The Rogé Report℠
Wealth Management Update

R.W. ROGÉ & COMPANY, INC. IS CELEBRATING 39 YEARS IN BUSINESS!

This month marks a special milestone for us as we celebrate 39 years in business on July 28. It's an incredible achievement, and one that invites both gratitude and reflection. I've spent time thinking not just about how far we've come, but why we've come this far.

Our firm began in 1986 at my father's kitchen table, built on a simple but powerful promise: always put people first. That commitment has shaped every decision we've made, and it continues to define who we are today.

Over the decades, we've watched markets shift, technology transform our tools, and the financial landscape evolve in ways we couldn't have imagined. But one thing that hasn't changed is our belief that real relationships, built on trust, care, and clarity, are the foundation of everything we do.

This newsletter is a celebration of that belief told in our own words, in our clients' words, and in my father Ron's words. I hope you enjoy the reflections, memories, and moments we've shared over the years. Each one is a reminder that this journey has always been about more than money — it's about people.

On behalf of all of us at R.W. Rogé & Company, thank you for being part of our story, and for allowing us to be a little piece of yours. Your loyalty, trust, and friendship mean the world to us.

Here's to the next chapter, and to continuing to help you Plan, Achieve, and Live® the life you desire.

Warm regards,

Steven M. Rogé, MBA, CFP®, AIF®
Chief Investment Officer & CEO

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As we mark 39 years since R.W. Rogé & Company, Inc. was founded, we're reflecting on what has made this journey so meaningful: the people. From our earliest days to today, our team has stayed grounded in the shared mission of putting clients first, always. We asked our team members to reveal what this anniversary means to them. Our words capture not just where we've been, but what continues to guide us forward.

Steven Rogé
Chief Investment Officer & CEO

What started at my father's kitchen table has grown into a deeply trusted firm that helps individuals and families live with clarity, purpose, and peace of mind. It's humbling to reflect on 39 years of client relationships built on trust, integrity, and heart. My father had many favorite sayings and quotes, but one always stood out to me: "Make your future bigger than your past." It's a simple but powerful idea, and that mindset continues to guide us every day. We've grown, evolved, and embraced change but never at the expense of the values he built this firm upon. As we look ahead to our 40th year and beyond, I'm incredibly proud of our team, our culture, and the impact we've made together. Most importantly, I'm so grateful to you for letting us be part of your journey. The future is bright, and we can't wait to build it with you."

Christine Parisi
Senior Wealth Advisor

"I've seen this firm grow and evolve over the decades — from handwritten plans and paper files to dynamic tools and interactive presentations. But no matter how much the process has changed, the purpose has stayed the same: to understand what matters most to you and help you build a life around it. One of the greatest joys of this work is seeing clients I met years ago now living out their retirement dreams and knowing we helped make that happen. That's what keeps me inspired, year after year."

Philip Brucato
Wealth Advisor

"There's something incredibly satisfying about helping a plan come together — not just the numbers and strategies, but the bigger picture of what someone wants their life to look like. At this firm, it's never just about checking a box. It's about making sure every decision reflects your goals, your values, and your peace of mind. After 39 years of doing things the right way, it's clear why that approach works — because it's real."

Susan Rogé
Chief Compliance Officer

"Much of my work happens behind the scenes: making sure we stay compliant, accurate, and aligned with the highest standards. But what I've witnessed over the years is something far more powerful than process: a team that genuinely cares, and a firm built on trust, transparency, and doing the right thing. As both a member of the Rogé family and the R.W. Rogé team, it's incredibly meaningful to help carry on a legacy of service that puts people first — always."

Michelle Herbst
Operations Manager

"After 13 years with the firm, I've had the privilege of getting to know so many of you — not just your financial goals, but your families, milestones, and stories. I remember when your kids left for college, and now I'm celebrating your new grandbabies with you. It's been an incredible journey, and I'm so grateful to be part of it."

Dustin Cidorowich
Associate Financial Planner

"Even as a new team member, one thing was immediately clear — this firm truly puts people first. The conversations I've had with clients aren't just about numbers; they're about life, family, and what really matters. To be part of a 39-year legacy built on that kind of trust and care is something I'm incredibly proud of."

Theresa Carguillo
Client Services Associate

“In my short time here, I’ve seen what makes this firm so special: the relationships. Clients call just to chat, share life updates, or ask a quick question — and every conversation is met with genuine care. Being part of a team that’s been doing that for 39 years (and counting) is both inspiring and energizing.”

Kelley Muhsemann
Marketing Manager

“After 39 years, what stands out most is the heart behind the work. We’re not just managing money, we’re helping people feel secure, supported, and hopeful about what’s ahead. What makes this firm so special isn’t just the longevity — though nearly four decades in operation is impressive — it’s the meaningful relationships we’ve built along the way. Our story has always been shaped by your story, and as the one lucky enough to help tell it, I’m truly honored.”

Christopher Kehoe
Wealth Advisor & Director of Investment Research

“Joining a firm with a 39-year history of doing things the right way — with integrity, purpose, and a true client-first mindset — has been incredibly meaningful for me. I’ve spent years in this industry, but there’s something special about the way this group collaborates and approaches every decision with care. It’s a place where deep experience meets deep values, and I’m excited to be part of a team that leads with both data and heart, helping each of you grow your wealth with intention and clarity.”

39 Years Strong: In Your Words

Over nearly four decades, we've had the honor of building lasting relationships with individuals and families who trust us to guide their financial lives. Your loyalty, stories, and successes are what inspire us every day. As we celebrate 39 years, we're humbled to share a few reflections from you — our family of clients — who make our work so meaningful.

"I think we've all been together for close to 30 years. Some ride! You kept me sane, protected me, and allowed my crazy life choices. I am forever thankful." — Larry S.

"Because I listened to a friend's advice and turned over my retirement finances to the Rogé team, I've experienced freedom from economic insecurity. I give thanks every day for that peace of mind." — Paul L.

"We continue to be very pleased with your work ethic, professionalism, and assistance over the years. At the end of the day, through market shifts and economic uncertainty, we know we can relax, because we have complete faith in the work you do and the care you show." — Jerry K.

"You make your clients feel like friends. We've enjoyed the times spent with you personally and professionally — and we're so thankful for the care and thoughtfulness you show." — Robin and Joe R.

"As one of your early clients, I've always had confidence in your ability to handle my investments. Now I can enjoy my advancing years securely and confidently — and I've always appreciated the care and interest you've shown me." — Bobbie L.

"It all started with a 'stab in the dark' phone call one evening after work … and here we are, so many years later, still being astutely 'financially babysitted' by the best!" — John T.

"I can truly attest to the 'client first' and 'treating others the way you would want to be treated' culture. When was the last time you heard someone say they enjoyed talking to their Financial Planner? We truly enjoy talking to your team. Everyone at Rogé makes us feel like we're the most important client — and that's an awesome feeling." — Raul G.

"I have been with the Rogé firm for 25 years and have developed a terrific relationship with the team over that time. When you reach out to them, the response time back is outstanding. The results over the years have been terrific, and I always have confidence in their abilities to handle my funds." — Mark J.

"Rogé and Company has been the financial advisors for myself and my family for over 15 years, and they have shown nothing but professionalism, expertise, compassion, and most of all, trustworthiness. I would highly recommend them." — Sue F.

We're so grateful for the kind words shared by our family of clients. This is just a small sampling of the thoughtful messages we've received over the years. Your trust and appreciation mean the world to us, and we never take it for granted. If you've ever sent a note or offered a compliment, please know how much it has meant to us. And if you'd like to add a few words of your own, you can do so by **clicking here**.

We always love hearing from you!

These testimonials were provided by current clients of R. W. Rogé & Company, Inc. They were not compensated for this statement. No material conflicts of interest are known. Testimonials are not a guarantee of future performance or success.

For those of you who knew our founder, Ron, you'll remember how effortlessly he could cut through the noise with clarity and calm. He had a gift for grounding even the most complex conversations in simple, human truths — reminding us that while markets shift and headlines change, what matters most remains the same: people want to feel secure, care for their families, retire with confidence, and live a life of meaning and intention.

As we reflected on nearly four decades of his wisdom — sifting through old articles, internal notes, and shared stories — four of his quotes stood out, each one perfectly capturing the values that shaped our past and continue to guide our future. Enjoy!

"HISTORY NEVER REPEATS ITSELF EXACTLY, BUT IT DOES RHYME. THAT'S BECAUSE HUMAN NATURE DOES NOT CHANGE."

If the past 39 years have taught us anything, it's that while markets evolve and technology transforms the landscape, the core of financial planning remains the same: helping people make better decisions in the face of uncertainty.

"WE MANAGE RISK FIRST AND RETURN SECOND."

It's a philosophy that has guided our firm through bear markets, booms, tech bubbles, and economic shifts — helping our family of clients stay grounded, focused, and, above all, prepared. Our mission has always gone beyond returns. It's about protecting what matters most and helping you sleep well at night — not just today, but for decades to come.

"THIS BUSINESS IS VERY PERSONAL; IT WILL ALWAYS REQUIRE HUMAN RELATIONSHIPS."

Even as AI and robo-advisors become more common, what sets us apart isn't just what we know — it's how well we know *you*. True financial planning can't be automated. It takes real conversations, personal insight, and trust built over time. We know our clients' stories — challenges, milestones, and even pets' names. This work has never been just about numbers. It's about relationships. And over the years, many of our clients have become friends and family — a connection no algorithm can replace.

"I AM VERY OPTIMISTIC ABOUT THE FUTURE OF THE WEALTH MANAGEMENT BUSINESS. I KNOW OUR INDUSTRY WILL CHANGE AS TECHNOLOGY IMPROVES AND WE PLAN TO TAKE ADVANTAGE OF THAT. BUT THE HUMAN CONDITION WILL NOT CHANGE. PEOPLE WILL STILL NEED HELP IN PLANNING, ACHIEVING AND LIVING THE LIFE THEY WANT."

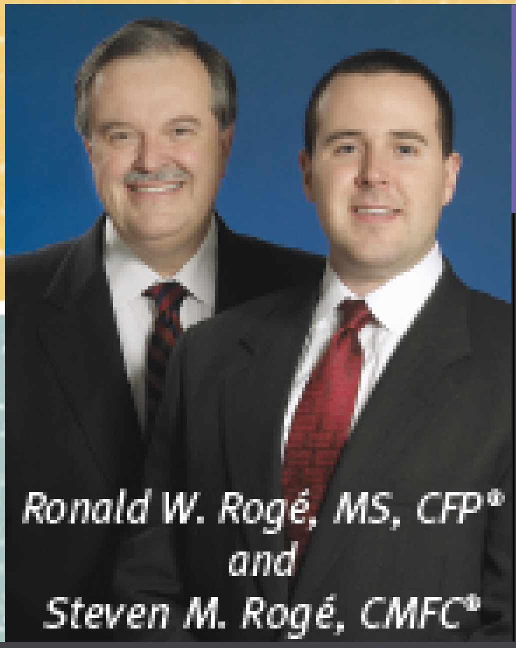
Looking ahead to our 40th year and beyond, we remain committed to embracing the best of both worlds: modern tools that enhance our capabilities, and timeless values that define who we are. Innovation will continue to support our work — but it's our relationships, our perspective, and our promise to put clients first that will always lead the way.

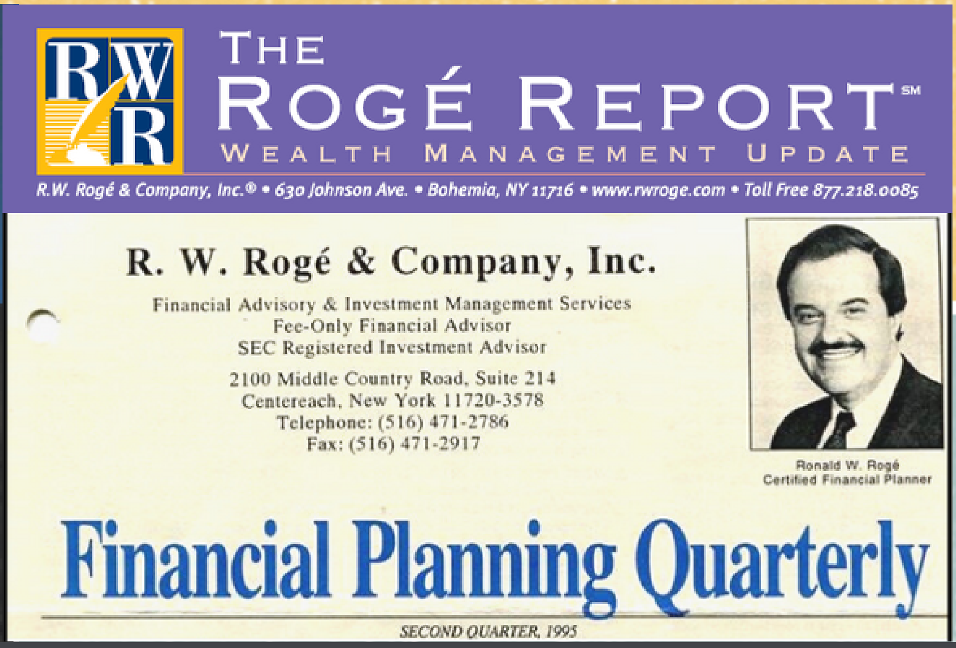
Thank you for being part of this journey. The future isn't just something we plan for, it's something we build together, and we're honored to continue building it with you.

From Then to Now: 1986 vs. Today

A lot has changed since R.W. Rogé & Company, Inc. was founded in July 1986.
Here's a fun look at what the world looked like then — and how far we've all come:

1986	TODAY
IBM introduced the PC Convertible — a 12-lb. "laptop."	**You're likely reading this on a smartphone or featherweight tablet.**
Gas was about $0.89 per gallon.	**Around $3.60 (depending where you live!)**
People tuned in to Cheers, Dallas, and Family Ties.	**People binge Succession, Bridgerton, or doomscroll on social networks.**
Whitney Houston's debut album hit #1.	**Her voice still tops playlists — now on Spotify.**
You called someone on a rotary phone.	**You FaceTime, text, or e-mail.**
Financial plans lived in thick paper binders within file cabinets.	**Now they live securely online, available anytime.**
Most financial advisors were commission-based and sold products.	**We have been fee-only advisors, working in your best interest as a fiduciary, from the start.**

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