JUNE 2026

CLIENT Memo

Highlights from this issue

Introduction
Awards
2026 Upcoming Events
Upcoming Client Trip Opportunities
Long-Term Investing Insights… *and more!*

Perspective, Opportunity & What Matters Most

At Carver Financial Services, everything we do is grounded in a simple idea: to make your life better—not just financially, but holistically.

Because wealth, at its best, is not the end goal—it is a tool to help you live fully, support the people you care about, and create meaningful experiences along the way. That perspective continues to guide every decision we make and every relationship we build.

As we move through 2026, we do so in an environment filled with uncertainty. Midterm election cycles often bring heightened political rhetoric, nonstop media coverage, and increased focus on what could go wrong. Historically, these periods are accompanied by higher market volatility—and this year is unlikely to be an exception.

But volatility is not the same as risk—and it is not something to fear.

In fact, we view it as an opportunity.

Time and again, markets have followed a familiar pattern: periods of uncertainty create short-term disruption, followed by recovery and long-term growth. We have seen these cycles play out repeatedly. While headlines often emphasize negativity, the underlying fundamentals of the economy have historically remained resilient.

Markets climb the "wall of worry," rewarding disciplined, long-term investors.

This is precisely why your plan is built the way it is.

We do not construct portfolios based on short-term headlines or political outcomes. Instead, we build them around you—your goals, your priorities, and your vision for the future. Your plan is designed to navigate volatility, not avoid it. And when dislocations occur, we respond proactively—rebalancing, managing taxes, and identifying opportunities to enhance long-term outcomes.

What Matters Most: What You Keep

Just as importantly, we believe the industry often focuses on the wrong number.

Most firms highlight returns—before fees, before expenses, and before taxes. But that is not what you actually experience.

What matters—what truly impacts your life—is what you keep.

That belief shapes every decision we make. Every strategy and recommendation is evaluated through that lens: after fees, after expenses, and after taxes.

To support this, we continue to invest in advanced tools and technology that allow us to manage your situation with greater precision and insight. One example is TaxStatus, which provides secure, real-time access to key tax data—helping us identify opportunities earlier, avoid surprises, and make more informed, proactive decisions on your behalf.

More Than Financial Planning

Equally important, our role extends well beyond investment management.

For more than three decades, we have focused on simplifying complexity, reducing stress, and enhancing your life in ways both financial and personal. A key part of that philosophy is creating opportunities for connection, celebration, and shared experiences.

In the months ahead, we are excited to host a number of client events, including:

Client Appreciation Ball Game

Wings & Wheels Car & Airshow

Pickleball Tournament

We also have two exceptional travel experiences planned:

5-star all-inclusive escape to Los Cabos (January 2026)

Greek Yachting Experience (July 2027)

These are more than events or trips—they are opportunities to spend time with great people, strengthen relationships, and enjoy the results of thoughtful planning.

There will always be noise. There will always be uncertainty.

What matters is having a clear plan, a steady hand, and a trusted partner to help you stay focused on what truly matters.

We are honored by the trust you place in us and look forward to continuing this journey together.

Best,

Randy Carver

CRPC®, CDFA®, CEPA®
President and Founder, Carver Financial Services
RJFS Registered Principal

* Source: Bloomberg.com

Team *Kudos!*

Congrats to business owners taking a proactive approach to their future. For many, the largest portion of net worth is tied to their company, yet planning to unlock that value is often delayed. A Certified Exit Planning Advisor (CEPA®) brings clarity by focusing on building transferable, sustainable business value aligned with your personal, financial, and legacy goals. Whether your transition is years away or simply aimed at strengthening your business today, this approach can improve outcomes and expand your options. At our firm, **Randy, Dan, and Raj are CEPA® professionals** committed to helping you think strategically about what comes next.

RANDY CARVER
CRPC®, CDFA®, CEPA®
RJFS Financial Advisor

RAJ CHATTERJEE
CFP®, CEPA®
RJFS Financial Advisor

DAN MCGINNIS
CFP®, CEPA®
RJFS Financial Advisor

Awards

Forbes

JANUARY 2026

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BARRON'S

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Forbes

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**Please see back page for full awards disclosures.*

Welcome to the Team!

MITCHELL SEELINGER
RJFS Financial Advisor

Save the Date!

2026 Upcoming Events

For more information on our upcoming events please visit our website and navigate to the **Experiences tab** and click on **Our Events.**

Monday, June 15th

29th Annual Tim Groves Memorial Charity Golf Outing
Little Mountain Country Club
Registration 9:00 – 10:00 AM
Shotgun Start at 10:00 AM

Friday, July 31st

37th Annual Client Appreciation Event
Eastlake Stadium
Gates Open 5:30 PM
Game Time 7:00 PM

Saturday, August 22nd

Wings & Wheels
Lake County Executive Airport
Car Registration 8:00 AM - 10:00 AM
Car Show 10:00 AM - 2:00 PM

Saturday, September 19th

Pickleball Tournament
Erie Pickleball
8:00 AM - 12:00 PM

LAKE COUNTY
EXECUTIVE AIRPORT

Carver Financial Services is excited to partner with Lake County Executive Airport for this summer's Wings & Wheels car show. Experience an exciting showcase of classic cars, modern vehicles, and aircraft—all in one dynamic event. The first 100 guests will receive a complimentary T-shirt.

Explore an impressive lineup of vehicles and planes, enjoy live entertainment, and grab something delicious from on-site food trucks available for purchase. Participants will also have the opportunity to win prizes, giveaways, and raffles. Our team will be there to welcome guests and help make it a fun, memorable day for the entire community.

Please feel free to bring your family & friends!

FREE ADMISSION!
NO ENTRY FEE!

CLIENT TRIP EXPERIENCES!

Book now to escape the winter!

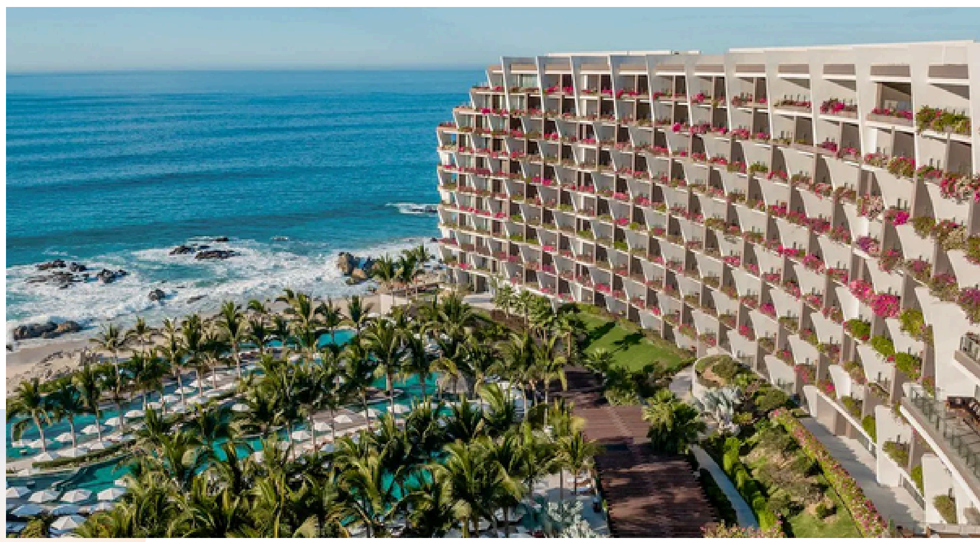
Jan 22 – 27, 2027

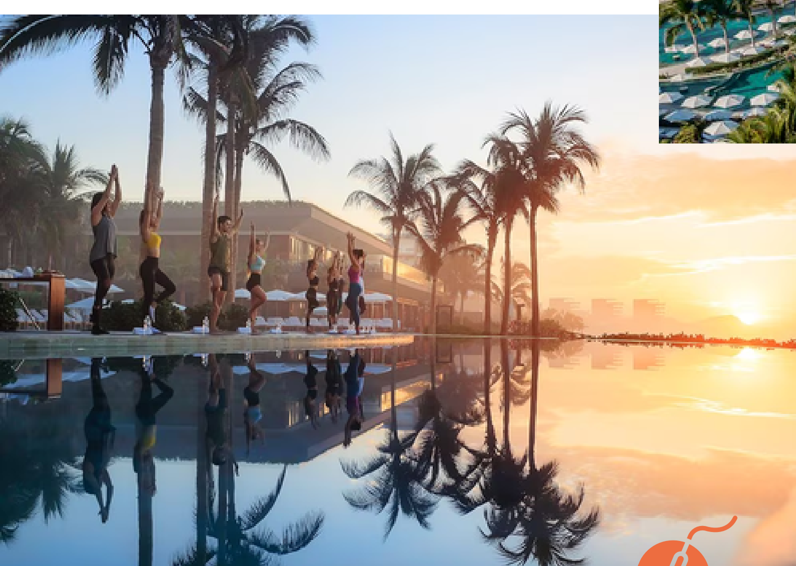
5-Star All-Inclusive Los Cabos, Mexico

Escape to the elegance of the Grand Velas Boutique Resort Los Cabos, a 5-star, adults-only, all-inclusive luxury retreat. This intimate 72-suite property offers exceptional gourmet dining, personalized service, and breathtaking oceanfront views—creating a sophisticated and serene experience in one of Mexico's most sought-after destinations.

These curated journeys are thoughtfully designed to bring together like-minded clients for an experience that blends relaxation, connection, and enjoyment. From world-class dining to tranquil oceanfront settings, every detail is crafted to help you recharge, celebrate your success, and create lasting memories in an extraordinary environment.

We look forward to having you join us.





These unforgettable trips are open to clients, as well as family and friends—even those new to Carver Financial Services. Space is limited and available on a first-come, first-served basis, so we encourage you to reserve your spot early if this opportunity speaks to you.

To hold your space or get more details, please contact our travel coordinator:

TRISH SCHLACHT
Trish@brightwishestravel.com
(440) 376-2434

Please visit https://www.carverclienttrip.com/mexico-2027.html for more info!

We'd love to have you join us for this incredible experience!

The Case for Long-Term Investing

Why staying invested through volatility has historically rewarded patient investors.

Market volatility is an inevitable feature of investing — but history shows it need not be feared. Every four years, midterm election cycles inject uncertainty into financial markets, often producing meaningful short-term drawdowns in the S&P 500. Yet in every single midterm year since 1950, patient investors who remained committed to their long-term strategy were rewarded with strong positive returns in the 12 months that followed.

Average Max Drawdown	Average 1-Yr Forward Return	Years With Positive Recovery
–16.1%	+36.4%	19 out of 19

S&P 500 Midterm Election Year Declines & Recoveries

Every midterm year since 1950 — drawdown and 12-month forward return

YEAR	MAX DRAWDOWN	1 YR. FORWARD RETURN
1950	–12.0%	+41.7%
1954	–4.4%	+51.1%
1958	–4.4%	+41.0%
1962	–26.4%	+37.5%
1966	–20.2%	+37.3%
1970	–25.0%	+48.9%
1974	–35.9%	+44.4%
1978	–12.8%	+18.1%
1982	–13.5%	+66.1%
1986	–9.4%	+44.3%
1990	–19.2%	+33.5%
1994	–8.5%	+18.5%
1998	–19.2%	+39.8%
2002	–33.0%	+36.1%
2006	–7.5%	+26.2%
2010	–15.6%	+33.6%
2014	–7.3%	+10.9%
2018	–19.4%	+39.9%
2022	–24.5%	+23.6%
Average	–16.1%	+36.4%
Median	–15.6%	+39.8%

Three Principles of Long-Term Investment Success

1. Time in the market beats timing the market. Investors who sold during midterm drawdowns consistently missed the recoveries that followed. The data across 19 consecutive cycles shows not a single negative 12-month forward return after a midterm election.

2. Volatility creates opportunity. Larger drawdowns have often preceded stronger recoveries. The –35.9% decline in 1974 was followed by a +44.4% gain. The –26.4% drop in 1962 rebounded +37.5%. Short-term pain has historically produced long-term gain.

3. Discipline is your greatest asset. A well-constructed, diversified portfolio aligned with your goals is designed to weather uncertainty. Reacting emotionally to short-term declines is one of the most costly mistakes an investor can make.

Our Commitment to You

At Carver Financial Services, we build strategies anchored in evidence — not emotion. We believe the data above speaks clearly: long-term investors who maintain their discipline are consistently rewarded. Our role is to help you stay the course when markets feel most uncertain.

Source: S&P 500 historical data. Max drawdown measured peak-to-trough within each midterm calendar year. 12-month forward return measured from the market low of each respective year.

Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Investing involves risk and investors may incur a profit or a loss.

CARVER
FINANCIAL SERVICES

7473 Center Street, Mentor, OH 44060 | carverfinancialservices@raymondjames.com | 440.974.0808 | carverfinancialservices.com

Enhancing Your Planning with TaxStatus

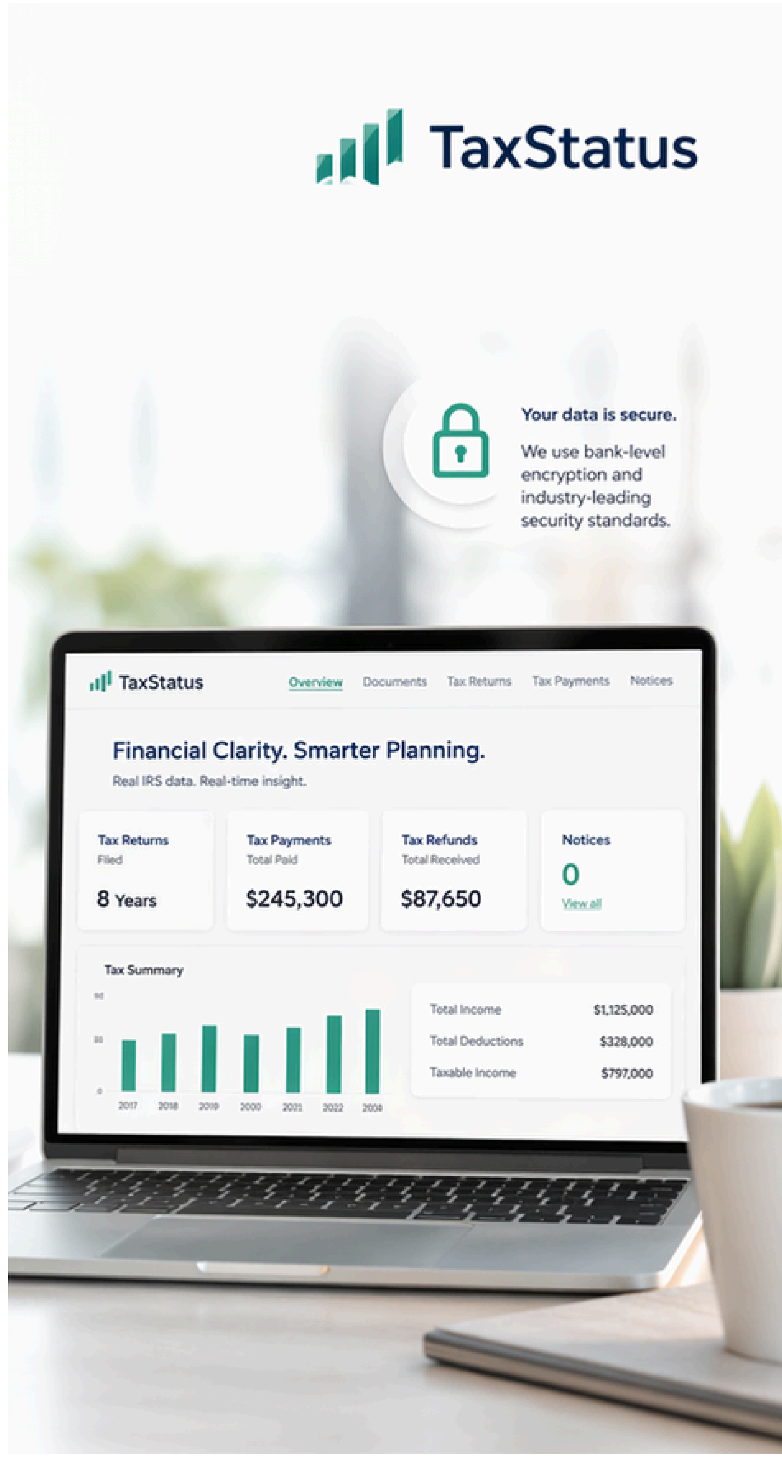
As part of our commitment to a truly comprehensive and proactive planning process, we continue to invest in tools that help us better serve you—not just in managing investments, but in improving what you ultimately keep after taxes.

One of the most impactful additions to our process is TaxStatus, a secure platform that allows us to access key IRS data—with your permission—to enhance your overall financial strategy.

TaxStatus provides real-time visibility into your tax information, allowing us to identify planning opportunities that might otherwise be missed. This includes uncovering strategies to legally minimize taxes, improving the accuracy of projections, and identifying potential discrepancies before they become larger issues.

Rather than relying solely on historical documents, this gives us a more forward-looking and precise approach to planning.

Importantly, this is a collaborative effort. We work closely with you and your CPA to ensure strategies are aligned and implemented effectively. While we do not prepare tax returns or provide specific accounting advice, our role is to bring a planning perspective that connects the different pieces of your financial life.



Today, many of our clients are already benefiting from TaxStatus as part of their planning. If you are not yet enrolled, we encourage you to reach out and we will help you get set up. The process is fast, secure, and provided at no cost to you.

You may enroll online or complete a simple paper form—whichever is most convenient.

QUESTIONS OR READY TO ENROLL?

We're here to help.

carverfinancialservices@raymondjames.com

440-974-0808

carverfinancialservices.com

CARVER
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JUNE 2026 ISSUE

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The foregoing information has been obtained from sources considered to be reliable, but we do not guarantee that it is accurate or complete, it is not a statement of all available data necessary for making an investment decision, and it does not constitute a recommendation. Any opinions are those of Carver Financial Services and not necessarily those of Raymond James. Past performance does not guarantee future results.

Raymond James and its advisors do not offer tax or legal advise. You should discuss any tax or legal matters with the appropriate professional.

Keep in mind that there is no assurance that any strategy/system will ultimately be successful or profitable nor protect against a loss. Diversification does not ensure a profit or guarantee against a loss.

Rebalancing a non-retirement account could be a taxable event that may increase your tax liability. Every investor's situation is unique and you should consider your investment goals, risk tolerance and time horizon before making any investment. Prior to making an investment decision, please consult with your financial advisor about your individual situation.

** The 2026 Forbes ranking of America’s Best-In-State Wealth Management Teams, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 3/31/2024 to 3/31/2025 and was released on 01/07/2026. Advisor teams that are considered must have one advisor with a minimum of seven years of experience, have been in existence as a team for at least one year, have at least 5 team members, and have been nominated by their firm. The algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 12,787 team nominations, 6,149 advisor teams received the award based on thresholds. This ranking is not indicative of an advisor’s future performance, is not an endorsement, and may not be representative of individual clients’ experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Compensation provided for using the rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please see https://www.forbes.com/lists/wealth-management-teams-best-in-state for more info.*

** The 2025 Forbes ranking of America’s Top 100 Wealth Management Teams High Net Worth, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 3/31/2024 to 3/31/2025 and was released on 11/12/2025. Advisor teams that are considered must have one advisor with a minimum of seven years of experience, have been in existence as a team for at least one year, have at least 5 team members, and have been nominated by their firm. The algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of 12,001 team nominations, 100 advisor teams received the award. This ranking is not indicative of an advisor’s future performance, is not an endorsement, and may not be representative of individual clients’ experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for obtaining this award/rating. Compensation provided for using the rating. Raymond James is not affiliated with Forbes or SHOOK Research, LLC.*

** Barron’s Top 100 Independent Advisors, 2025. Barron’s is a registered trademark of Dow Jones & Company, L.P. All rights reserved. The rankings as of 9/15/2025 are based on data provided by 625 applications and include qualitative and quantitative criteria. Time period upon which the rating is based is from 6/30/2024 to 6/30/2025, and was released on 9/15/2025. Data points that relate to quality of practice include professionals with a minimum of 7 years financial services experience, acceptable compliance records (no criminal U4 issues), client retention reports, charitable and philanthropic work, quality of practice, designations held, offering services beyond investments offered including estates and trusts, and more. Advisors are quantitatively rated based on varying types of revenues produced and assets under management by the financial professional, with weightings associated for each. Investment performance is not an explicit component because not all advisors have audited results and because performance figures often are influenced more by clients’ risk tolerance than by an advisor’s investment picking abilities. This ranking is not based in any way on the individual’s abilities in regards to providing investment advice or management. The ranking may not be representative of any one client’s experience, is not an endorsement, and is not indicative of an advisor’s future performance. Neither Raymond James nor any of its Financial Advisors pay a fee in exchange for this award/rating. Compensation provided for using the rating. Barron’s is not affiliated with Raymond James.*

** Barron’s is a registered trademark of Dow Jones & Company, L.P. All rights reserved. The rankings are based on data provided by 1,402 individual advisors and their firms and include qualitative and quantitative criteria. Data points that relate to quality of practice include professionals with a minimum of 7 years financial services experience, acceptable compliance records (no criminal U4 issues), client retention reports, charitable and philanthropic work, quality of practice, designations held, offering services beyond investments offered including estates and trusts, and more. Financial Advisors are quantitatively rated based on varying types of revenues produced and assets under management by the financial professional, with weightings associated for each. Investment performance is not an explicit component because not all advisors have audited results and because performance figures often are influenced more by clients’ risk tolerance than by an advisor’s investment picking abilities. This ranking is based upon the period from 1/1/24 to 12/31/24 and was released 5/9/2025. 100 advisors won. This ranking is not based in any way on the individual’s abilities in regard to providing investment advice or management. This ranking is not indicative of an advisor’s future performance, is not an endorsement, and may not be representative of individual clients’ experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Compensation provided for using the rating. Barron’s is not affiliated with Raymond James.*

CLIENT **Memo**

CARVER FINANCIAL SERVICES

In This Issue **JUNE 2026**

Welcome | Upcoming Events | Client Trip Experience | The Dogs of Carver | Navigating Volatility | Awards | S&P Index | Staying the Course | Did you know?

Welcome to the June Client Memo

In a world where headlines shift hourly and fear often overshadows facts, we invite you to pause, breathe, and refocus on what truly matters— *your long-term success and financial independence*

The media may sound alarms, claiming "this time it's different." It's usually not. Volatility is part of the market's rhythm. Since 2008, markets have seen an average intra-year drop of 14%—normal, not new, and no cause for panic. Inside this memo, you'll find a chart that puts today's conditions into a clear, long-term perspective.

At Carver Financial, we tune out short-term noise and build plans rooted in what endures: your distinct goals and values. For over 35 years, we've guided clients through every market cycle by ensuring you have the cash flow and income to live confidently, no matter the economic climate. Your plan isn't a template—it's a custom strategy designed around what matters most to you.

You deserve more than a plan; you deserve a team. Our collaborative approach ensures someone who knows your needs is always here for you, today and tomorrow. Beyond wealth management, we're committed to enriching your life through exclusive experiences—like our upcoming trips to Alaska and the Turks, our Singles Event, Glow Golf and more. Details on these exciting events are inside, and we'd love for you to join us!

If you have questions, concerns, or want to explore how we can support you, your family, or friends, please reach out. We're honored to be your partner in building a future that reflects your vision.

Let's shape your best life, *together.*

With appreciation,

Randy Carver

PresidentandFounder,CarverFinancialServices
RJFS Registered Principal

Team *Kudos!*

Congrats to **Josh Croyle, Ryan Bennett, and Nicole Remesik! Josh** has been promoted from Paraplanner to RJFS Financial Advisor along with **Ryan** who also was promoted from Paraplanner to RJFS Financial Advisor. **Nicole** received her ChFC designation and was promoted to Sr. Registered Associate.

RANDY CARVER
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Save the Dates!

Client Trip Experiences!

Escape to the elegance of the Grand Velas Boutique Resort Los Cabos, a 5-Star, adult-only, all-inclusive luxury spa resort. This intimate 72-suite boutique property delivers exceptional gourmet dining, personalized service, and breathtaking oceanfront views—creating a sophisticated and relaxing experience in one of Mexico's most desirable destinations.

If this journey resonates with you, please reach out to Trish as soon as possible to express interest or secure your space.

Trish Schlacht | 440-376-2434
trish@brightwishestravel.com

Embark on a luxurious eight-day Greek Islands and Turkish Coastlines yacht cruise, setting sail from the ancient capital of Greece, Athens. Your first stop will be the sacred island of Delos, a UNESCO World Heritage Site that has both mythological and archaeological significance. Spend time on the lively island of Mykonos, exploring its white-sand beaches, iconic windmills and narrow stone-paved streets. And continue your journey to the serene island of Patmos, which has a wild but beautiful landscape and is renowned for its religious significance. Kusadasi is the gateway to ancient city of Ephesus, a UNESCO World Heritage Site which has revealed some of the world's most important archaeological sites. Kos is an idyllic Greek island where you can relax on pristine beaches or explore ancient ruins, while the legendary island of Santorini is renowned for its cliffside towns of white buildings and blue-domed churches. Picturesque Paros is an island of charming villages and a more relaxed lifestyle, where you can swim in the Aegean Sea's crystal-clear waters. Finally, you'll return to the historic city of Athens, where your unforgettable yacht cruise concludes.

Please visit carverfinancialservices.com/experiences/client-getaways/ for more info on all client trips!

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Welcoming New Clients in 2026!

a select number of new clients, primarily through personal referrals from those we already serve. We are intentional about growth—prioritizing depth of relationship over volume—so we can deliver the time, attention, and customized guidance our clients deserve. Just as important, every relationship must be the right fit.

Our focus extends beyond managing investments. Through our Personal Vision Planning® process, we help clients align their financial decisions with what matters most in their lives.

There is no cost or obligation for an initial conversation—simply an opportunity to determine whether our approach is a good match. While our standard minimum for investable assets is $500,000, this is waived for immediate family members of existing clients. We are also happy to offer a second opinion for those who may benefit from guidance, regardless of asset level.

If you feel a family member or friend could benefit from our services, please let us know—or have them contact us directly and mention your name. We're also always available to meet with heirs and facilitate family conversations to help preserve clarity, alignment, and legacy across generations.

Your referrals are the highest compliment we can receive. Each one reflects your trust in our team and in the work we do, and we are truly grateful.

As always, our entire team is here to serve you, your family, and those you care about most—not just as financial advisors, but as long-term partners and advocates. Thank you for your continued confidence.

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Lake County Executive Airport
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Car Show 10:00 AM - 2:00 PM

Saturday, August 29th-30th
MGM Detroit Trip
Detroit, MI

Saturday, September 19th
Pickleball Tournament
Erie Pickleball | 8:00 AM - 12:00 PM

Wednesday, November 19th
Power of theForkWebinarwithMichelleNorris
Zoom Webinar | 7:00 PM - 8:00 PM

LAKE COUNTY
EXECUTIVE AIRPORT

Carver Financial Services is excited to partner with the Lake Humane Society for the Empty the Kennels adoption event this summer! This is your chance to meet wonderful dogs and cats that are looking for their forever homes.

Come meet the adorable and loving dogs and cats available for adoption, and our team will be there to help match you with your perfect companion. Enjoy delicious food from our on-site food truck! Grab a bite and hang out while you find your new furry friend.

Please feel free to bring your family & friends!

Carver Financial Services is proud to give back to the community by helping bring more awareness to the importance of adoption. Help us give these sweet pets a second chance of having a forever home.

CLIENT TRIP EXPERIENCES!

Last Chance to Book – Limited Space!

June 17th – 25th, 2027

Greek Islands Cruise

Embark on the Carver Alaska Experience—a luxury journey through the awe-inspiring beauty of Alaska aboard a Windstar yacht. This intimate small-ship cruise offers access to hidden harbors and remote locations that larger ships simply can't reach, allowing you to explore the true heart of Alaska. You'll enjoy once-in-a-lifetime shore excursions, from kayaking among glaciers to spotting whales up close. As a valued member of the Carver community, you'll also benefit from special group pricing and unique perks available exclusively through our partnership—making this incredible adventure more accessible and even more rewarding.

Learn more at www.carverclienttrip.com/alaska for more info!

These unforgettable trips are open to clients, as well as their family and friends—even if they're not clients of Carver Financial Services. Space is limited and available on a first-come, first-served basis, so we encourage you to reserve your spot early if you're interested.

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TRISH SCHLACHT
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We'd love to have you join us for this incredible experience!