Rest easy knowing your wealth is in the best possible hands.

FINANCIAL ADVISORY GROUP

INSIGHTS

issue**eighteen** | quarter**four** | 2025

DID YOU KNOW?

Estate settlement costs are approximately 5% higher for individuals who die without an estate plan compared to those who have one in place.
(Source: GoodTrust)

Participants who utilize automatic 401(k) contribution increases tend to have retirement balances that are 5% to 12% higher than those who do not.
(Source: EBRI)

	TOTAL RETURNS %		
INDEX	Q3 2025	YTD	1-YR
S&P 500	8.11%	14.81%	17.56%
MSCI World ex US	5.44%	25.98%	16.71%
Dow Jones	5.67%	10.47%	11.50%
BBG BARC Agg Bond	2.03%	6.13%	2.88%

**as of 09.30.2025*

Decision Fatigue & Your Financial Life

It's easy to feel overwhelmed by the constant stream of financial decisions in adult life. From daily spending to long-term planning, the mental toll of making choices can add up quickly. This exhaustion is called decision fatigue – and it's more common (and costly) than you might think.

WHAT IS DECISION FATIGUE?

Decision fatigue is the mental drain we feel after making too many decisions, large or small. Research shows that the more decisions we make, the lower the quality of those decisions becomes over time. In the financial world, this can lead to procrastination, impulse decisions, or avoidance altogether.

FINANCIAL DECISION FATIGUE CAN LEAD TO:

- Reacting emotionally to market swings instead of sticking to your long-term investment strategy.
- Delaying important decisions like increasing 401(k) contributions or updating your estate plan.
- Overcomplicating your financial life, which leads to burnout and inaction.

TIPS TO BEAT IT

- Automate where possible – Use autopay, automatic savings, and investment contributions.
- Create a financial plan – Having a roadmap reduces decision-making stress.
- Work with a trusted advisor – We help you filter noise and focus on what truly matters.

A streamlined financial life doesn't just save time – it improves results. When you reduce the number of decisions you need to make, you free up mental energy to focus on the big-picture goals that truly matter.

Let Springs Valley Financial Advisory Group help you build a financial strategy that minimizes stress and maximizes clarity. Your future self will thank you.

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*numbers as of September 30, 2025

1,422 Accounts
$945 Million in Assets
100% Dedicated to YOU

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 goals and the priority of obtaining them
- Your investment objectives and risk tolerances
- The legacy you will leave

fi·du·ci·ar·y

| fuh-DOO-shee-air-ee

Acting in ***your*** best interest.

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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.

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Since 1902 |

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