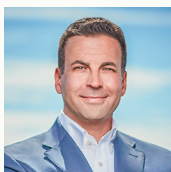


THE PRINCIPLE NEWSLETTER

APRIL 2024



Dear Friends,

The year is off to a great start. Interest rates are set to decline, and corporate earnings continue to rise. We remain firmly in the midst of a bull market.

In this issue, we provide some last-minute tips to help you prepare your tax files, share the latest developments in college planning, and raise your awareness around healthcare in retirement. Lastly, we break down the impact of an election year on the stock market.

Enjoy!

Robert S. Paolucci, CFP®
Founder & CEO

A Last Minute Reminder for Tax Season

If you haven't done so yet, April 15th is the last day to file your taxes for 2023.

Remember to store your records in a safe place for reference and in case of an audit. Stay organized throughout the year by keeping tax documents in separate files for income, deductions, and expenses. According to the IRS, you should keep records for:

- Three years from the date you filed your original return or two years from the date you paid the tax, whichever is later, if you file a claim for credit or refund after you file your return
- Seven years if you claim a loss from worthless securities or deduction from a bad debt
- At least four years for employment taxes

As in years past, you will receive a paper copy of your tax form or a digital copy if you are enrolled in electronic delivery. If you need an additional copy, don't hesitate to contact us or use the instructions below to find them online:

- Log in to Fidelity.com.
- From the home screen, select "Accounts & Trade."
- From the drop-down menu, select "Tax Forms & Information."
- Select "View available forms."
- From here you can check the status of your tax forms and print or download the available forms.

[Download the 2024 Tax Chart here!](#)

4/15/2024	<ul style="list-style-type: none">• Tax returns are due today for the tax year 2023 unless you have filed for an extension. The extension form, and any taxes owed, are also due on this day.• Last day to contribute to a traditional IRA or a Roth IRA. If you have a Keogh, SEP, or other eligible plans and file for an extension until October 15, 2024, you have until that date to contribute for the 2023 tax year.• 2024 Q1 estimated taxes due if you are self-employed or have other income requiring you to pay quarterly estimated tax payments.
6/17/2024	2024 Q2 estimated taxes due if you are self-employed or have other income requiring you to pay quarterly estimated tax payments.
9/16/2024	2024 Q3 estimated taxes due if you are self-employed or have other income requiring you to pay quarterly estimated taxes.
10/15/2024	Your tax return is due today if you filed for an extension.

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The Latest Developments in College Aid

By Megan O'Marra Maruzo, APMA™, MBA



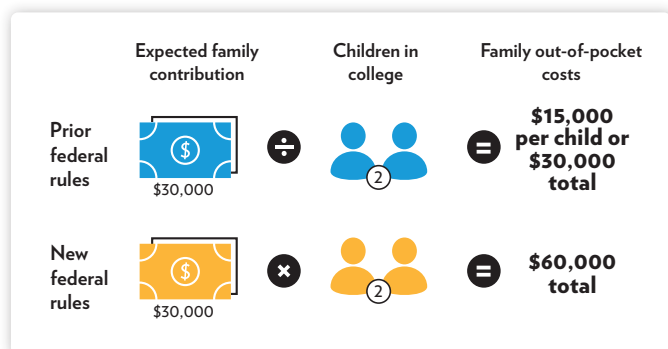
Saving for college has become increasingly critical as the cost of higher education continues to outpace inflation. According to US News & World Report, the average tuition and fees for a ranked private university stand at \$42,162, with additional expenses such as housing, food, and textbooks easily exceeding \$20,000. Despite the availability of financial aid, recent changes to the Free Application for Federal Student Aid (FAFSA) for the 2024-2025 academic year and beyond, may impact the amount of aid students qualify for, particularly affecting high-income families with multiple children attending college concurrently.

Introduction of the “Student Aid Index”

A significant alteration involves replacing the “Expected Family Contribution” (EFC) calculation, previously subtracted from the cost of college to determine financial need, with the “Student Aid Index” (SAI). Unlike the EFC, which assesses total family income and assets, the SAI evaluates each student independently. Notably, the “sibling discount” has been eliminated. As depicted in the graphic below, formerly, the EFC was divided by the number of family members currently enrolled in college. Now, the SAI is multiplied by each student, potentially resulting in a significant rise in expected family contributions.

For instance, under the prior system, a family with two children in college simultaneously and an EFC of \$30,000, would have anticipated roughly \$15,000 in costs per child. However, under the new rules, where each child is assessed individually, the contribution per child could double resulting in a total family burden of \$60,000.

Two-Child Family: Out-of-Pocket College Cost Example



Note: New rules take effect for the 2024-2025 school year

Another amendment with potential ramifications for eligibility and aid amount pertains to divorced or separated couples. Previously, the parent who primarily housed the child during the preceding year completed the FAFSA. However, under the new legislation, the parent furnishing the majority of financial support must now provide their income and asset details on the FAFSA. If this parent happens to be the primary earner, it could result in a reduction in aid.

Positive Changes for Non-Parent 529 Plans and Increases to the Income Protection Allowance

Fortunately, some adjustments under the new legislation offer a silver lining, which may help offset the impact of other FAFSA revisions. Notably, 529 accounts owned by non-parents are now exempt from FAFSA reporting. Furthermore, the updated regulations enhance the Income Protection Allowance, allowing approximately 20% of parents' earnings and 35% of students' earnings to be excluded from FAFSA calculations when determining financial aid eligibility.

Roll Over 529 Plan Savings Tax-Free to Roth IRAs

A 529 college savings plan serves as a valuable tool for preparing for higher education expenses. In the past, accounts having surplus funds were limited to a transfer to another beneficiary within the same family, and transfers were limited to twice per year.

With the introduction of SECURE Act 2.0, significant changes have emerged. Now, individuals can allocate up to \$10,000 to repay student loans. A tax-free rollover with a lifetime max of \$35,000 to a Roth IRA is permitted for the same beneficiary, facilitating early contributions toward their retirement savings. Several conditions must be met to exercise this option, including the 529 account must have been in place for a minimum of 15 years before the rollover, contributions made within the last five (5) years are excluded, annual rollover amounts cannot exceed the annual IRA contribution limits (\$7,000 in 2024), and the beneficiary must have annual earned income equal or greater than the rollover amount. Navigating college strategies can be complex, but knowing the available options is very important.

Navigating Healthcare As You Age

By Glenn S. Zavorskis, CFP®



As the U.S. population experiences the phenomenon known as the “silver tsunami,” this demographic is expanding at an unprecedented pace. According to the Population Reference Bureau, projections indicate that by 2050, the number of

Americans aged 65 or older will soar to 82 million, representing nearly a 50% surge from the 58 million recorded in 2022. Concurrently, this segment of the population is anticipated to increase from 17% to 23%. While advancements in medicine and healthcare are extending our lifespan and enhancing our quality of life, healthcare expenses continue to escalate. Healthcare needs often intensify as we age, as reported by the U.S. Department of Health and Human Services.

Whether you are contemplating your own healthcare needs or those of your family members, there are proactive steps you can take to better prepare for the future.



Understand Your Benefits

Upon reaching the age of 65, provided you meet specific qualifications, you become eligible for Medicare, the government’s health insurance program for seniors. Assuming eligibility and a payment of Medicare taxes (typically deducted from your salary) for ten years or more, Medicare Part A (Hospital Insurance) is offered at no cost.

Navigating the various components of Medicare, understanding deadlines, and assessing the coverage you require can be intricate, but overlooking deadlines or failing to enroll in coverage can prove costly. Take the time to comprehend the nuances. A recommended starting point is reviewing a previous article from Principle Wealth, [“The ABCs of Medicare,”](#) and consulting with your financial advisor and other professionals to determine your healthcare budget and strategy.

Be a Strong Advocate

Engaging in discussions about personal health matters or seeking clarification from experts might seem daunting. However, fostering openness regarding any medical concerns you or your family members may have and familiarizing yourself with available care options can empower you to make decisions that optimize your or your loved ones’ quality of life. If you sense that you or a family member are not receiving adequate attention or care, voice your concerns and consider seeking a second opinion.

Prepare Your Healthcare Plan and Documents

While contemplating healthcare preferences may be uncomfortable, formalizing these preferences well in advance can ensure they are honored when verbal communication may no longer be possible. Various directives, outlined below serve distinct purposes and merit consideration.

HIPAA Authorization

Provides permission for designated individuals to obtain medical information that would otherwise be private.

A medical power of attorney

Also known as an advance directive or health care proxy, enables you to designate individuals to make medical decisions on your behalf if you can no longer make decisions yourself.

A living will

Outlines your end of life preferences regarding medical interventions you would or would not want to receive.

Ensure that you inform your medical providers, legal counsel, and health care proxy about the documents you have completed (and ideally provide each of them with copies). Keep your family and others informed about this information so they understand your wishes in advance. Additionally, update this information if you experience health or life changes that could impact your directives.

It's a Presidential Election Year!

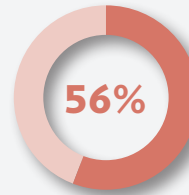
By Julina L. Ogilvie, CIMA®, CPWA®



Presidential elections invariably breed anxiety, and this year proves no exception. Our nation appears increasingly divided, exacerbating concerns among voters. In this election cycle, all attention is focused on the perceived presidential candidates. While voters may find it stressful, investors must ask: do elections truly impact long-term returns?

During turbulent times, a historical view can provide perspective. Examining market performance back to the 1930s, spanning the tenures of eight Democratic and seven Republican presidents, reveals a consistent upward trajectory. Despite shifts in political leadership and the accompanying rhetoric, the markets have demonstrated remarkable resilience over the past 90 years. This resilience underscores a fundamental truth: markets operate on a longer horizon, largely indifferent to the ebb and flow of electoral cycles.

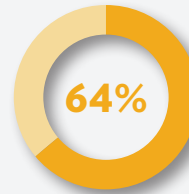
While the current political climate may seem unprecedented, it echoes patterns observed in prior cycles. Historically, markets have weathered wars, economic crises, and political upheavals. This resilience is a testament to the inherent stability of the markets, capable of withstanding short-term fluctuations driven by emotion and sentiment.



ELECTION YEAR + 1

AVG RETURN

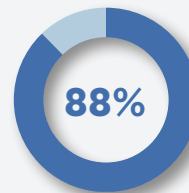
6.5%



ELECTION YEAR + 2

AVG RETURN

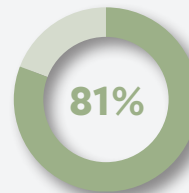
7.0%



ELECTION YEAR + 3

AVG RETURN

16.4%



ELECTION YEAR + 4

AVG RETURN

6.6%

Looking at data going back to 1950, stocks were far more likely to rise in the second half of the four-year election cycle. The **third year** - the one before the election year - was the best, with the S&P 500 Index **rising 88% of the time** and delivering **average returns of more than 16%**.

As investors navigate the uncertainties of the 2024 election cycle, several key milestones loom on the horizon. The Republican Convention in Milwaukee in July, and the Democratic National Convention in Chicago in August mark pivotal moments in the nomination process. The apex of uncertainty culminates on Tuesday, November 5, coinciding with the election of all 435 seats in the House of Representatives and 34 Senatorial seats. As the year progresses and the media inundates us with political uncertainty, let's draw upon the timeless lessons history has provided.

Welcome to our newest team members



Welcome CJ Griffith!

CJ joins our team as our Director of Fiduciary Services, bringing with her an extensive track record of over 30 years in creating and administering trust and estate plans. Certified as an Estate Planning Specialist by the National

Association of Estate Planners & Councils (NAEPC), CJ is dedicated to providing comprehensive education and transparent communication regarding all facets of a client's estate plan. Her commitment to demystifying legal and financial jargon ensures that clients feel empowered and at ease, knowing their objectives are addressed. Beyond her professional pursuits, CJ finds joy in spending quality time with loved ones, exploring new countries, and petsitting for two guinea pigs.



Welcome Ryan Famiglietti!

Ryan joins us as a Client Service Manager. He has 2 years of experience in the financial services industry and holds a Masters of Business Administration, showcasing

a blend of practical and academic expertise. He is dedicated to enhancing clients' lives through personalized support, striving to pave a pathway to a better quality of life. Outside of work, Ryan is a huge sports lover and serves as a Volunteer Baseball Coach with the American Legion, contributing actively to the community.

Community Outreach



Columbus House

As members of the shoreline community, we support our neighbors whenever possible. Columbus House, a shelter in New Haven, serves people who are homeless or at risk of

becoming homeless. They provide shelter, housing, and other necessities, to foster their personal growth. This year we wrapped up and donated clothes so they were able to stay warm this past winter. For more information on the organization's work, visit columbushouse.org.



Niantic Jingle Bell 5k

Principle Wealth was delighted to sponsor and participate in the 10th Annual Niantic Jingle Bell 5K, held on Saturday, December 9th. The freezing weather

couldn't stop PW employees and family from having a fantastic time! Funds were raised for the Brian Dagle Foundation and Brian's Healing Hearts Center for Hope and Healing. The foundation's mission is "dedicated to the healing of grieving adults as well as community education on suicide prevention and awareness."

You can learn more about this amazing organization at brianshealinghearts.org.

Economic Literacy for All



For 75 years, the Council for Economic Education has focused on equipping K-12 students with personal finance and economic knowledge to empower them to navigate successfully in the evolving economy. They achieve this through advocacy for state-level teaching mandates, offering educator training, and directly engaging students through challenges.

Their efforts have led to mandates in half of the states, including Connecticut, where recent legislation requires high school students to complete a financial literacy course to graduate. This initiative targets 41,000 students annually across 450 public school systems. However, states like Massachusetts and New York, which have not passed this law, underscore the need for further progress.

Principle Wealth strongly supports the Council's mission, offering resources and becoming the first financial services firm to back it financially. They encourage industry peers to join in. To delve deeper, listen to the podcast "[The Fight For Financial Literacy](#)," featuring Nan Morrison, the Council's President and CEO. Together, we can advance financial literacy and economic education for all.

Congratulations Theresa!

We are pleased to announce Theresa Donatelli's recognition on the 2024 Forbes Best-In-State Top Women Wealth Advisors list. This acknowledgment is a testament to her unwavering commitment to delivering exceptional service and value to clients. Her approach, characterized by meticulous attention to detail and genuine care, underscores her dedication to each individual she has the privilege to work with.



Forbes
**BEST-IN-STATE
WEALTH ADVISORS 2023**

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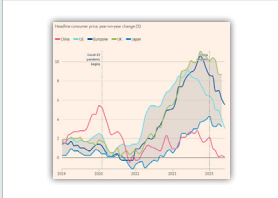
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Award Recipient
2022 & 2021**



A Look Back at Past Insights



The World's Factory Is Exporting Deflation

China, often referred to as “the world’s factory,” has a profound influence on the world markets. We examine how China’s actions directly shape and impact the global economy.



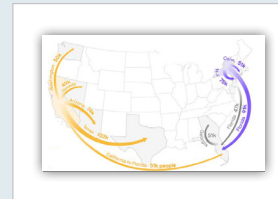
Initial Public Offerings (IPOs)

Initial Public Offerings (IPOs) often attract significant attention, as they are seen as a potential avenue to financial success. But are they too good to be true?



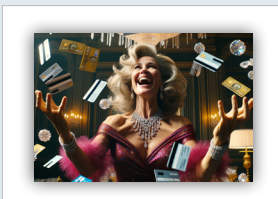
November Market Update

Bob Paolucci, CFP®, Founder & CEO, and Julina Ogilvie, CIMA®, CPWA®, Partner & Wealth Advisor, discuss the state of the markets.



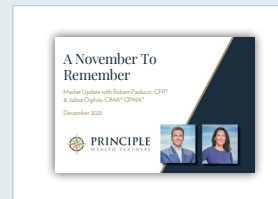
The Great Migration

A substantial shift is underway in the U.S., with residents fleeing high-tax states. We look at the catalyst, the new horizons and the impact of these moves.



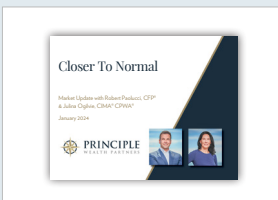
A Wellness Check on Consumer Health

As the holiday shopping season unfolds, we peek behind the curtain of the economy, diving in to holiday shopping trends and highlighting key shifts in consumer behavior.



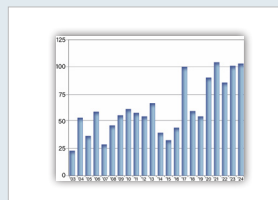
December Market Update

Bob Paolucci, CFP®, Founder & CEO, and Julina Ogilvie, CIMA®, CPWA®, Partner & Wealth Advisor, discuss the state of the markets.



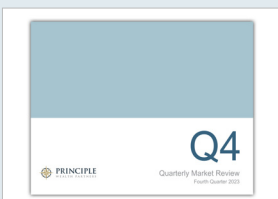
January 2024 Market Outlook

Bob Paolucci, CFP®, Founder & CEO, and Julina Ogilvie, CIMA®, CPWA®, Partner & Wealth Advisor, briefly look back at 2023, and discuss the firm’s outlook for 2024.



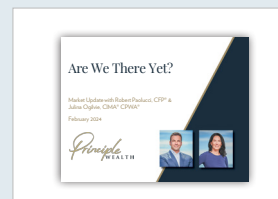
The Era of Stock Buybacks

Stock buybacks have become a hot topic in recent years. With the ever-growing presence of buybacks in the media and now, the political sphere, we provide some insight into how they function.



Q4 2023 Quarterly Market Review

Our quarterly market review covers headlines and performance of equity, fixed-income, international, and emerging markets for the second quarter.



February Market Update

Bob Paolucci, CFP®, Founder & CEO, and Julina Ogilvie, CIMA®, CPWA®, Partner & Wealth Advisor, discuss the state of the markets.

Follow us



*Awarded to Robert S. Paolucci, CFP® in 2019, 2020, 2021, 2022 & 2023. Awarded to Colin M. Dugan, CFP® in 2023.

**Awarded to Robert S. Paolucci, CFP® in 2021, 2022, 2023.

Forbes Best-In-State Top Next-Gen Wealth Advisors 2023 Awarded to Colin M. Dugan, CFP®. Forbes Best-In-State Top Women Wealth Advisors 2024 Awarded to Theresa V. Donatelli.

Barron's "Top 100 1,200 Financial Advisors," March, 2023. Barron's "Top 1,200 Financial Advisors" bases its ratings on qualitative criteria: professionals with a minimum of seven years of financial services experience, acceptable compliance records, formal succession plans, high client retention, and more. Financial Advisors are quantitatively rated based on varying types of revenues and assets advised by the financial professional, regulatory records, quality of practice and philanthropic work with weightings associated for each. Because individual client portfolio performance varies and is typically unaudited, this rating focuses on customer satisfaction and quality of advice. The rating may not be representative of any one client's experience because it reflects a sample of all of the experiences of the Financial Advisor's clients. The rating is not indicative of the Financial Advisor's past or future performance. Neither Principle Wealth Partners nor its Financial Advisors pay a fee to Barron's in exchange for the rating, however Principle Wealth Partners does pay to use the award ribbon for marketing materials. Principle Wealth Partners is not affiliated with Barron's or Dow Jones & Company, L.P. All of the information provided has been obtained from sources considered to be reliable, but we do not guarantee its accuracy or completeness, and does not constitute a recommendation. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved.

The 2023 ranking of the Forbes' Best-in-State Wealth Advisors list was developed by SHOOK Research and is based on in-person and telephone due-diligence meetings to evaluate each advisor qualitatively and on a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria (including assets under management and revenue generated for their firms). Overall, approximately 39,007 advisors were considered, and approximately 7,321 (approximately 18.8 percent of candidates) were recognized. The full methodology² that Forbes developed in partnership with SHOOK Research is available at www.forbes.com. ¹This recognition and the due-diligence process conducted are not indicative of the advisor's future performance. Your experience may vary. Winners are organized and ranked by state. Some states may have more advisors than others. You are encouraged to conduct your own research to determine if the advisor is right for you. ²Portfolio performance is not a criterion due to varying client objectives and lack of audited data. SHOOK does not receive a fee in exchange for rankings. Methodology: <https://www.forbes.com/sites/rjshook/2023/04/04/methodology-americas-top-wealth-advisors-2023/>.

CityWire RIA, July 2022 Methodology: This report is based on the most recent Form ADV data reported to the Securities and Exchange Commission at the time of publication, as helpfully gathered by a data partner, Discovery Data. Only firms that manage more than \$100m were considered, and which aren't affiliated on a firm level with a broker-dealer or other institution (though a firm's employees may be dually registered). Since we wanted to make sure we were only considering financial planning-oriented RIAs and not money managers, we excluded firms that don't report having many financial planning clients. And, in the spirit of fostering apples-to-apples comparisons, we also generally excluded those where the bulk of assets were non-discretionary. We've also endeavored to remove RIAs whose assets under management aren't truly 'theirs', so we did our best to strike companies that are primarily back-end service providers, operating under brand names that are likely unknown to the retail clients being served. Then we looked at percentage growth in AUM and percentage growth in employees over the last three years, summed those numbers, and came up with our 'growth score.' If a firm grew AUM by \$100m over the past three years, it got a leg up in the rankings. From there it was simple to select the winner in each state, and then the runners-up if there were any. After doing all this, we reached out to some of the firms to learn more. The RIAs in this supplement did not ask to be here. There was no way to compensate to be considered or to be named. For that matter, they could not do anything to not be named. The mention of a RIA is not at all an endorsement of its services or its business.

FA Magazine, July 2022 FA's RIA survey is a ranking based on assets under management at year end of independent RIA firms that file their own ADV with the SEC. FA's RIA ranking orders firms from largest to smallest, based on AUM reported to us by firms that voluntarily complete and submit FA's survey by our deadline. We do our best to verify AUM by reviewing ADV forms. To be eligible for the ranking, firms must be independent registered investment advisors and file their own ADV statement with the SEC and provide financial planning and related services to individual clients. Firms must have at least \$500 million in assets under management as of December 31, 2021, to be included in the print edition of Financial Advisor magazine's 2022 RIA survey. Firms with under \$500 million will be included in FA's expanded 2022 online RIA survey. Hybrid RIA firms, corporate RIA firms and investment advisor representatives (IARs) are not eligible for this survey. No fee was paid by either Financial Advisor magazine or Principle Wealth Partners for inclusion on this list, however, a fee was paid for the use of the award logo in marketing materials. Principle Wealth Partners and Financial Advisor magazine are not affiliated.

Source: SHOOK® Research, LLC – October 2023 – Data as of 12/31/22. America's Top Registered Investment Advisor Firms ranking was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: a measure of best practices, client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including revenue trends and assets under management of their firms. Investment performance is not a criterion because client objectives and risk tolerance vary, and advisors rarely have audited performance reports. Neither SHOOK nor Forbes receive compensation in exchange for its Registered Investment Advisor Firm placements or rankings, which are determined independently (see methodology above). Participation in this directory is limited to ranked firms; once placed on a ranking, firms may choose to pay fees to Forbes and Shook for premium listing features as indicated by highlighted names. Principle Wealth Partners has not paid SHOOK Research, LLC to be included on this list, however, Principle Wealth Partners has paid for the use of the award logo on various media. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor or firm and are not indicative of future performance or representative of any one client's experience. Investors must carefully choose the right advisor or firm for their own situation and perform their own due diligence. Past performance is not an indication of future results. For more information, please see www.SHOOKresearch.com, SHOOK is a registered trademark of SHOOK Research, LLC. Principle Wealth Partners and SHOOK Research, LLC are not affiliated.

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SHOOK® Research, LLC – February 2024 – Data as of 9/30/23. America's Top Women Wealth Advisors Best-In-State ranking was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: experience in the industry (at least 1 year at current firm), acceptable compliance records, assets under management, best practices, and a recommendation from their firm. Over 10,805 nominations were received for this award. Investment performance is not a criterion because client objectives and risk tolerance vary, and advisors rarely have audited performance reports. Neither SHOOK nor Forbes receive compensation in exchange for its Top Women Wealth Advisors Best-In-State placements or rankings, which are determined independently. Participation in this directory is limited to ranked advisors; once placed on a ranking, advisors may choose to pay fees to Forbes and Shook for premium listing features as indicated by highlighted names. Neither Principle Wealth Partners nor its advisors have paid SHOOK Research, LLC to be included on this list, however, Principle Wealth Partners and its advisors have paid for the use of the award logo on various media. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor or firm and not indicative of future performance or representative of any one client's experience. Investors must carefully choose the right advisor or firm for their own situation and perform their own due diligence. Past performance is not an indication of future results. For more information, please see www.SHOOKresearch.com, SHOOK is a registered trademark of SHOOK Research, LLC. Principle Wealth Partners and SHOOK Research, LLC are not affiliated.

670 Boston Post Road
Madison, CT 06443
Phone: 203.318.8892

20 Bay Street
Westport, CT 06880
Phone: 203.227.7156