

# MFS QUARTERLY

SPRING 2025

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**MFS**  
WE BEE-LIEVE IN BEES



**MFS GIVES BACK**  
UPLIFT NORTHWEST



**MFS SPOTLIGHT**  
529 EDUCATION SAVINGS

## THE BUZZ ABOUT BEES

Bees are vital players in our ecosystem, contributing to the reproduction of nearly 90% of flowering plants and responsible for pollinating over 70% of crops that feed humans. Without bees, the world's food supply would face an existential threat.

The global bee population is in alarming decline due to habitat loss, climate change, pesticide usage, and diseases. Some honeybee populations have declined by 89% over the past few decades. Wild bees are also disappearing at an unsettling rate.

Besides securing food sources, bees support biodiversity by enabling plants to thrive, which sustains other wildlife. Their pollination efforts underpin entire ecosystems, making them a linchpin of environmental health.

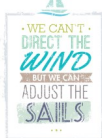
So, what can we do? Here are some proactive measures:

- **Plant Bee-Friendly Gardens:** Create spaces filled with native flowers that provide nectar and pollen.
- **Support Organic Farming:** Choose foods grown without harmful pesticides to reduce chemical exposure for bees.
- **Protect Habitats:** Advocate for preserving wild areas and create "bee hotels" for solitary species.
- **Spread Awareness:** Educate others about the plight of bees and support organizations working to protect them.



## THINGS TO DO IN A VOLATILE MARKET

- **Panic Sell.** Acting impulsive and selling investments out of fear can lock in losses.
- **Abandon Your Investment Plan.** Deviating from your strategy during market turbulence may have a negative impact on your objectives.
- **Try to Time the Market.** Predicting the bottom or recovery of the market is nearly impossible and counterproductive.
- **Overreact to News.** Consuming news about the downturn might lead to unnecessary stress and poor decisions.
- **Forget About Diversification.** Balancing your portfolio reduces exposure to excessive risk during volatile times.
- **Ignore your Financial Advisor's Phone Calls.** We can discuss what's going on, gather insight, and look for good buying opportunities.



## DATES TO REMEMBER

- May 1:** May Day
- May 4:** Star Wars Day—may the fourth be with you!
- May 5:** Cinco de Mayo—Mexican holiday commemorating the 1862 victory over the French
- May 11:** Mother's Day
- May 15:** MFS Webinar: Investing in 529 Plans
- May 26:** Memorial Day—a US Federal holiday, a day of service and reflection when we remember and honor those who lost their lives in service of our country. The Market, and our office, will be closed.
- May 29:** Education Planning Day (See the next page for more details!)
- June 15:** Father's Day
- June 16:** Second-quarter estimated income tax payments due
- June 19:** Juneteenth is a US federal holiday commemorating the emancipation of enslaved African Americans in Texas in 1865. Our office will be closed.
- June 20:** Summer solstice, marking the longest day of the year and the start of summer in the Northern Hemisphere, begins at 7:43 p.m. PDT.
- July 4:** Independence Day, a US national holiday commemorating the Declaration of Independence, adopted July 4, 1776. Our office will be closed.



## MFS GIVES BACK

Mortenson Financial Services has made a generous donation to the Seattle non-profit Uplift Northwest, which guides people in the Pacific Northwest to self-sufficiency by providing employment opportunities and job readiness services, like job training, certification classes, housing assistance, showers, and laundry. Since 1921, Uplift Northwest (formerly Millionair Club Charity) has helped rebuild thousands of lives by providing jobs, meals, and essential support services to people experiencing homelessness, unemployment, or under-employment in the greater Seattle area. One of our clients, the Uplift Chief Business Operations Officer, said, having a job is empowering and provides hope, strength, courage, confidence, purpose, and an opportunity to stabilize one's life.



[Click here to donate](#)

If you have questions or would like to discuss these topics further, please call the office to set an appointment. If you have friends or family who might benefit from our services, please share our contact information, below.



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## SPOTLIGHT



### 529 EDUCATION SAVINGS PLANS

Why a 529 plan might work for your college savings needs



**May 29 (5/29) is National 529 day! (Get it!!)**

What is a 529 Plan? A 529 plan is a popular investment account that can be established for anyone, but is most often used by parents and grandparents interested in providing education funding. In addition to tax savings, a 529 can provide an easy wealth transfer and may work well for those wanting to reduce their estate, and ultimately help reduce the financial burden of rising education costs to the beneficiary.

There are three parties to a 529 plan account:

- **The owner or participant.** Must be an adult, a corporation, a trust, an estate, or a partnership. The owner maintains control of the account and is the decision-maker.
- **The beneficiary.** This must be an individual but does not have to be a child; there is no age limit on who can be named a beneficiary.
- **The contributor.** In many cases the contributor is also the owner, but this is not a requirement. Anyone can contribute to a 529 account.

The same person may fulfill all three roles - you can open and contribute to a 529 plan to benefit yourself. There's no requirement that the beneficiary be related to the owner, so you can open an account for a friend or non-relative child. Another important note is that 529 plans are not custodial accounts. Therefore, the owner retains control of the account at all times.

When the 529 owner/participant is a parent and the 529 beneficiary is the parent's child, the 529 is considered to be the **parent's** asset rather than the child's, allowing the child to receive more financial aid when using a 529.



The owner can change the beneficiary to a qualified member of the original beneficiary's family. This includes siblings, step-siblings, parents, grandparents, aunts, uncles, and first cousins



A 529 plan can be a valuable tool for funding a college education. Many choices exist among 529 plans, so it's important to work with your financial advisor so he can answer any questions you may have and find an option that suits your unique needs. Talk with us to get started today.



As with other investments, there are generally fees and expenses associated with participation in a 529 plan. There is also a risk that these plans may lose money or not perform well enough to cover education costs as anticipated. Most states offer their own 529 programs, which may provide advantages and benefits exclusively for their residents. The tax implications can vary significantly from state to state.

**Please see below for details about our webinar about 529 plans!**

**You're invited to our next Webinar  
Investing in 529 Plans**

**Wednesday, May 14, at 1:00 PM**

**Join us to learn about the features and benefits of 529 plans.**

**Watch for your emailed invitation.**

**MORTENSON FINANCIAL SERVICES' mission is to empower individuals and businesses with comprehensive financial planning solutions that help pave the way to financial well-being and prosperous futures. We're dedicated to the highest quality client service delivered with professionalism and warmth, and we're passionate about partnering for the long-term with clients to tailor financial solutions that make a valuable difference in their lives. Whatever your priorities are, we're your partner with the expertise, advice, guidance, and support to empower you throughout and beyond your lifetime to plan for the future you want, decide how you'll care for your loved ones, and determine the way you choose to give back and the legacy you'll leave.**



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