

TIME WELL \$PENT

UPCOMING EVENTS

LUNCH & LEARN

AFI METHODOLOGY

APRIL 17TH | NOON - 1PM

PLEASE RSVP:

CONNECT@AFIADVISORS.COM

DETAILS ON BACK



DID YOU KNOW?

MOST AMERICANS HOARD THEIR SPARE CHANGE

ONE LANDMARK SURVEY BY MYBANKTRACKER.COM FOUND 55.5% OF PEOPLE DO NOTHING WITH THE LOOSE CHANGE THEY'VE ACCUMULATED. INTERESTINGLY, 60.3% OF THE MALE RESPONDENTS SAID THEY'RE MORE LIKELY TO LEAVE THEIR EXTRA COINS UNTOUCHED COMPARED TO 51% OF THE FEMALE RESPONDENTS.

ANOTHER SURVEY FROM COINSTAR, CONDUCTED A FEW YEARS AGO, FOUND THAT PEOPLE ESTIMATED THEY HAD ABOUT \$28 IN CHANGE AT HOME BUT TYPICALLY TOOK \$56 IN CHANGE TO COINSTAR MACHINES.



TARIFFS: A TAX ON TRADE (That Markets Love to Hate)

By: Peter Raber | President



If you've been watching the headlines, you've probably heard a lot about tariffs lately. They sound complicated, but at their core, tariffs are just taxes placed on imported goods. The key thing to understand? The tax isn't paid by the foreign country—it's paid by the domestic company importing the product. The idea is that higher costs will encourage businesses to either manufacture locally or find another supplier in a different country. In theory, that helps domestic industries, but in practice, it can shake things up in ways that aren't always predictable.

How Tariffs Affect the Economy (and Your Portfolio)

Since U.S. companies pay the tariff, they have two choices: absorb the cost (which hurts profit margins) or pass it on to consumers (which raises prices). Either way, there's an impact—through lower corporate earnings or higher inflation. We've seen this before. In 2018, during the U.S.-China trade war, tariffs on Chinese imports jumped from around 3% to nearly 12%. The market reaction? A nearly 20% drop in the S&P 500 in the fourth quarter. Eventually, tensions eased, the tariffs were adjusted, and markets rebounded—until COVID took over the headlines.

Now, tariffs are back, and the market is jittery again. This time, the focus isn't just China—it's Canada and Mexico. That's a big deal because they're two of America's largest trading partners, and most investors weren't expecting tariffs to hit them.

Tariffs aren't just about economics. While tariffs are usually framed as economic policy, they're often a negotiating tool. Sometimes they're about fixing trade imbalances, but other times, they're leverage in discussions on national security, environmental policies, or other political issues. The tricky part? If tariffs work as intended and get removed, markets can rebound just as quickly as they fell. But in the meantime, the uncertainty they create tends to rattle investors. And if there's one thing markets hate, it's uncertainty.

The Bottom Line

For investors, tariffs create volatility. Some industries—like U.S.-based manufacturing—could benefit, while others—like tech and consumer goods—get squeezed. The one thing we know? Markets don't like surprises, and tariffs have a way of delivering them. If all of this has you worried, call us. We're here to help you navigate the uncertainty and keep your portfolio on track—no matter what the headlines say.

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THE AFI IMPACT

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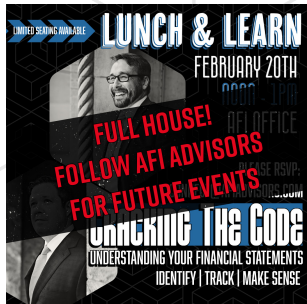


Enjoy lunch on us while gaining expert knowledge from our team of experienced advisors. Whether you're a client, a business partner, or simply interested in financial management, this session will provide actionable takeaways to help you better understand and optimize financial strategies.

Join us for an exclusive Lunch & Learn session, where we'll provide valuable insights into how we strategically manage our clients financial accounts. This interactive event is designed to give you a behind-the-scenes look at our approach to financial planning, investment strategies, and personalized account management.

WHAT TO EXPECT:

- Key principles of financial account management
- Best practices for long-term financial success
- How we tailor strategies to individual client goals
- Q&A session with our expert advisors



DID YOU MISS "CRACKING THE CODE" | FEBRUARY LUNCH & LEARN 2025?

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 Brian hosted this Lunch & Learn to break it all down. Be sure to follow us on all of our social channels for more events in 2025!

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. We hope you enjoy this fun, informative session that will give you the confidence to navigate your financial documents like a pro! Sorry you missed Sloopy's!



WELCOME: KINA DUTRO | PUBLISHER OF BELOCAL (KINGSPORT AND BRISTOL) MAGAZINE

We were thrilled to welcome Kina Dutro, Publisher of BeLocal magazine, to the show! Kina brings her expertise in business, entrepreneurship, and marketing with a mission, sharing valuable insights on how to make an impact while growing your brand.

But that's not all—we turn up the fun with our signature lightning round, where Kina tackles some unexpected and hilarious questions. Don't miss this episode packed with wisdom, laughs, and a fresh perspective on business success!



WELCOME: JEFF FLEMING | RELOCATION MANAGER WITH MOVE TO KINGSPORT | MYTH BUSTING REGIONAL CONCERNS

On the latest episode of The Bull's Eye Podcast - We're joined by the brilliant Jeff Fleming, Relocation Manager with Move to Kingsport, for an eye-opening conversation about local and regional growth. We dive into what's really happening in Kingsport, the opportunities ahead, and —most importantly— we bust some big myths surrounding hot-button issues in the community.

Whether you're a longtime resident or considering making Kingsport home, this episode is packed with insights, surprises, and plenty of fun. Don't miss it!



E2: JOE DAVIS | LIFE AFTER WORK | REAL PEOPLE - REAL STORIES

A huge shoutout to Joe Davis for joining us and sharing his incredible retirement journey and exciting new adventures! From sound advice to amazing new skills he's picked up, his story is nothing short of inspiring. You won't believe some of the cool things he's been up to! [Trust us, you don't want to miss this one!](#)

By sharing diverse stories, we aim to paint a realistic picture of life after work. Retirement is a unique experience for everyone, filled with both highs and lows. Through the voices of those who have lived it, we hope to provide inspiration, guidance, and a sense of community to others on the same path. Do you have a story to tell? Email connect@afiadvisors.com to get the conversation started.

BE SURE TO FOLLOW US ON ALL OF OUR SOCIAL CHANNELS FOR MORE EVENTS IN 2025!

