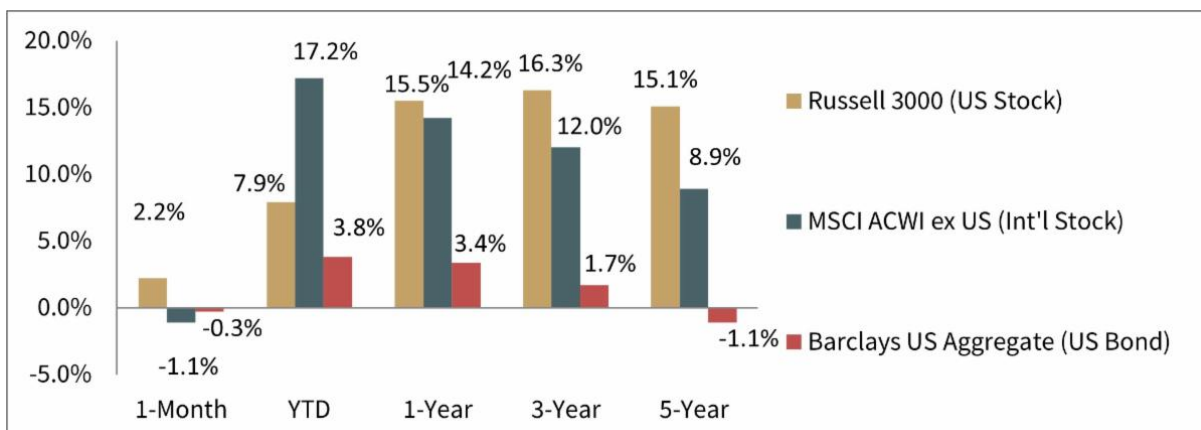


Your Journey Towards Financial Independence Begins Here

## Economic and Market Update

- Financial markets are reflecting a careful balance of optimism and caution amid a fast-evolving global economic backdrop. For the year, US Stocks (Russell 3000) are up 7.9% and Developed International Stocks (MSCI ACWI ex-US) are up 17.2%. The Total US Bond market (Bloomberg Agg. Bond) is up 3.8%.
- Markets are positive across the board supported by momentum from easing trade concerns, solid and stable corporate earnings, and steady central bank policy. The combination of slowing inflation, a stable labor market, and strong fundamentals, have helped to offset major economic headwinds by way of trade uncertainty and heightened geopolitical risks.
- While market direction has been positive in 2025 overall, there are a number of prevailing risks we are tracking. These include the potential challenge to economic growth from tariff policy, the geopolitical climate, and the path of Fed policy.
- The Fed has been steadfast in holding the Federal Funds Rate in the range of 4.25% to 4.5%. Fed Chairman Powell's remarks after the July meeting indicated a balanced labor market, low unemployment, and inflation that remains above target. The Fed continues to be conservative in their projected path of potential rate cuts, despite pressure from the administration. The current consensus from economists is a likely rate cut of 25 basis points in September, with the potential for additional cuts before year-end.

## Market Index Performance - as of July 31, 2025



## Strategy Corner - 529 Savings Plans for College

College is one of the biggest expenses people face in their lifetime. 529 savings plans were created to help parents, future students, friends, and family save money in a tax-qualified account for a named beneficiary. When the beneficiary reaches college age, the balance in a 529 account can be directed towards eligible college expenses, like tuition, fees, room & board, books, and supplies. The greatest value of a 529 savings plan is the ability to invest in an account where earnings grow tax-deferred with no future taxation if funds are used to support qualified education expenses. Here are some basics for 529 college savings:

**Opening an Account:** 529 accounts can be opened by any individual (parent, grandparent, etc.) to save for a specific beneficiary (child). Accounts are opened through state-sponsored programs and participants can choose any state plan for savings.

**Investments:** Participants choose from a menu of investment options, including age-based and risk-based models.

**Taxation:** All earnings grow tax-deferred and qualified distributions are federal income tax-free.

**Elementary & Secondary Education:** 529 account distributions can support up to \$10K/year towards tuition.

**College & Graduate Education:** 529 account distributions can support any qualified education expense with no annual maximum.

**Portability:** Individual 529 savings plans can be transferred from one beneficiary to another eligible member of the family.

**Contribution and Income Limits:** Contribution limits vary by state, and some states do not limit contributions at all. There are no income limits for contributions.

**Tax-Free Rollover from 529 Plan to Roth IRA** - After 15 years, 529 plan assets can be rolled into a Roth IRA for the beneficiary. The rollover is subject to annual Roth contribution limits (currently \$7.0K/year) and an aggregate lifetime limit of \$35K.

Let us know if now is a good time to discuss 529 savings plans for the benefit of kids or grandkids.

## What We're Reading

Saving for College  
- 529 College  
Savings Plans

How to Help Your  
Grandkids Pay  
for College -  
Schwab

Economic  
Outlook - Higher  
Uncertainty and  
Lower Growth

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