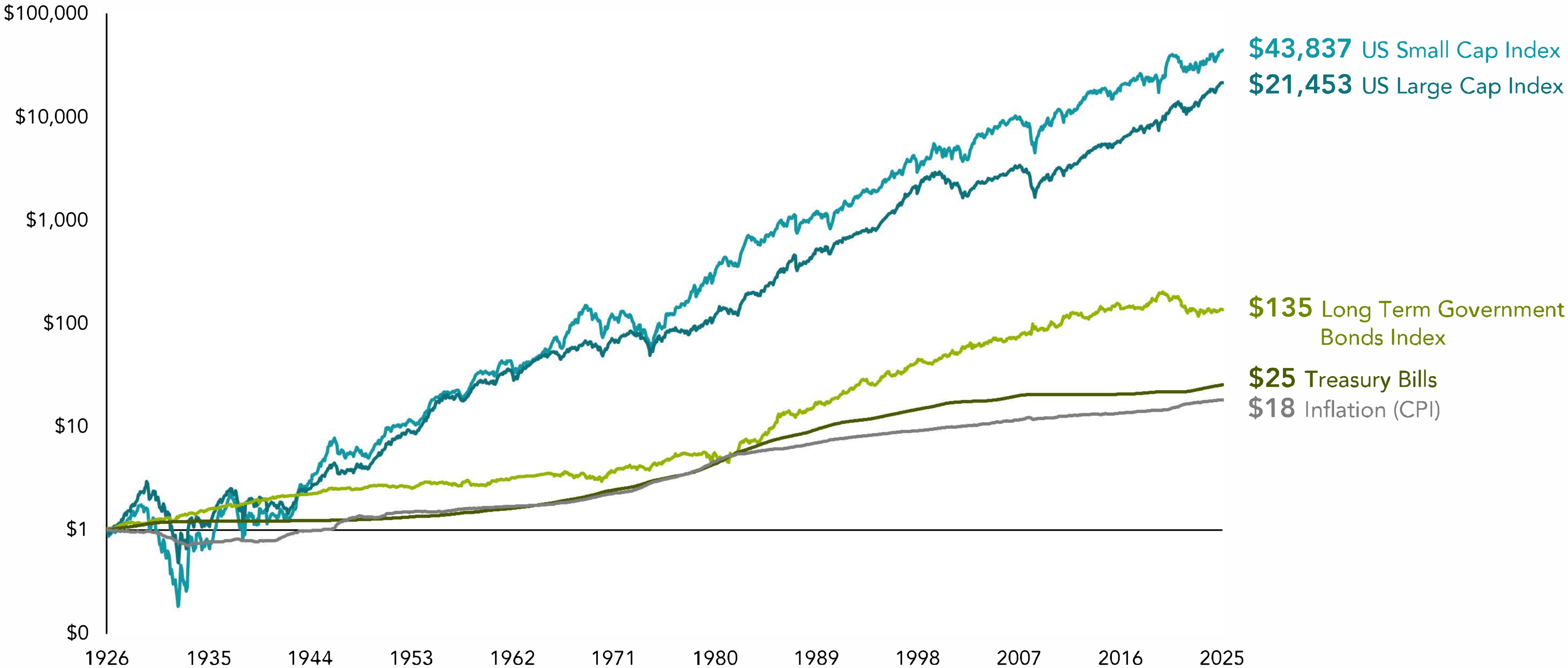
Family CFO Inc
Your Chief Financial Officer

Capital Markets Have Rewarded Long-Term Investors

Monthly growth of wealth ($1), 1926–2025



Past performance is no guarantee of future results. In US dollars. Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Actual returns may be lower.

In USD. US Small Cap is the CRSP 6-10 Index. US Large Cap is the S&P 500 Index. US Long-Term Government Bonds is the Dimensional US 20 Year Treasury Index (Historical). Treasury Bills is: January 1926–December 2025, the IA SBBI US 30 Day TBill TR USD, provided by Morningstar; January 2025–present, ICE BofA US 1-Month Treasury Bill index. US Inflation is measured as changes in the US Consumer Price Index. CRSP data is provided by the Center for Research in Security Prices, University of Chicago. The Dimensional Indices represent academic concepts that may be used in portfolio construction and are not available for direct investment or for use as a benchmark. See "Index Descriptions" in the appendix for descriptions of Dimensional index data. US Consumer Price Index data is provided by the US Department of Labor Bureau of Labor Statistics.

The Market and US Presidential Elections

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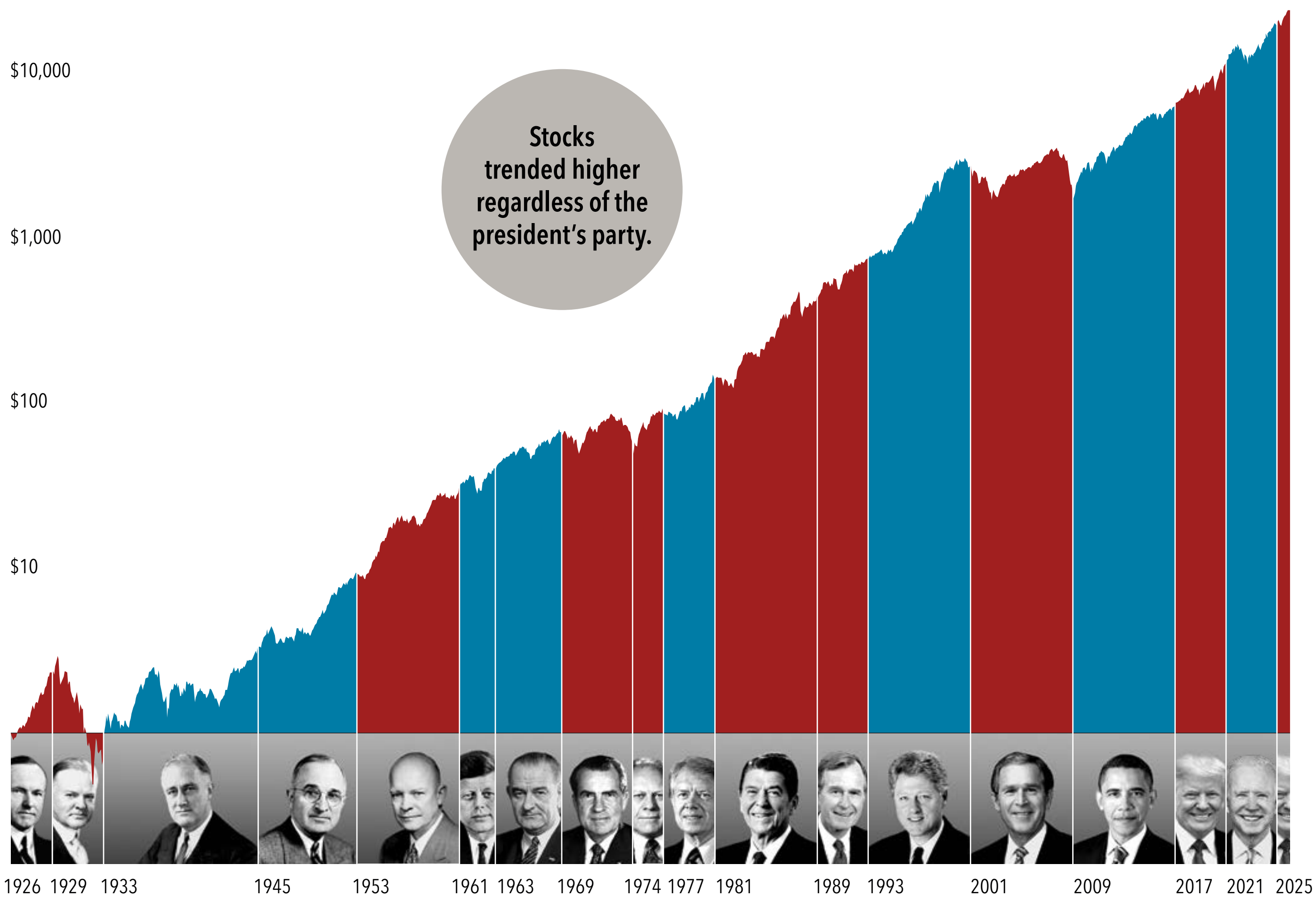
HYPOTHETICAL GROWTH OF $1 INVESTED IN THE S&P 500 INDEX
1926–2025



It's natural for investors to look for a connection between who wins the White House and which way stocks will go. But regardless of who wins, a century of returns shows that stocks have trended upward.

- Shareholders are investing in companies, which focus on serving their customers and growing their businesses, regardless of who is in the White House.
- US presidents may have an impact on market returns, but so do many other factors—the actions of foreign leaders, interest rate changes, changing oil prices, and technological advances, just to name a few.

Stocks have rewarded disciplined investors for decades, through both Democratic and Republican presidencies.

Focus on What You Can Control

- Create an investment plan to fit your needs and risk tolerance.
- Structure a portfolio along the dimensions of expected returns.
- Diversify globally.
- Manage expenses, turnover, and taxes.
- Stay disciplined through market dips and swings.

A financial advisor can offer expertise and guidance to help you focus on actions that add value. This can lead to a better investment experience.