



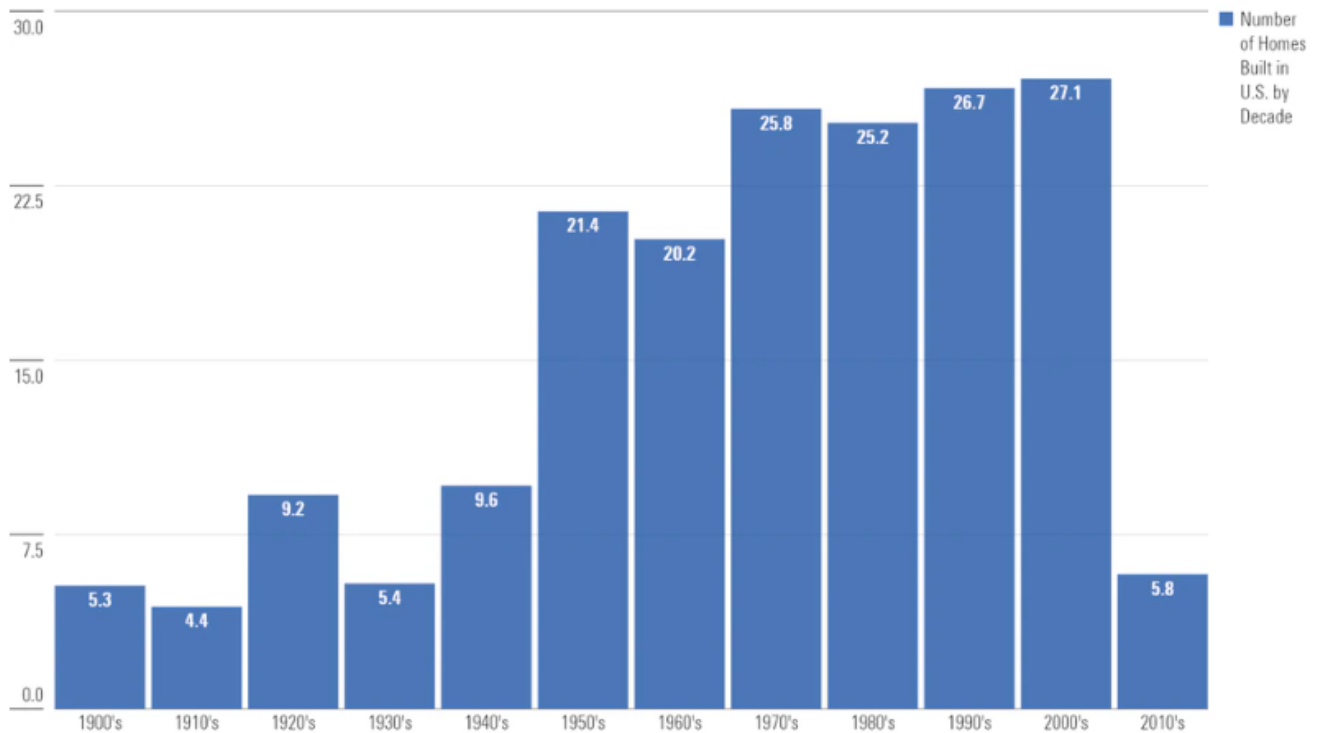
**KYLE CIPPERLEY, ERIK USTAD, SARAH MADISON, AND MATT ADAMSON**

Please enjoy First National Wealth Management’s quarterly newsletter, featuring timely stories and info curated by our investment team.

**Chart of the Quarter**

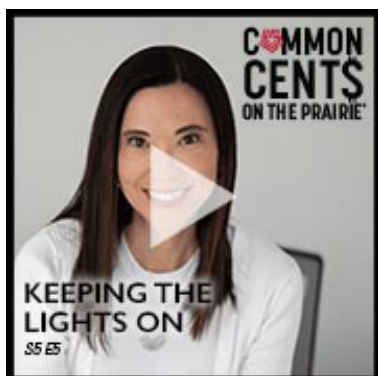
In the four decades leading up to the 2007–2008 global financial crisis, nearly 26 million new homes were built each decade. In the most recent decade, only 5.8 million new homes were built — the lowest level since the 1930s.

**U.S. Homes Built by Decade (Millions)**



Approximately 20 million less homes have been built over the last decade. This is significantly less compared to previous decades.

**What We’ve Been Watching**



## What We've Been Reading

- Rich and Anonymous
- 24 Things I Believe About Investing

## What We've Been Writing

- Timeline for tax-saving opportunities and other retirement benefits
- Estate planning basics: Wills, powers of attorney, and trusts, oh my!
- 3 reasons why you should start financial planning today

## New to the Team

Help us welcome two new members of our Wealth Management team!



**Lauren Gilbertson** is a native of Webster, SD, and a South Dakota State University alum. She joined us in September as an Institutional Trust Officer. Lauren lives in Sioux Falls with her husband, Erik, and two sons, Christoffer and Anders.



**Darian Blue** is our newest Retirement Plans Specialist. Although not new to FNB — he's been here for more than a year — Darian joined the Wealth Management team in August. He's a native of Brandon, SD, and previously served as a Teller at the Bank's Benson Road branch.

If you have questions or would like more information on anything featured in this update, reach out. We'd be happy to start a conversation!

