

TIME WELL \$PENT

UPCOMING EVENTS

FOLLOW US ON
ALL OF OUR
SOCIAL CHANNELS
TO STAY UP TO
DATE ON
UPCOMING
EVENTS!



DID YOU KNOW?

Each Dollar Amount Has Its Own Lifespan

Money doesn't last forever, but some dollar bills have a longer life cycle than others.

According to the U.S. Currency Education Program, a \$10 bill has the shortest lifespan while a \$100 bill has the longest. Here's the estimated lifespan of the different denominations:

- \$1: 6.6 years
- \$5: 4.7 years
- \$10: 5.3 years
- \$20: 7.8 years
- \$50: 12.2 years
- \$100: 22.9 years



FROM FLOWER BEDS TO FINANCIAL PLANS

BY: KAYLEE FEATHERS | JR PORTFOLIO MANAGER
KAYLEE@AFIADVISORS.COM



This June, I had the opportunity to join an initiative helping Kennedy Elementary restore their pollinator gardens. Up to this point, my yard work experience was limited to childhood days spent pulling weeds after saying "I'm bored" loud enough for my dad to hear. The Kennedy project taught me more about the landscaping process, and it occurred to me that there are a lot of parallels between maintaining a garden and managing a portfolio. So, in the spirit of the season (and at the risk of using a tired analogy), here's a glimpse of the AFI process through the lens of landscaping.

Let's start from the beginning. We know a patch of dirt can't be transformed into Monet's Garden in a day. The growth we hope to achieve takes time, but by recognizing the conditions of our landscape—tropical, dry, temperate, etc.—we can choose the right mix of plants and materials to thrive. Similarly, we must understand an investor's time horizon, risk tolerance, and financial goals to determine the appropriate allocation.

Once the foundation is laid, a custom assortment of plants is selected based on size, blooming season, color, upkeep, and life cycle. In investment terms, size corresponds with the weight of a holding relative to the other positions. A broad market ETF tracking the S&P 500 might be your large shrub in the back, setting the stage for the individual companies that add true color and dimension. Microsoft and Nvidia are the stars of the show—but if they shrivel and die, the entire flower bed shouldn't suffer.

For bonds and CDs, knowing their "blooming season" is important for clients who want income staggered throughout the year. Color represents sector exposure: a full palette of industries makes for a rich, diverse garden (unless you just like greenery, in which case you may benefit from a tech-heavy, growth-oriented spread). Life cycle and upkeep help separate long-term holdings from the short-term. Perennial stocks and bonds stabilize and self-regulate, while annuals need frequent attention and replacement.

As the garden grows, some plants begin to loom over others, and crabgrass inevitably starts to peek through. Gardeners must consistently prune and pick to maintain their design. Likewise, portfolios require ongoing maintenance: trimming positions that get too large and clearing out under-performers before they wreak havoc.

As your proverbial groundskeepers, it's our job to monitor the health of your financial landscape, defend against pests (or market downturns), and keep you informed every step of the way. Because whether it's flower beds or portfolios, the goal is the same: stable, healthy growth and lasting value.

WWW.AFIADVISORS.COM

We ♥ Referrals

THE AFI IMPACT



BE SURE TO FOLLOW US ON ALL OF OUR SOCIAL CHANNELS TO STAY CONNECTED WITH CURRENT EVENTS



REAL ESTATE MOVES WITH A FINANCIAL GAME PLAN

AFI hosted a sizzling summer event "Piggy Banks & Pulled Pork" and it was a hit! In this recap video, you'll hear from Peter Raber, President of AFI Advisors, as he shares why real estate decisions should always be backed by a solid financial plan. Learn how aligning your investment portfolio with your real estate holdings can help you stay on track toward your long-term goals. **A huge THANK YOU** to our incredible partners at Guild Mortgage for teaming up with us to make this event possible, and to Phil's Dream Pit for serving up an unforgettable meal from their food truck!

Whether you're buying, selling, or just planning your next move—don't miss Peter's powerful insights.



KAYLEE GIVES BACK WITH ROTARY CLUB



We're proud to share that Kaylee recently joined fellow members of the Rotary Club of Kingsport in giving back to the community. The group spent time cleaning and refreshing the pollinator garden at Kennedy Elementary School—helping to create a beautiful, thriving space for students and local wildlife. Great job, Kaylee!

TAKE ME OUT TO THE BALLGAME!



AFI's Josh Shores attended Your Kingsport Chamber's Ambassador Night at Hunter Wright Stadium. The Axmen were tied with the Bristol Stateliners heading into the 5th inning—until a surprise monsoon rolled in and suspended the game!

PETER PRESENTS AT KIWANIS CLUB OF KPT



TITLED: *Inflation, Debt & National Strength: What's At Stake*

What's the real cost of inflation and national debt? Peter Raber breaks it down in this eye-opening 2025 Kiwanis presentation. Exploring how economic trends impact our future strength as a nation.



SELLING HAPPINESS WITH JERRY HEADRICK - OPERATOR OF PHIL'S DREAM PIT FOOD TRUCK!

On our latest episode, we're serving up a sizzling episode with special guest Jerry Headrick, operator of the NEW Phil's Dream Pit Food Truck! We kick things off with a little **DAD TALK**, as Brian welcomes a brand-new baby boy to the world! Then it's straight into Jerry's flavorful journey from IT/Marketing beginnings, to slingin' smoked meats across East Tennessee. He shares what it's like running a food truck, how to track him down for your next meal, and why barbecue is way more than just food... Some would say he's just "selling happiness"!

CONGRATULATIONS BRIAN & LACY!!



WELCOME!
BRUCE
ELLIOT
BRUMMETT
MAY 9TH 2025