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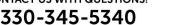


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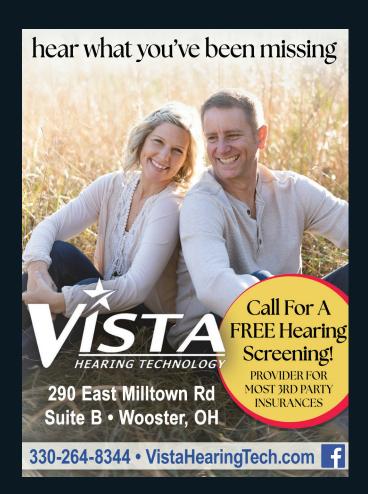
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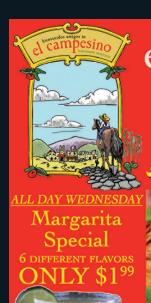
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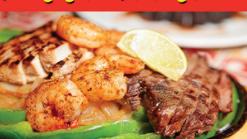
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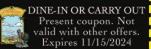
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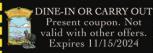
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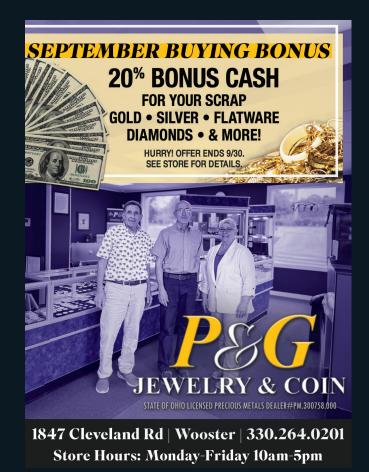


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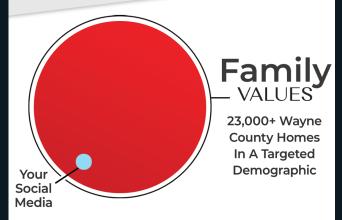


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What Portfolio Rebalancing Is & Its Importance

WHAT DOES "PORTFOLIO REBALANCING" MEAN?

There are many terms used in the finance world. You may have heard your financial advisor or someone you work with say they recently "rebalanced" their 401k or investment account. If you are unsure what this means or are wondering if this is something you should be doing, I hope that after reading this article, you will feel more confident in understanding this phrase and its importance.

A SIMPLISTIC SCENARIO EXAMPLE

Suppose you have half of your retirement account in bonds (slow and steady) and half in stocks; you continually put money into your account and forget about it for three years. You open a statement and see the allocation is now 65% stock and 35% bonds. Without your knowing or doing so, the percent of your portfolio allocated to stocks is now 15% higher than you had three years ago. This is most likely due to the difference in performance in the two investments; stocks did very well, bonds did ok, and the stock portion outgrew the bond side, and you now have a higher percentage in stocks. A portfolio rebalance would then be appropriate for you, and it would be done by selling 15% of the stock portion and putting that in bonds. It is straightforward and done for several reasons, which I will go into.

THE REASONS

The first reason is to ensure that your portfolio's risk is being managed. In the above example, if you are a conservative investor and don't want to have too much of your portfolio in stocks, then it is important to monitor your allocation to ensure that you don't have more stock expenses than you are comfortable with. The second reason, which I believe is just as important, is to take advantage of the ebbs and flows of the market. In the Dave Ramsey vernacular, we believe that a diversified stock portfolio comprises growth stocks, growth and income stocks, aggressive growth stocks, and international stocks.

A REALISTIC EXAMPLE

A perfect example of using the difference in performance of these different types of stocks to your advantage was 2022 and 2023. If you started 2022 with a 25% allocation to each of these four categories, you saw a significant difference in returns throughout the year. Most notably, growth stocks were down 29%, while growth and income were down only 7.5%. By the end of the year, you had much more money in growth and income than in growth.

So, it's time for a rebalance. This would mean selling some growth and income relatively high and buying growth stocks relatively low. This was the best possible action to take as 2023 was an excellent year for growth stock, up 42%, and a decent year for growth and income, up 11%.

THE BENEFITS

By systematically performing a rebalance, you can take advantage of the opportunities the stock market gives you by buying low and selling high. This is one of the advantages of professional management. It can also be implemented in many 401k by signing up for an annual rebalance or a rebalance notification that the 401k provider will send out annually.

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The Shanklin name has been synonymous with quality service in Wayne County for generations. After returning home from World War II, Myron Shanklin went to work in construction. When he was laid off in 1960, Myron took a leap of faith and started Shanklin Heating and Cooling. He built his business while raising a family. His son, Harold, grew up shadowing Myron on jobs and learning every aspect of the business along the way. In 1980, Myron retired and left the company to Harold.



Three Generations of Shanklins: Myron, Derek, Kip, and Harold

Like their father, Harold's sons Derek and Kip were raised around the business. Derek remembers, "This has always been a true family business. It was often a topic of conversation at our dinner table and was a constant part of our lives. I remember Mom taking phone calls and setting service appointments while making dinner or trying to keep Kip and I out of trouble. Looking back, I don't know how she did it all." Derek and Kip helped out around the business and worked for their father during high school, but were encouraged to follow their passions outside of the family business.

In 2006, Harold fell ill unexpectedly and Derek left his job to join his father at Shanklin. Harold tragically passed away a few months later at the age of 58, leaving Shanklin Heating and Air Conditioning in the



Shanklin hosts various community events like their annual Veterans Car Show!

hands of 27 year old Derek. Only 24 himself, Kip came home to help his brother. Derek brought up the idea of selling the business, but after prayer and great counsel, he and Kip decided to continue the family business. Kip reflects, "The first two years were rough. Some weeks I didn't know if we'd make it. Derek and I would question if we were cut out for this. We were pouring our heart and soul into the business. No matter how hard it was, we had to keep going."

Fast forward 17 years and under Kip and Derek's leadership, Shanklin has continued to grow into a thriving business and reach new heights. As Derek, Kip, and the leadership team were looking at growth opportunities, they decided it was a natural time to rebrand. Taking inspiration from the original 1960 sign, the new Shanklin logo pays homage to Shanklin's family heritage.

The rebranding is more than a new logo and website. To better serve their loyal customer base as well as those they have not yet had the opportunity to serve, Shanklin is proud to now offer electrical services! Kip explains, "We've always done generators, but we have had to subcontract the electric install. With the influx of electric cars and an uptick of electrical needs, we saw an opportunity." The new service line and fresh look pushed the Shanklin team to the next level, eager to serve their community.

The other missing piece to a successful rebrand? A new mascot of course! Hank the houndog is the new face of Shanklin. Derek puts it best, "It sounds silly, but when we go into homes and meet families and pet our customer's dog, everyone feels that joy. So why not make Hank our mascot? We are a family oriented company that likes to balance work with fun."

Technicians keep up with the latest trends and technology to ensure



Shanklin's Purpose Statement is simple: to serve their team, customers, & community

home air quality is the best it can be. From utilizing HEPA filters to offering duct cleaning, they can develop a strategy to combat allergies and keep families comfortable and healthy. Customer Claire shares her experience, "I had been suffering from allergies and I knew that my duct system needed a good cleaning. I was looking for a company that I could trust. They got me in right away and were very professional, thorough, and friendly! I couldn't believe the difference it made in my breathing. It was worth every penny! The ladies in the office were incredibly nice and easy to talk to and made the process very smooth! I will continue to use them for years to come!"

"Ultimately we wanted to provide the same level of care to our customers with a new line of service. It look a lot of work to do things by the book and find the right electrician that fit our values, but it's our name on the line. We want to do things the right way."

Derek Shanklin

3rd Generation Owner

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Paying respect to its 65 year history, the new Shanklin logo drew inspiration from the original 1960 Shanklin Heating & Cooling Sign



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- · Switch from one Part D prescription drug plan to another
- · Drop Part D coverage altogether

It is important to compare plans and make sure the plan chosen covers the services needed and is affordable. Changes may not take effect until the following year, so it is important for beneficiaries to understand their coverage and make sure they are getting the best plan for their needs.

Not connected with or endorsed by any government or Federal Medicare Program. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-Medicare to get information on all of your options.



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LOOK CLOSELY! He will appear like this: 🔞



