

INSIGHTS



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DID YOU KNOW?

68% of workers expect to retire at age 65 or older but that has only been the experience of 31% of retirees.

(Source: JP Morgan)

The number one reason Americans retire earlier than expected is a health problem or disability.

(Source: JP Morgan)

Plan Today, Prosper Tomorrow

by **Darek Turpin**, CFP®, CIMA®, AFIM® - AVP & Portfolio Manager

Financial plans are like seatbelts, everyone needs one. According to Morningstar, wealth increases by 15% when a written financial plan is in place. A true pen to paper financial plan can help boost confidence and wealth. In some instances, it can uncover opportunities or serve as a reality check.

Financial planning isn't just for the financially savvy or the wealthy elite. It is a pivotal financial step for everyone, regardless of age or income level. At its core, financial planning provides a roadmap for life's financial complexities, offering clarity and direction in achieving personal goals.

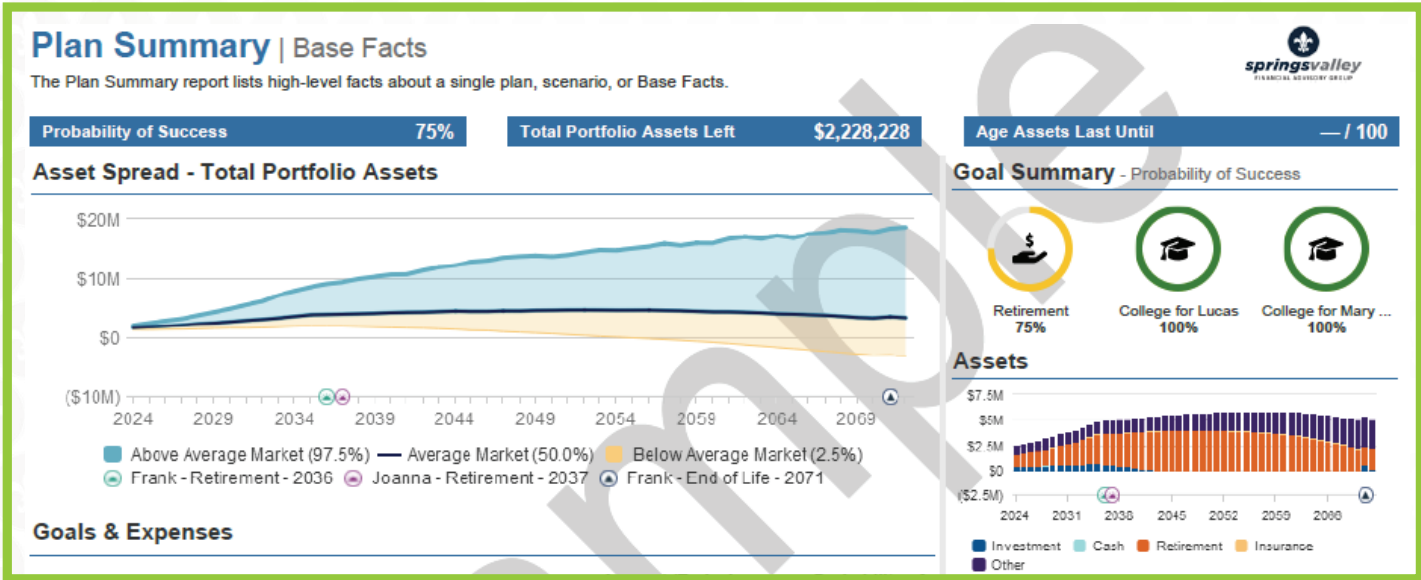
Those around retirement age can find comfort in a financial plan. Navigating life after a paycheck can seem daunting. A well-crafted financial plan can alleviate anxiety by providing a structured approach to decision-making. One of the best things a financial plan can do is find an efficient way to allocate capital preserved over a lifetime into newfound retirement dreams.

Many young adults may feel they that they don't have enough money to warrant a financial plan. However, financial planning instills discipline in saving, budgeting, and investing, thus setting the foundation for long-term financial stability. Families can benefit from comprehensive financial plans that protect against unexpected expenses and provide for future needs, such as education and housing.

Financial planning is a universal tool that enables individuals to take control of their financial future. It's not just about making money. It is about making smart decisions leading to financial security and peace of mind. At Springs Valley Financial Advisory Group, we help clients create and tailor their financial plans. The visual below is a sample report that we at Springs Valley use with clients that makes a dream a plan.

INDEX	TOTAL RETURNS %		
	Q1 2024	YTD	1-YR
S&P 500	10.55%	10.55%	29.86%
MSCI World ex US	5.76%	5.76%	15.95%
Dow Jones	6.14%	6.14%	22.18%
BBG BARC Agg Bond	-0.78%	-0.78%	1.70%

*as of 03.31.2024



Springs Valley Bank & Trust Company Named IBA Five Star Member

Springs Valley Bank & Trust Company has been honored as a Five Star Member of the Indiana Bankers Association (IBA). The award was presented on Wednesday, April 3, 2024, by Dax Denton, IBA Chief Policy Officer, in recognition of Springs Valley's Association involvement throughout 2023.

The Five Star Member designation recognizes those IBA-member banks which demonstrate outstanding commitment to the Association in five areas: political awareness, issues advocacy, life-long learning, IBA volunteerism, and Preferred Service Provider utilization.

The Indiana Bankers Association supports Indiana banking through issues analysis, professional education, and products and services that enhance member banks' ability to serve their communities.



Pictured from left: Ryan Heim (Springs Valley), SEVP & CFO, Dianna Land (Springs Valley), SEVP & HR & Marketing Manager, J. Craig Buse (Springs Valley), President, Jamie R. Shinabarger (Springs Valley), CEO, Marty Kaiser (Springs Valley), SEVP & Financial Advisory Group Manager, Dax Denton (IBA), Chief Policy Officer.

1,259 Accounts
\$758 Million in Assets
100% Dedicated to YOU

*numbers as of March 31, 2024

Celebrating
5 Years of Service!



Renee Nord

“ I joined Springs Valley Bank & Trust Company in 2019 as a Financial Advisory Group Operations Specialist and was promoted to my current Trust Compliance Specialist role in September 2022. What I love about working at Springs Valley Bank and my role is being part of a great team that plays an important role in the financial well-being of our clients. I enjoy the new challenges and growth opportunities each day. ”

Renee

Congrats
Renee!



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Put Your Plan in Motion

Springs Valley Financial Advisory Group does not take a one size fits all approach. Everyone is different. We think everyone's plan should reflect that. Bridge the gap of your assets and goals with a comprehensive financial plan. Partner with us to create your road map to success with actionable steps while keeping an eye on the future. We want to spend time meeting with you to gain an understanding of your needs, wants, and dreams.

We work together to create a plan that considers:

- Your current financial situation and future financial needs
- Your investment objectives and risk tolerances
- Your goals and the priority of obtaining them
- The legacy you will leave

Acting in *your*
best interest.



springsvalley
FINANCIAL ADVISORY GROUP

Trust and Investment products are not deposits. Not insured by the FDIC. | Not a deposit or other obligation of, or guaranteed by, the depository institution. | Not insured by any Federal Government Agency | May lose value - subject to investment risks, including possible loss of the principal amount invested. Terms and conditions may apply. Subject to change without notice.



Let our Financial Advisors be your **FI-DU-CI-AR-Y.**

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Since 1902 |

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