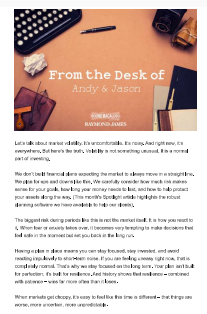


Let's talk about market volatility. It's uncomfortable. It's noisy. And right now, it's everywhere. Scratch the tech, industry is not something unusual. It is a normal part of investing.

We don't build financial plans expecting the market to always move in a straight line. We plan for ups and downs of the life. We carefully consider how much risk makes sense for your goals, how long your money needs to last, and how to help protect your assets along the way. This month's Spotlight article highlights the robust planning software we have available to help our clients.

The biggest risk during periods like this is not the market itself. It is how you react to it. When fear or anxiety takes over, it becomes very tempting to make decisions that feel safe in the moment but set you back in the long run.

Having a plan in place means you can stay focused, stay invested, and avoid reacting impulsively to short-term noise. If you are feeling uneasy right now, that is completely normal. That's why we stay focused on talking here. Your plan and that is for centuries. It is built for moments like this. Our process moves that sadness—combined with patience—was far more often than it does.

When markets get choppy, it's easy to feel like this time is different—that things are worse, more uncertain, more unpredictable.

Let's have a planning conversation. That is what we are here for.

~Andy & Jason

Spotlight

RAYMOND JAMES

Your Financial Planning Tools

GPS Financial Solution versus Wealth Studios

Understanding the sophisticated financial planning tools available to you at Raymond James.

You may find yourself wondering if you have enough money to retire comfortably or if you can help your children with college expenses. Or perhaps you're curious about the planning tools we use at Raymond James is here to help model them for you. We offer a breadth of financial planning tools tailored to suit every need.

Goal-Based Planning

Our Goal-Based Planning tool **Goal Planning and Monitoring (GPM)** is designed to put you in control of your future. Imagine your heart, you are investing a plan that helps you visualize your future and enjoy the wealth you've worked hard to build. Together, we can create a customized goal plan, tool complements to real time and predictive investment modeling—meaning there is no "confidence about."

GPM is perfect for addressing those "big questions." It uses a Monte Carlo-based approach to run 1,000 trials, determining how many of those you're likely to be successful in reaching your goals. In addition, you can run "what if" scenarios to see how changes in your plan may affect the success of your goals. You'll also see a list that gets to determine if you're on the "confidence side" or "green zone"—the optimal financial position for achieving your goals and maintaining that position over time.

Cash Flow Planning

Cash flow is the current reality, a cash flow plan may not appropriate. **Wealth Studios** is available as an extension of GPM, allowing us to work together and how how the investments of your financial future. These plans are more in-depth and detail-oriented, ideal for those who want to show scenarios the passing of a mortgage, plan the tax-smart payments or the sale of a business.

Goal-Based Planning vs. Cash Flow-Based Planning

Use a Financial Need plan when:	Use a Wealth Studios plan when:
• To determine when you can retire • To see how much you can spend in retirement • When a Social Security analysis is needed • To see how both scenarios would impact taxes over time • When a discussion around healthcare costs is necessary • To have a conversation around risk tolerance	• You are high-net-worth and likely to have complex financial needs • You own a business, plans to sell it, and would like to understand the financial impact • You would like to see the impact of using different trust strategies • You have charitable goals • You would like to model a charitable account that shall allocation

Combining Goals-Based and Cash Flow-Based Planning

When beginning a planning engagement with Andy and I, you may start with a GPM plan. Over time, you may decide to add Wealth Studios to your plan. Because GPM and Wealth Studios are complementary software, while a Wealth Studios plan may be used to see if you're for a more run. A cash flow-based plan complements a goals-based plan and vice versa. Each plan has slightly different methodologies, but both can be used as part of your overall engagement with our offices.

Cash Planning Sustainably

Both goals-based planning and cash flow-based planning offer waste planning functionality. GPM provides a 30,000 feet view of your estate process, while Wealth Studios can illustrate various income and estate planning strategies. Wealth Studios can add a picture of what files, estate visualization and net worth over time.

Tailoring Financial Plans

Your financial plan is always evolving, and the tools we use to illustrate those changes stay evolve with it. By leveraging the comprehensive planning tools available through Raymond James, you can confidently navigate your financial future and achieve your goals.

To determine which financial plan best fits your needs, contact Brone Massiano Group of Raymond James.

RAYMOND JAMES®

Financial Advisors do not provide tax advice. You should discuss any tax matters with the appropriate professional. Investing involves risk including loss of principal. Past performance may not be indicative of future results. Raymond James does not guarantee the accuracy of third-party information. Diversification does not guarantee a profit or protect against loss in declining markets. Investors cannot invest directly in indices. Raymond James is not affiliated with the firms mentioned.

The Real Answer To Your Financial Questions: It Depends

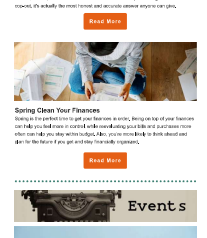
When it comes to personal finance, one of the most common—and frustrating—answers you'll hear is, "It depends." Whether you're asking about the best way to invest, how much you should save for retirement, or how to minimize your tax burden, the response is often the same. And while **it depends** might seem like a cop-out, it's actually the most honest and accurate answer anyone can give.

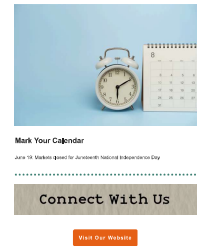
Read More

Spring Clean Your Finances

Spring is the perfect time to get your finances in order. Being on top of your finances can help you feel more in control and less overwhelming your bills and put more room often can help you stay within budget. Also, you're more likely to think ahead and plan for the future if you get and stay financially organized.

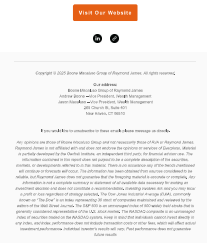
Read More





Mark Your Calendar

June 19: Markets closed for Juneteenth National Independence Day



Copyright © 2025 Brone Massiano Group of Raymond James. All rights reserved.

Contact Us
Brone Massiano Group of Raymond James
Andy Massiano — Vice President, Wealth Management
Jason Nicolaou — Vice President, Wealth Management
200 Crown Oak Centre Dr, Suite 101
New Atlantic, CO 80129

If you would like to unsubscribe to these emails please message us directly.

Any opinions are those of Brone Massiano Group and not necessarily those of Raft or Raymond James. Raymond James is not affiliated with and does not endorse the opinions or services of Guidance. Material is partially developed by the Rachel Institute, an independent third party for financial advisor use. The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in the material. There is no assurance any of the trends mentioned will continue or forecasts will occur. The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Investing involves risk and you may incur a profit or loss regardless of strategy selected. The Dow Jones Industrial Average (DJIA, commonly known as "The Dow") is an index representing 30 stock companies maintained and reviewed by the editors of The Wall Street Journal. The Nasdaq Composite Index is a market capitalization-weighted index generally considered representative of the U.S. stock market. The NASDAQ composite is an unmanaged index of securities traded on the NASDAQ system. It does not reflect the deductions commonly associated with mutual funds, including sales charges, investment management fees, and other expenses. Investors cannot invest directly in indices, and their performance does not reflect actual investment performance. Potential investor's results will vary. Past performance does not guarantee future results.