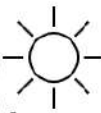


Annual Spring and Summer Events in Colorado

There are so many events to attend in Colorado that it would be impossible to list them all. We put together a short list of a few events throughout the Spring and Summer that we are sure you will enjoy.



April 30-May 4 2025 Canon City Music & Blossom Festival
June 6-8 2025 Telluride Balloon Festival
June 27-29 2025 94th Annual Donkey Derby Days in Cripple Creek
July 8-12 2025 Pikes Peak or Bust Rodeo Colorado Springs
July 12-19 2025 El Paso County Fair
June 20-22 2025 Strawberry Days Glenwood Springs
Mid June to early August 2025 Colorado Renaissance Festival Larkspur
August 22-23 2025 San Juan Brewfest Durango

Hello Baby Watkins!

Erin will be on maternity leave to welcome her new baby girl. Momma and baby are doing great, just trying to adjust to life with a toddler and a newborn. She will not be returning from maternity leave full time until early June. Starting in June Erin will be working from home on a permanent basis with occasional visits into the office.



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*These graphs and examples are for illustration purposes only. There is no guarantee of returns or projected amounts as these are merely illustrative.

Interest Rates and Your Money

With all the recent focus on stocks like Nvidia and the inflation of egg prices, most of us have forgotten about interest rates, unless you know someone trying to buy a house or a car. Our retirees are smirking because they bought their first house when interest rates were 16%. Did you know the bond market is ~4x the size of the stock market? Do you remember in an old 1776 report that bond prices and interest rates are inversely correlated, so interest rates go up and bond prices go down?

This affects you because most accounts have 10%, 40%, or even 80% in bonds, CDs, or cash, which are all influenced by interest rates. The Federal Reserve Bank (the central bank of the US and often called "The Fed") is mandated to control inflation and employment. Their focus is on controlling inflation today, so they usually raise interest rates to lower inflation by slowing the economy or they cut interest rates when trying to spur the economy to increase spending. The Fed raised rates over the past several years in the fastest hiking cycle in history. Inflation fell from 10% down to 3%, but it did not hit the 2% target the Fed deems the appropriate level. The Fed did not want to overshoot by slowing the economy too much, so they started cutting rates late last year. However, something happened that has only occurred once before in history!

Interest rates started to climb even as the Fed was cutting rates (insert shocked face emoji 😱). The problem with this is as rates go up, bond prices go down. The reason why this phenomenon occurred is the US has spent way too much money, so to refinance our debt, the world (who knows we spent too much) is demanding higher rates. This is why the Fed has lost control of interest rates and the bond market has gone down. While the S&P 500 and Nvidia are fun and exciting, we will be watching the boring interest rate markets to see how far rates will go up as the Fed refinances Uncle Sam's rampant spending. Like Wall Street says, "As goes the bond market, so goes the stock market."

Financial Planning Fees

We have avoided fee increases over the last few years, but as we deliver more services to our wonderful clients and costs increase for the platforms we use, we are updating our fee structure.

All clients who participate in financial planning services throughout the year will be assessed an annual fee for services rendered. The fees range from \$500 - \$5,000 per year depending on the extensivity of the services provided. Some of the annual services we provide are contribution updates, conversions, Orion financial planning updates, and many more.

We will address this change in annual review meetings and provide you with an opportunity to decline these annual services. If you decide you can benefit from these annual services we will provide you with an updated financial planning agreement and expect your participation throughout the year as we work on your plan.

*In the first initial year of the financial planning agreement you will pay a fixed fee of X amount. If you choose to do annual services those will be addressed in the financial planning agreement and not take effect until a year after you signed the initial year agreement.

*Investment fees will not change.

Important Dates

4/18/2025:
Good Friday
56 CP Closed
05/26/2025:
Memorial Day
56 CP Closed
06/19/2025:
Juneteenth
56 CP Closed
07/03/2025:
4th of July
56 CP Closing Early
07/04/2025:
4th of July
56 CP Closed
09/01/2025:
Labor Day
56 CP Closed
10/13/2025:
Columbus Day
56 CP Closed



Please be sure to note all of our closures for the upcoming months. We will post those on social media as well in case you cannot find this report!

Office Updates

Add our emails to your address book so we don't land in spam!

We do have a mail drop box outside our suite if you are needing to bring us documents outside of normal business hours.

Don't forget to check out all the resources we have available to you on our website and social media!



Contribution Limits 2025

Here are the new contribution limits. If you need to adjust your monthly contributions please let us know and we can help! Employees participating in work plans increase to \$23,500 per year and outside Traditional and Roth IRAs stays the same at \$7,000! If you participate in a 401(k) and are aged 50 to 59 or 64 or older listen up. Your limits have increased and you can do an additional \$7,500 in catch up contributions. If you are aged 60 to 63 (thanks to Secure Act 2.0) listen up with both ears! You can contribute an extra \$11,250 for those years. Visit [IRS.gov](https://www.irs.gov) for more info.