

# BOGGS & COMPANY

## WEALTH MANAGEMENT

BUILDING OPPORTUNITIES GUIDING GENERATIONAL SUCCESS



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As we move into the heart of summer, we're excited to bring you the latest edition of our bi-monthly newsletter—created to deliver meaningful insights, timely updates, and a closer connection to what's happening across our communities.

The pace of the year is well underway, making June and July an ideal time to pause, reflect on progress, and make thoughtful adjustments for the months ahead. Mid-year is not just a checkpoint—it's an opportunity to realign your financial strategy with your goals and ensure you're positioned for long-term success.

**This June also marks a meaningful milestone for our firm—Boggs & Company proudly celebrates five years in business on June 17.**

We're incredibly grateful for the trust of our clients, the dedication of our team, and the strength of the communities we serve. What began as a vision has grown into a firm rooted in partnership, purpose, and a shared commitment to helping families build and preserve generational success.

In this issue, you'll find highlights from recent spring events and milestones, along with a look at what's ahead this summer. As always, we're grateful for the opportunity to serve as your partner—helping you build, preserve, and pass on what matters most with clarity, intention, and care.



# SPOTLIGHTS & CELEBRATIONS



## Protect What Matters Most

### *Adding a Trusted Contact*

Safeguarding your financial accounts is an essential part of your overall plan. One simple but powerful step is adding a Trusted Contact to your accounts—someone we can reach out to if we're ever unable to connect with you or notice unusual activity.

It's not about giving someone control—it's about adding a layer of protection and peace of mind.

**If you haven't already completed your Trusted Contact form, we're here to help. Connect with our team to get started and ensure your accounts remain secure and supported.**



### BE A PART OF OUR COMMUNITY!

From local events to impactful projects, our **Community Engagement** website page showcases the spirit that unites us. Explore our community initiatives and ask yourself how you can get involved!



# SPOTLIGHTS & CELEBRATIONS

## Recognition Worth Celebrating



We're proud to share that Larry has once again been named a **2026 Best-in-State Wealth Advisor by Forbes\*** in partnership with SHOOK Research—a recognition which reflects his ongoing commitment to serving clients with excellence, integrity, and care.

This honor is a testament to Larry's leadership and the trust our clients place in our team every day. Please join us in congratulating Larry on this well-deserved achievement.

## Upcoming Events:

### Cybersecurity Webinar with Andrew Villafranca

JUNE 25 @ 4PM ET



REGISTER HERE



Join us on **June 25 at 4:00 PM ET** for an informative webinar on Cybersecurity, featuring Andrew Villafranca alongside LPL Financial Senior Cybersecurity Analyst, Whitney Coleman. Together, they'll share practical insights on protecting your personal and financial information in today's evolving digital landscape. Don't miss this opportunity to strengthen your security and stay one step ahead—scan the QR code to register.

## Happy Work Anniversary!



**Dage Boggs**

*June 1, 1997 – 29 years*



**Molly Beeman**

*June 11, 2012 – 14 years*

This June, we are thrilled to celebrate Dage's remarkable 29 years and Molly's impressive 14 years with Boggs and Company Wealth Management, as well as in the Financial Services industry! Their unwavering dedication, expertise, and commitment to our clients have played a vital role in our success. We are truly grateful for their contributions and eagerly anticipate many more years of excellence ahead!



Please note that our offices, the markets, and LPL Financial will be **closed on Friday, July 3rd**, in observance of the Independence Day holiday. We encourage you to plan ahead for any transactions or service needs, as normal operations will resume on the next business day. As always, our team is here to support you—wishing you and your family a safe and enjoyable holiday weekend.

# THE IMPORTANCE OF A MID-YEAR FINANCIAL REVIEW

IT IS NOT JUST A ROUTINE TASK, BUT A STRATEGIC NECESSITY TO ALIGN WITH YOUR GOALS



As we reach the halfway mark of the year, it's a prime opportunity to assess your financial planning goals and review your investment portfolio. This mid-year check-in is essential for ensuring that you stay on track to meet your financial objectives.

The economic landscape can shift significantly within a few months, affecting various asset classes differently. Therefore, reassessing your portfolio allows you to make necessary adjustments in response to market dynamics, such as recent all-time highs.

## Diversification: Spreading Risk

One of the fundamental principles of sound investment strategy is diversification. Diversification involves spreading investments across different asset classes to mitigate risk. By the middle of the year, you can analyze how diversified your portfolio is and whether it aligns with your risk tolerance and financial goals.

For instance, if a particular sector or asset class, such as technology stocks, has significantly outperformed, it might now constitute a larger percentage of your portfolio than originally intended. While it's exciting to see high returns, this can lead to an over-concentration risk. Conversely, underperforming sectors may need to be evaluated for their future potential or replaced with better-performing alternatives.

A mid-year review helps in rebalancing your portfolio, providing an opportunity for you to maintain an appropriate mix of stocks, bonds, real estate, and other investments. This rebalancing act is crucial for managing risk and can enhance the potential for long-term returns.

## Asset Allocation: Aligning with Goals

Asset allocation refers to the distribution of investments among various asset categories. The optimal allocation depends on factors like age, risk tolerance, and investment horizon. By mid-year, it's beneficial to revisit your asset allocation to confirm it still aligns with your financial goals and life circumstances.

For example, if you're approaching retirement, you might want to shift a portion of your portfolio from high-risk equities to more stable, income-generating bonds. Alternatively, if you've recently received a bonus or inheritance, you might have additional funds to invest, prompting a reassessment of your allocation strategy.

Moreover, market conditions in the first half of the year can impact the performance of different asset classes. If equities have soared to all-time highs, it might be a prudent time to take some profits and reallocate to undervalued assets or safe-haven investments like gold or Treasury bonds.

## Evaluating Performance: Winners & Losers

Reviewing the performance of your investments is a critical component of a mid-year financial check-in. Identifying investments that have performed exceptionally well or poorly can provide insights into market trends and help guide future decisions.

### High Performers

Investments that have yielded high returns warrant a closer look. While it's tempting to continue riding the wave of success, it's essential to assess whether these gains are sustainable. High-performing assets may have reached or exceeded their intrinsic value, increasing the risk of a correction. In such cases, you might consider trimming these positions to lock in gains and mitigate exposure to potential volatility.

### Underperformers

On the flip side, underperforming investments require scrutiny to understand the underlying reasons. If a particular stock or fund has consistently lagged, it might be due to temporary setbacks, poor management, or broader industry challenges. Distinguishing between short-term fluctuations and long-term declines is crucial. For temporary underperformance, holding or even buying more could be advantageous if you believe in the asset's recovery potential. However, persistent poor performance may signal the need to divest and redirect funds to more promising opportunities.

## Market Context and Strategic Adjustments

Recent market highs present both opportunities and risks. On one hand, rising markets can boost your portfolio value, but on the other, they can also signal inflated asset prices and increased volatility. By conducting a mid-year review, you can strategically navigate these conditions.

For instance, during market highs, it might be wise to adopt a more defensive investment approach. This could involve increasing allocations to bonds, dividend-paying stocks, or other low-risk assets. Additionally, reviewing and updating your financial goals can help them remain relevant amid changing market dynamics and personal circumstances.

### A Planning Necessity

A mid-year financial review is not just a routine task but a strategic necessity. By focusing on diversification, asset allocation, and investment performance, you can work toward making informed adjustments that align with your financial goals.

Regularly revisiting your financial plan and portfolio helps you stay proactive in managing risks and seizing opportunities, allowing your financial health to remain robust in the face of market fluctuations.

### Contact our Team Today to Setup Your Mid-Year Review.



## Important Disclosures

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial professional prior to investing. Investing involves risks including possible loss of principal. No investment strategy or risk management technique can guarantee return or eliminate risk in all market environments.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not assure a profit or protect against a loss.

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# WEALTH, SUCCESS, AND MENTAL HEALTH: FINDING THE BALANCE BETWEEN WEALTHY AND HEALTHY

We want to shed light on a topic often overlooked in the world of high-net-worth investors, which is mental health. For anyone who is used to managing substantial wealth, the pressure to sustain success may take a toll on your mental well-being.

Here are some of the mental health challenges that high-net-worth individuals may face, how to address stigmas surrounding the issues, and a few practical tips to help you prioritize your mental health while continuing to pursue wealth and success.

## Isolation and Loneliness

Wealthy individuals often find themselves isolated due to the challenges of managing significant assets. Common fears of being misunderstood or taken advantage of may further contribute to feelings of loneliness, particularly for those who grew up in lower-income families and then became wealthy.

## Perfectionism and High Expectations

Pursuing success may breed perfectionism and high expectations. Constantly striving for excellence may lead to chronic stress, anxiety, and a never-ending quest for validation along the way.

## Fear of Failure and Financial Stress

Even when you have financial success, the fear of an economic downturn or other crisis may be a constant source of stress. The pressure to maintain a certain lifestyle may also create a perpetual cycle of anxiety.

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**Our wellness checklist can help you determine what areas you need to work on for more sustainable mental and physical health.**

[boggsandcompany.com/complimentary-resources](https://boggsandcompany.com/complimentary-resources)

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## Stigma Around Mental Health

It's common for high-net-worth individuals to hesitate to seek help due to the stigma surrounding having mental health problems. The misconception that money equals happiness may deter people from acknowledging, let alone addressing, their mental health struggles.



# TIPS TO HELP YOU PRIORITIZE YOUR MENTAL HEALTH

Here are some tips to up-level how you deal with your mental health.

## Break the Silence

Challenge mental health stigmas by openly discussing mental health issues within your social and professional circles. By sharing your experiences, you may also create a supportive environment that encourages others to seek help.

## Get Professional Guidance

Just as you consult financial professionals for wealth management and attorneys for legal advice, enlist the help of mental health professionals to navigate any struggles or challenges with your emotional and mental well-being. Therapists and counselors may provide valuable insights and coping strategies you may not be able to discover on your own.

## Establish Work-Life Balance

Integrate regular downtime into your schedule to help avoid burnout. Setting aside time for hobbies, family, and self-care may help you maintain a healthier work-life balance and leave work-related stress at work.

## Set Realistic Expectations

It's important to understand that perfection is unattainable. Establishing realistic goals may alleviate the self-imposed pressure that comes from trying to maintain unattainable standards.

## Practice Mindfulness and Stress Reduction Techniques

Incorporate mindfulness practices like meditation, yoga, and deep-breathing exercises into your routine to help manage stress and promote mental well-being.

Wealth, success, and mental health are intricately intertwined. This Stress Awareness Month, we want to encourage a more holistic approach to success that encompasses financial prosperity and mental well-being. After all, true wealth isn't just found in your bank accounts but also in the overall happiness and fulfillment you find in life.

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Take your first steps towards more sustainable mental and physical wellness by accessing our wellness checklist today.

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### *Important Disclosures*

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

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# BOGGS & COMPANY

WEALTH MANAGEMENT

**Please contact us for more information:**

info@boggsandcompany.com

301-798-7669 MAIN

301-798-9641 FAX

800-935-6976 TOLL FREE

[boggsandcompany.com](http://boggsandcompany.com)

**Headquarters**

29 North Liberty Street  
The Dajhana Building  
Cumberland, MD 21502

**Everett, PA Office**

105 E Main St.  
Everett, PA 15537

**Bedford, PA Office**

104 W. Penn Street  
Bedford, PA 15522

**McHenry, MD Office**

24445 Garrett Highway-  
McHenry, MD 21541

**Bethesda, MD Office**

6701 Democracy Blvd.  
Suite 120  
Bethesda, MD 20817



Please scan the QR code to contact us

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