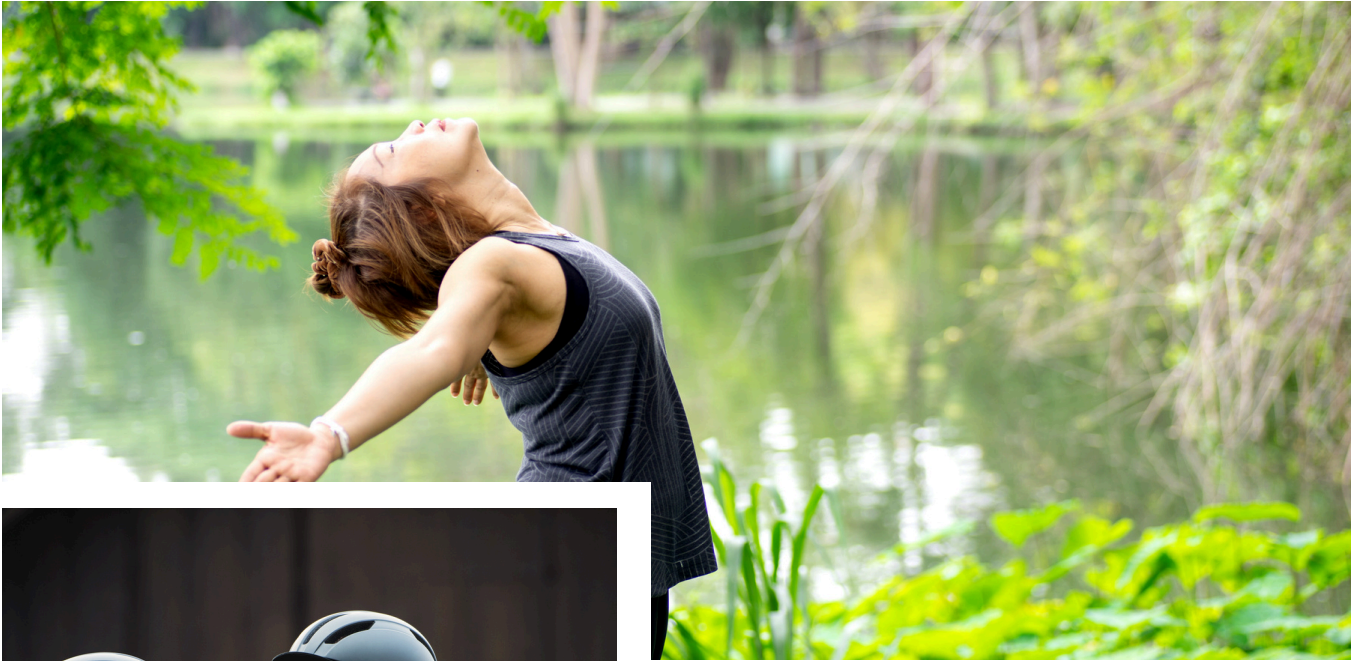


# THRIVE TIMES

May 2025



## SPRING INTO BETTER HEALTH: WELLNESS TIPS FOR RETIREES AND PRE-RETIREEES

Spring is a season of renewal—longer days, warmer weather, and the perfect opportunity for retirees and pre-retirees, staying healthy goes beyond just diet and exercise—it includes mental wellness and financial fitness, too. Read the full article now!

[READ NOW](#)



## THRIVE IN THE COMMUNITY

### **Bux-Mont Caffeine & Octane, a Cars & Coffee Event returns for our second season!**

This season is once again hosted by Thrive at our Headquarters at 500 Office Center Drive. We are excited to support our local community through a love of cars and we hope to see you there! For more information, join the Facebook group by clicking here: [JOIN GROUP](#) or visit our website [HERE](#).



# MAY 2025

# MARKET UPDATE

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Markets were like a roller coaster with a broken steering wheel in April, causing some disorientation before mostly ending where they started.

Trade policy was in the driver's seat as tariff announcements sent markets sharply lower to start the month. Consumer sentiment plunged amid worries about the potential impact on the economy. However, equities recovered a large portion of their losses by the end of the month as President Trump softened his approach, implementing a 90-day pause for most countries.

The Nasdaq 100 was the leader in the US, gaining 1.55%, rebounding from a double-digit loss early in the month. The S&P 500, CRSP US Small Cap Index, and Dow Jones Industrial Average ended the month off their low levels as well, but closed with modest losses of 0.68%, 2.49%, and 3.08% respectively. Defensive sectors provided more stability throughout the month while growth outperformed value as a style.

While international stocks weren't immune from the volatility, markets overseas fared a little better than their US counterparts. Developed international stocks gained 4.01% and emerging markets were down just 0.02% for the month. A weaker dollar relative to other currencies, combined with falling bond yields in the eurozone helped provide support for global markets.

Bonds experienced some intra-month volatility as well, but nothing near the level seen in equities. After some fluctuations, aggregate US bonds finished the month with a gain of 0.39% as the 10-year Treasury yield dipped from 4.23% to 4.17%. The Fed didn't have an official meeting in April, but Chairman Jerome Powell said policymakers would remain patient, watching how trade and fiscal policy evolve before making any moves. At the moment markets are pricing in three potential rate cuts for 2025, with the first expected in July.

# MAY 2025

## MARKET UPDATE (CONTD.)

With volatility spiking higher as uncertainties compounded, April was a prime example of the importance of having a financial plan. It can be tempting to react to market movements and make knee-jerk changes when the path forward seems unclear. However, these are the times it's most crucial to focus on the long-run and look past the short-term noise. Having a plan and investment strategy in place can help keep attention on what's most important - achieving your overarching goals.

## BOND MARKET RETURNS

<u>Asset Class</u>	<u>1 Month</u>	<u>3 Month</u>	<u>YTD</u>	<u>1 Year</u>
S&P 500 (VOO)	-0.81%	-7.56%	-5.07%	11.95%
NASDAQ (QQQ)	1.40%	-8.83%	-6.86%	12.67%
Large Cap Growth (VUG)	2.01%	-9.46%	-7.71%	15.27%
Large Cap Value (VTV)	-3.62%	-5.23%	-1.09%	8.88%
Small Cap Growth (VBK)	-1.51%	-14.90%	-11.33%	3.17%
Small Cap Value (VBR)	-3.39%	-11.77%	-8.59%	2.01%
Developed International (VE)	4.01%	6.36%	11.07%	12.59%
Emerging Markets (VWO)	-0.02%	2.02%	2.85%	10.76%
REITs (VNQ)	-2.44%	-1.45%	0.18%	15.55%
Aggregate Bonds (BND)	0.40%	2.57%	3.19%	7.94%
Corporate Bonds (VCIT)	0.42%	2.36%	3.04%	9.14%
High Yield Bonds (JNK)	-0.06%	-0.48%	0.87%	8.34%
Long Term Treasuries (VGLT)	-0.98%	3.19%	3.79%	6.71%
International Bonds (BNDX)	1.72%	1.40%	1.65%	6.78%

Data as of April 30, 2025 // Source: Morningstar

# SPRING INTO BETTER HEALTH: WELLNESS TIPS FOR RETIREES AND PRE-RETIREEES

Spring is a season of renewal—longer days, warmer weather, and the perfect opportunity to prioritize your well-being. For retirees and pre-retirees, staying healthy goes beyond just diet and exercise—it includes mental wellness and financial fitness, too. At Thrive Financial Services, we believe that a holistic approach to health supports a happier, more secure retirement. Here are some timely tips to help you thrive this spring:

## 1. Get Moving Outdoors

Take advantage of the mild weather with low-impact outdoor activities like walking, biking, or gardening. Regular movement not only supports heart health and joint mobility but also boosts mood and energy. Even just 30 minutes a day can make a big difference.

## 2. Refresh Your Diet

Spring is harvest season for fresh fruits and vegetables like asparagus, strawberries, leafy greens, and carrots. Consider visiting a local farmers market for nutritious, seasonal produce. A heart-healthy, plant-forward diet can help reduce inflammation and support long-term wellness.



## 3. Check in on Mental Health

Long winter months can take a toll on mental well-being. Make time for hobbies, social connections, or even travel. Whether it's joining a local book club or scheduling weekly calls with grandkids, nurturing your emotional health is just as important as your physical health.

## 4. Review Health and Medicare Plans

Spring is a good time to take a fresh look at your healthcare coverage. Are your prescriptions still covered? Are your out-of-pocket costs manageable? A mid-year check-in can help you stay ahead of any needed adjustments before open enrollment later in the year.





# SPRING INTO BETTER HEALTH: WELLNESS TIPS FOR RETIREES AND PRE-RETIREEES

## 5. Schedule Preventive Screenings

Now's the time to catch up on routine screenings: cholesterol, blood pressure, colonoscopies, mammograms, and eye exams. Staying proactive with your health can help prevent small issues from becoming bigger problems.



## 6. Spring Clean Your Finances

Just as you declutter your home, take time to organize your finances. Review your retirement income plan, update your beneficiary designations, and evaluate your tax strategy. A well-structured plan may offer peace of mind and ensure your money is working for you.

**At Thrive, we help retirees and pre-retirees build confidence in every aspect of their future—from financial planning to lifestyle transitions. This spring, take a moment to invest in your whole self—mind, body, and portfolio.**



### READY FOR A SPRING FINANCIAL REFRESH?

Schedule your complimentary  
consultation today at  
[ThriveFinancialServices.com](https://ThriveFinancialServices.com)  
or call us at 800-516-5861.

# **\$36,815,516,636 TRILLION - THAT'S OUR CURRENT NATIONAL DEBT...**

**(AND IT'S GROWING EVERY MINUTE)**

In retirement, taxes may be your single largest expense. There's income taxes, Social Security tax, capital gains, taxes on your required minimum distributions (RMDs), and on and on it goes.

*BUT*, there may be planning you can do now to potentially reduce the impact of these future taxes. Taxes don't have to be a major drain on your retirement income and savings.

Join us at one of our upcoming, free-to-attend workshops to learn the latest tax planning strategies you may be able to utilize to guard your income and assets from rising taxes.

**MAY 8<sup>TH</sup> OR 13<sup>TH</sup>  
AT 6:00 PM**

*The William Penn Inn*  
1017 Dekalb Pike,  
Gwynedd, PA 19436

**REGISTER HERE**

**MAY 8<sup>TH</sup> OR 14<sup>TH</sup>  
AT 6:00 PM**

*Medford Village Country Club*  
28 Golfview Dr, Medford,  
NJ 08055

**REGISTER HERE**

**MAY 13<sup>TH</sup> OR 21<sup>ST</sup>  
AT 6:00 PM**

*Ludwig's Grill & Oyster Bar*  
2904 Conestoga Rd,  
Glenmoore, PA 19343

**REGISTER HERE**

**MAY 14<sup>TH</sup> AT  
6:00 PM**

*Radnor Valley Country Club*  
555 Sproul Rd, Villanova,  
PA 19085

**REGISTER HERE**

**MAY 21<sup>ST</sup> AT  
6:00 PM**

*Cherry Hill Public Library*  
1100 Kings Hwy N, Cherry  
Hill Township, NJ 08034

**REGISTER HERE**

## **UPCOMING IN JUNE**

- Brandywine Prime
- Salt Creek Grille
- Huntingdon Valley Country Club
- Mercer College
- And More

**SEE FULL SCHEDULE**

# HONORING MEMORIAL DAY – A TIME FOR REFLECTION AND GRATITUDE

As Memorial Day approaches, all of us at Thrive Financial Services pause to honor the brave men and women who made the ultimate sacrifice in service to our country. This day is more than just the unofficial start of summer—it's a solemn reminder of the cost of freedom and the courage of those who protect it.

We are deeply grateful to our nation's fallen heroes and to the families who carry on their legacies. Their service allows us the opportunity to enjoy the liberties and lifestyles we cherish today, including the ability to plan for our futures in peace and security.

At Thrive, we often talk about turning problems into possibilities—and it's through the selfless acts of our servicemen and women that so many of those possibilities are made real. On this day of remembrance, we encourage you to take a moment to reflect on the meaning of Memorial Day, to honor a hero in your life, and to reach out to a veteran or military family with thanks.

From our Thrive family to yours, we wish you a peaceful and meaningful Memorial Day.

In Gratitude,  
The Thrive Financial Services Team

# TEAM THRIVE UPDATES



On Earth Day, Team Thrive spent the morning removing invasive plant species from a local park in Upper Dublin Township. We had a great time learning about the importance of native plants and trees.



## TEAM MEMBER OF THE MONTH

Congratulations to Financial Advisor, Sean DeBarberie on being inducted into the Thrive Wall of Fame in May 2025! Sean was peer-nominated because he exemplified our core values of LEAD. Great job, Sean!



## BUX-MONT CAFFEINE & OCTANE

JOIN US every 2<sup>nd</sup> Saturday for Bux-Mont Caffeine & Octane, A Cars & Coffee Event. All ages & pets are welcome - enjoy a beautiful morning with coffee trucks, food trucks, and cool cars. Every second Saturday from 8:30 AM - 11:30 AM at 500 Office Center Drive, Fort Washington, PA 19034. Follow us on Instagram & Facebook for rain date updates!



# QUESTIONS? LET'S GET CONNECTED!

Our mission at Thrive is to take the time to learn your personal financial situation and history, so that we can help you develop a personalized retirement strategy. Whether you're just getting started or are ready to retire, our team is here for you every step of the way.

## Email

[info@thrivefinancialservices.com](mailto:info@thrivefinancialservices.com)

## Phone Number

(800) 516-5861

## Website

[www.thrivefinancialservices.com](http://www.thrivefinancialservices.com)



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## YOUR ROADMAP TO THRIVE™

With our approach, you can turn problems into  
possibilities

**START WITH  
A PHONE CALL**

