

TIME WELL \$PENT

**UPCOMING
EVENTS**

LUNCH & LEARN **CRACKING THE CODE** *OF FINANCIAL STATEMENTS*

WITH
BRIAN BRUMMETT
ROBERT INGRAM

FEBRUARY 20TH 2025

AFI OFFICE

NOON - 1PM

PLEASE RSVP

CONNECT@AFIADVISORS.COM
(LIMITED SEATING)



DID YOU KNOW?

**ONLY 8% OF THE WORLD'S
CURRENCY IS PHYSICAL MONEY**

WITH MOBILE BANKING AND ELECTRONIC PAYMENTS BECOMING MORE AND MORE COMMON, PEOPLE ARE EARNING AND SPENDING MONEY WITHOUT HAVING TO EVEN TOUCH IT. ECONOMISTS ESTIMATE ONLY 8% OF THE WORLD'S CURRENCY IS LITERAL CASH WITH THE REST EXISTING ON COMPUTER HARD DRIVES IN ELECTRONIC BANK ACCOUNTS.



A FRESH PERSPECTIVE **2025** **THE MARKET FOR THE NEW YEAR**

From Peter Raber | President | AFI Advisors

Happy New Year! As we step into 2025, it's a great time to pause, reflect, and set fresh intentions for the year ahead. At AFI, we're grateful for your trust, and we're here to continue being by your side no matter what the future may hold. This time of year often brings a renewed focus on the markets. Headlines about big moves in the Dow Jones can grab our attention, but understanding what those numbers genuinely represent is essential to staying grounded in your investment strategy.

Consider this: When AFI was opened in 1991, the Dow was at 2,900, and I always knew when the market moved more than 33 points in any direction. If it was positive that was normally a good time to tell Dad about my report card. Down 33 and we might want to wait a few days. Then, in 2010, the Dow was at 10,000, and a 115-point move represented our ability to leave early on a Friday because the market was on our side. Fast forward to 2017, when the Dow reached 20,000, and a 230-point swing meant the same 1.15% change. Today, with the Dow hovering around 43,500, it takes a 500-point move to equal that same percentage change.

This perspective is especially important during times of market volatility. By focusing on the big picture and long-term trends rather than day-to-day fluctuations, you can make decisions that align with your goals and avoid being swayed by headline noise.

As we kick off the new year, let's resolve to stay focused on what really matters —your financial plan, your goals, and your vision for the future. If you have questions or would like to discuss how we're positioning your portfolio in the current market, please don't hesitate to reach out. We're always here to help.

Here's to a year of growth, resilience, and clarity.
Cheers to 2025!



Peter Raber

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THE AFI IMPACT

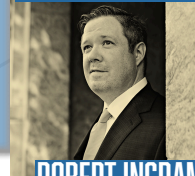
Have you ever looked at your monthly Charles Schwab financial statements or the tax forms rolling in and thought, **What do all these numbers mean?** You're not alone! That's why Robert and I are hosting this Lunch & Learn to break it all down for you.

This idea came straight from client feedback—many people have asked for help with this, and every single one of them has loved having it explained in plain terms. Join us for a fun, informative session that will give you the confidence to navigate your financial documents like a pro! Lunch is on us, so don't miss out!

LIMITED SEATING AVAILABLE | RSVP: CONNECT@AFIADVISORS.COM



BRIAN BRUMMETT



ROBERT INGRAM

We'll walk you through how to:

Understand exactly what you own.

Track how your investments are performing.

Make sense of all those numbers on your statements.

LUNCH & LEARN

FEBRUARY 20TH NOON - 1PM AFI OFFICE

CRACKING THE CODE

UNDERSTANDING YOUR FINANCIAL STATEMENTS

WAGS, WHISKERS, & WINS!



ONLY
\$5

AFI HAS 2025 PETWORKS CALENDARS | SWING BY AND GRAB ONE

Introducing our Wags, Whiskers, and Wins calendar! Help support Petworks, save local animals, and enjoy some adorable local animals. When you buy a calendar, 100% of the net proceeds go to support daily operations and care for the animals in our shelter! Filled with stunning images of many beloved pets of our community sponsors, captured by Ashley Lodge Photography, the beautifully crafted calendar is more than just a collection of dates — it's a work of art that is helping to save the lives of local pets.

WELCOME

MINDY SAMS
SENIOR ACCOUNT EXECUTIVE
EDWARDS, TIPTON, WITT AGENCY

THE BUSINESS PODCAST

SEASON 3 | EPISODE 1
FEATURING: PETWORKS
AFIADVISORS.COM

WATCH ON YOUTUBE

MINDY SAMS - PETWORKS - INSURANCE MISCONCEPTIONS - LIGHTNING ROUND

We're thrilled to welcome our friend, the volunteer extraordinaire, Mindy Sams (aka Mandy Sims), to the show! Together, we dive into the incredible work happening locally with Petworks and explore the ever-fascinating world of insurance (yes, it can be fun[ish]—we promise!).

But that's not all! We spotted a fanny pack in the wild, traded a handful of corny jokes, and put Mindy in the hot seat with our infamous lightning round. Laughter, insights, and surprises are guaranteed. Tune in and enjoy the fun!

We ♥ Referrals

As we kick off a new year, we want to take a moment to thank you for trusting us with your financial future. It's an honor to be part of your journey, and we're committed to helping you reach your goals every step of the way.

If you have any family, friends, or colleagues who might benefit from a conversation with us, we'd be grateful for the opportunity to help them too. Your referral is the highest compliment we can receive, and we promise to provide them with the same care and expertise you've come to expect.

Thank you for allowing us to serve you—it truly means the world to us!

- AFI Team

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