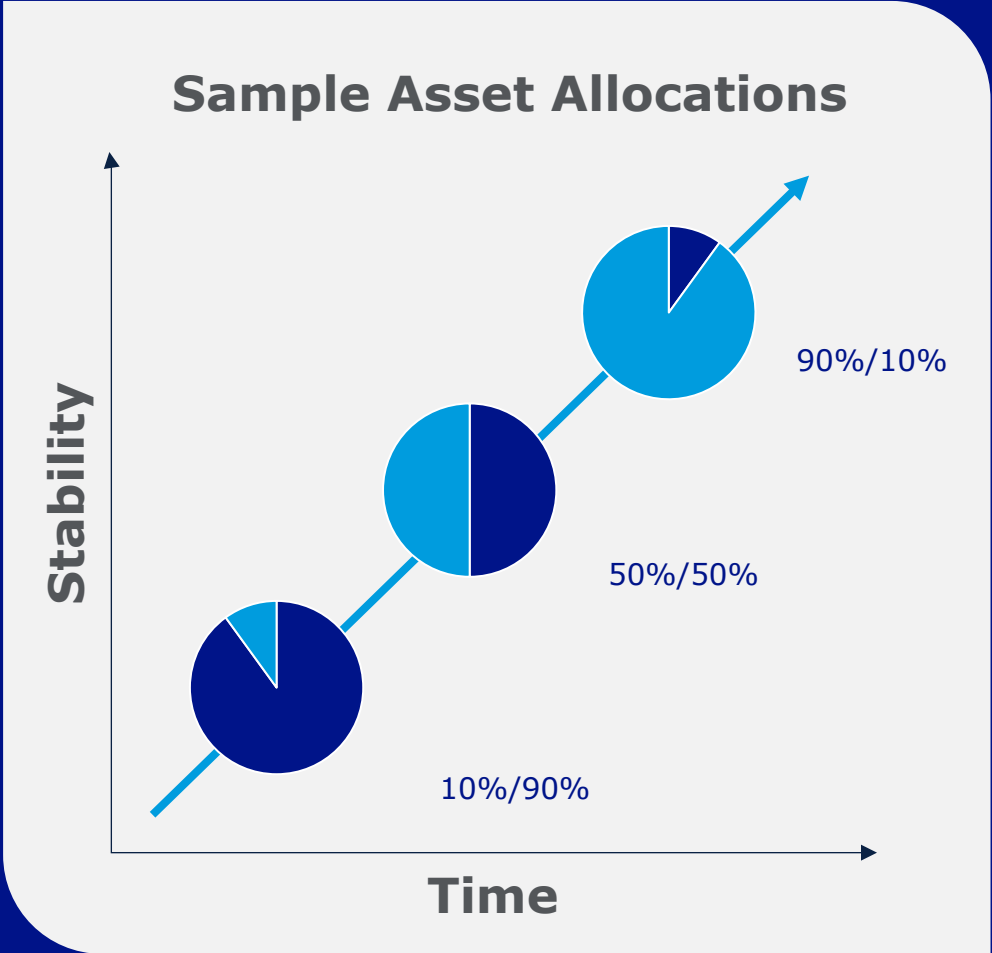
10+ Years

C Fund
S Fund
I Fund

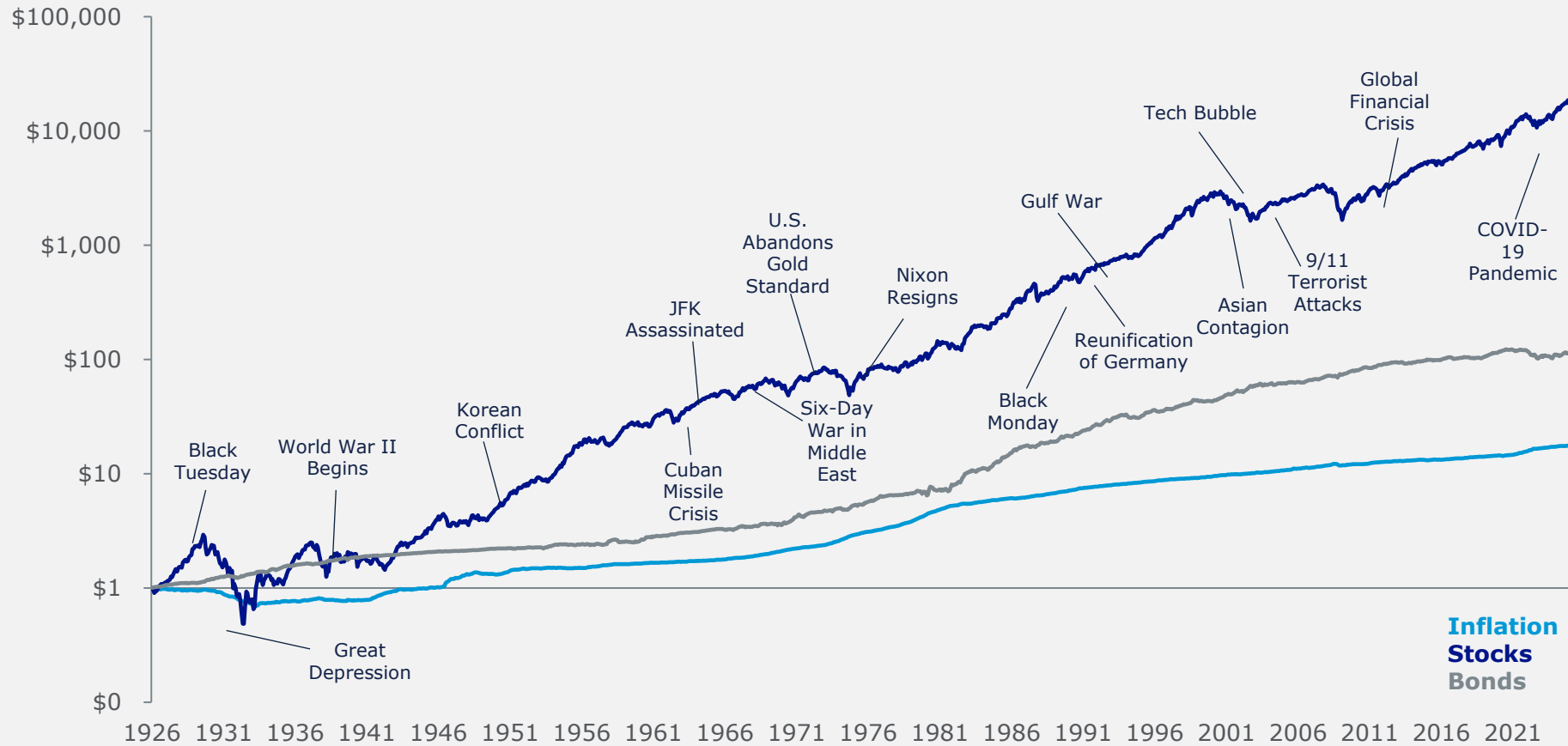
Three Major Asset Categories



Sample Asset Allocations



*Lifecycle (L) Funds



Inflation
Stocks
Bonds

U.S. Bonds avg annual return (1926-2024): +5.0%

2024: +1.3%

1
2022 -13.1%
**Bear year
(< -10%)**

10
1959 -0.4, 1956 -0.4,
1955 -0.7, 1969 -0.7,
1999 -0.8, 1958 -1.3,
2021 -1.5, 2013 -2.0,
1931 -2.3, 1994 -2.9
**Lost money
(0 to -10%)**

30
1940 +3.0, 1943 +2.8,
1987 +2.8, 1980 +2.7,
1954 +2.7, 2016 +2.7,
2005 +2.4, 1949 +2.3,
1945 +2.2, 1942 +1.9,
1979 +1.9, 1961 +1.9,
1948 +1.9, 1933 +1.8,
1944 +1.8, 1963 +1.6,
1952 +1.6, 1937 +1.6,
1978 +1.4, 1965 +1.0,
1967 +1.0, 1946 +1.0,
1928 +0.9, 1947 +0.9,
1950 +0.7, 2015 +0.6,
1941 +0.5, 1951 +0.4,
2018 +0.0, 2024
+1.3%
**Less than average
(0 to 3%)**

29
2007 +7.0, 1930 +6.7,
2010 +6.5, 1981 +6.3,
1938 +6.2, 1929 +6.0,
2014 +6.0, 2009 +5.9,
1974 +5.7, 1962 +5.6,
1926 +5.4, 2008 +5.2,
1972 +5.2 1966 +4.7,
1973 +4.61, 1968 +4.5,
1939 +4.5, 1927+4.5,
2004 +4.3, 2006+ 4.3,
2012 +4.2, 2003 +4.1,
1964 +4.0, 1996 +3.6,
2017 +3.54, 1953 +3.2,
1936 +3.06, 1977 +3.0,
2023 +5.5%
**Average return
(3 to 7%)**

17
1993 +9.8, 1997 +9.7,
1934 +9.0, 1990 +9.0,
1932 +8.8, 1971 +8.7,
2019 +8.7, 1998 +8.7,
2001 +8.4, 1983 +8.4,
1988 +7.9, 2011 +7.8,
1957 +7.8, 1975 7.8,
2020 +7.5, 1992 +7.4
1935 +7.0
**Better than average
(7 to 10%)**

12
1982 +32.6, 1985 +22.1,
1995 +18.5, 1970 +16.9,
1991 +16.0, 1976 +15.6,
1986 +15.3, 1984 +15.2,
1989 +14.5, 1960 +11.8,
2000 +11.6, 2002 +10.3
**Great year
(>10%)**

U.S. Stocks avg annual return (1926-2024): +10.4%

2024: +25.0%

38

1927 +37%, 1928 +44%,
1933 +54%, 1935 +48%,
1936 +34%, 1938 +31%,
1942 +20%, 1943 +26%,
1945 +36%, 1950 +32%,
1951 +24%, 1954 +53%,
1955 +32%, 1958 +43%,
1961 +27%, 1963 +23%,
1967 +24%, 1975 +37%,
1976+24%, 1980 +33%,
1982 +22%, 1983 +23%,
1985 +32%, 1989 +32%,
1991 +30%, 1995 +38%,
1996 +23%, 1997 +33%,
1998 +29%, 1999 +21%.
2003 +29%, 2009 +26%,
2013 +32%, 2017 +22%,
2019 +31%, 2021 + 29%,
2023 +26%, 2024 +25%

20

1929 -8%, 1932 -8%,
1934 -1%, 1939 -0.4%,
1940 -10%, 1941 -12%,
1946 -8%, 1953 -1%,
1957 -11%, 1962 -9%,
1966 -10%, 1969 -9%,
1973 -15%, 1977 -7%,
1981 -5%, 1990 -3%,
2000 -9%, 2001 -12%,
2018 -4%, 2022 -18%

14

1947 +6%, 1948 +6%,
1956 +7%, 1960 +0.5%,
1970 +4%, 1978 7%,
1984 +6%, 1987 +5%,
1992 +8%, 1994 +1%,
2005 +5%, 2007 +6%,
2011 +2%, 2015 +1%

6

1926 +12%, 1959 +12%,
1968 +11%, 1993 +10%,
2004 +11%, 2016 +12%

15

1944 +20%, 1949 +19%,
1952 +18%, 1964 +16%,
1965 +12%, 1971 +14%,
1972 +19%, 1979 +19%,
1986 +19%, 1988 +17%,
2006 +16%, 2010 +15%,
2012 +16%, 2014 +14%,
2020 +18%

6

1930 -25%, 1931 -43%,
1937 -35%, 1974 -26%,
2002 -22%, 2008 -37%

**Bear year
(< -20%)**

**Lost money
(0 to -20%)**

**Less than average
(0 to 8%)**

**Average return
(8 to 12%)**

**Better than average
(12 to 20%)**

**Great year
(>20%)**

Considerations for *Legacy*

01. Know your Survivor Annuity Election (FERS/CSRS Survivor Benefits)

- Consideration: Balance current income needs with spousal protection.

02. Beneficiary designation for Thrift Savings Plan (Form TSP-3)

- Consideration: Review and update beneficiary forms regularly (marriage, divorce, birth, death).

03. Federal Employees Group Life Insurance (Form SF-2823)

- Consideration: Confirm whether coverage is needed.

Estate Planning *Documents*

01. Wills & Trusts

- Distribute assets without beneficiaries.

02. Powers of attorney & healthcare directives

- Ensure someone can act on your behalf if incapacitated.

03. Federal Forms (TSP, FEGLI, Pension Survivor election)

- All beneficiary designations override your will.
- Review your beneficiary designations every few years or after major life events.

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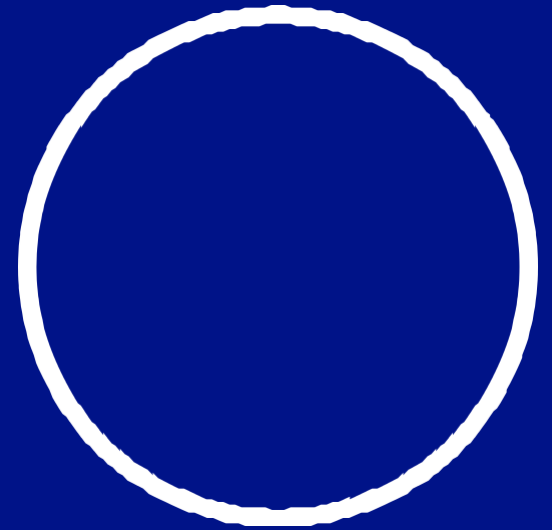
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Simplicity





Questions?