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## **From the Desk of Brandi Jo: *The 2025 Annual Letter - Perspective Over Panic***

I'm Brandi Jo Newman. I've spent the last **28 years in the financial markets**—trading, investing, building businesses, and navigating both volatility and opportunity. My journey has given me not only technical expertise, but a deep understanding of global cultures and how people approach money around the world. I write this letter to help you think differently, act intentionally, and build a life powered by purpose and not panic.

### **The Market is Talking. Are You Listening?**

This quarter brought volatility, uncertainty, and a lot of noise. From tariffs to rate shifts and political infighting, the headlines are nonstop. But underneath all of it, the economy is revealing real signals if you know where to look. My goal is not to predict what's next but to help you prepare for what could be. Smart positioning isn't about knowing what happens next. It's about being ready for *whatever* happens.

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### **Confusion Is Driving the Market**

Much of the recent market sell-off isn't because of bad fundamentals, but because of a lack of clarity. Investors are reacting to uncertainty around inflation, interest rates, and the growing size of proposed tariffs. These aren't just numbers—they affect every layer of the economy, especially in places like Texas, Nebraska, and Iowa, where exports in energy and agriculture are feeling the strain.

What matters now is knowing how to adjust. The tools exist. But the old model of “just ride the market” is losing its grip. We are entering a time that calls for greater awareness and more creative ways to position wealth.

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### **My Outlook for Your Wealth in 2025: Participation Over Prediction**

I believe wealth is built by engaging with the full economy, not just the stock market. Real diversification includes real estate, direct investments, commodities, insurance

strategies, and smart **income** management. It's not about doing more. It's about doing things with more intention.

You don't need to forecast every turn. You need liquidity, flexibility, and a clear understanding of where opportunity lives and how to access it.

As I step into what I see as the final chapter of my financial services career, I've aligned with a firm that reflects the depth and direction of where I believe wealth strategy is headed. I'm proud to share that I've joined **Rethink Wealth**, a forward-thinking firm committed to helping individuals and families build intentional, integrated, and future-proof financial strategies.

With this move, I now have access to a broader platform, a deeper bench of specialists, and expanded tools that allow me to better serve the vision and complexity of the clients I work with. It's a natural evolution of the work I've already been doing and a significant upgrade in the resources available to you.

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## 10 Facets of Wealth for 2025

Wealth is not a single measure, it is a dynamic structure made up of interdependent parts. In 2025, success will favor those who engage with the full landscape of opportunity, not just the ticker tape markets. These 10 facets represent the strategic areas I'm focused on with clients to create clarity, preserve flexibility, and position for long-term growth and impact.

### 1. Recession Probability, Not Fear

Let's start here: the word "recession" gets thrown around a lot, usually with more emotion than understanding. Are we seeing a slowdown in certain areas of the economy? Yes. But does that mean we should panic? Absolutely not.

Economic cycles are natural. Expansion is followed by cooling. That cooling phase—when approached with clarity and discipline—can be the most powerful time to reposition for long-term growth.

Right now, the Fed funds rate and prime are sitting around 4.33%. That's not "high"—that's healthy. These are normalized interest rates, not the emergency-level lows we saw post-2008 or during the pandemic. Rates at this level allow for proper capital allocation, discipline in lending, and stability in planning.

What's really causing tension in the market today isn't the level of rates, it's the lack of clarity around trade, inflation stickiness in key goods, and where we go from here. But even in that uncertainty, we are far from crisis territory.

The market sell-off in the last week has been orderly up to this point.

Instead of asking “Will we have a recession?” The better question is, “How can I be positioned no matter what comes next?” Resilient portfolios aren’t built on predictions. They’re built on structure, flexibility, and liquidity.

This is not a time for fear. Now is the time for focus.

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## **2. Charting Territory in the Unregulated Frontier of Crypto and AI**

Crypto is no longer a fringe asset class, and AI is no longer science fiction. Both are fast-moving, high-volatility, high-potential frontiers that are already reshaping markets, behavior, and business models. These technologies live on the edge of regulation, and that’s exactly why they demand a clear, intentional strategy.

The underlying infrastructure of crypto is maturing—blockchain, tokenized assets, and decentralized finance are finding real-world applications. Likewise, artificial intelligence is transforming everything from risk modeling and diagnostics to wealth management and enterprise productivity.

I have a colleague who actively trades crypto with the intestinal fortitude of a silverback gorilla. He thrives in the volatility most people fear. That level of emotional discipline is required in any emerging space—especially one as unregulated and fast-moving as this.

For most of my clients, exposure to crypto and AI is measured, selective, and strategic—not speculative. Whether it’s Bitcoin, Ethereum, tokenized infrastructure, or access to early-stage AI platforms through private markets, these are tools for asymmetric upside and innovation exposure, not get-rich-quick schemes.

This isn’t about going all in. It’s about knowing when and how to participate—with intelligence, structure, and purpose.

This is one more facet of modern wealth we’re watching closely—and integrating where it fits.

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## **3. Gold, Silver, and the Enduring Value of Bullion**

Long before ETFs, algorithms, and high-frequency trades, there was gold. There was silver. These are the original stores of value—timeless, tangible, and borderless. In a world flooded with fiat currency, shifting policy, and growing debt, bullion remains a foundational asset class.

Gold and silver do not produce cash flow, but that's not why you own them. You own them for preservation, protection, and purchasing power. They are insurance against monetary instability and systemic risk—hedgies that sit quietly until you're glad you have them.

I view precious metals as an important non-correlated asset and a tool for clients who value long-term security, generational preservation, and liquidity in crisis. Whether it's held physically in vaults, allocated through trusted depositories, or structured through precious metals IRAs, the right position in bullion is about resilience, not speculation.

This isn't about timing the market. It's about keeping a portion of your wealth outside the noise.

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#### **4. Commodities and Price Points**

We must pay attention to the fundamentals because that is where the real signals are. Commodities are not just a trade. They are the backbone of the global economy.

Oil below 60 dollars is a losing proposition for many producers. It does not support the cost of extraction, infrastructure, or reinvestment. That is why OPEC's recent price increases matter. They reflect a coordinated effort to keep oil in a profitable range and to stabilize global supply in the face of softening demand.

Copper is essential to manufacturing and electrification. It runs through housing, vehicles, and infrastructure. If you want a read on how much the world is building, copper will tell you.

Agriculture is equally critical. Crops like soybeans are a major U.S. export, especially to global buyers like China. But soybeans are fungible. If tariffs or policy shifts make U.S. exports less competitive, those buyers will look elsewhere. That puts pressure on states like Iowa and Nebraska, where agriculture is a core economic driver. These regions, along with energy-rich states like Texas, feel the weight of every poorly thought-out policy that affects trade.

This is why the goal is not to forecast perfectly, but to be positioned with flexibility. Liquidate where it makes sense. Preserve capital. Stay ready to deploy in areas of real value. The world will always need oil, copper, food, and clean water. Investing in what the world needs to function is not speculation—it is strategy.

Forecasting is not the priority. Readiness is.

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## **5. Economic Diversification – True, Not Just Talk**

Real diversification isn't about owning 100 uncorrelated stocks that all fall together in a crisis. It's not checking a few boxes in a model portfolio and calling it "balanced." Real diversification is deeper, smarter, and more intentional. It means participating in the full scope of the economy—not just Wall Street.

This includes exposure to:

- Public markets: Yes, equities matter—but they aren't the only growth vehicle.
- Private markets: Think direct investments, private equity, and business development corporations.
- Real estate: Not just REITs, but physical property, income-generating assets, and development deals.
- Commodities: Energy, agriculture, precious metals, and the materials that power production and progress.
- Insurance structures: Dividend-paying whole life that provides stability, leverage, and tax-free borrowing.

True diversification means being engaged across multiple layers of the economic machine—not just one flavor of financial product. Wall Street wants you boxed in. The real world has more dimensions.

There are opportunities in direct investment projects, such as development deals, land, energy infrastructure, and even agriculture. This is where yield is often more predictable and tax-efficient. Yield doesn't only live in dividend ETFs. It lives in multiple pockets, often overlooked because they don't come with a ticker symbol and an "average rate of return".

It's time to stop outsourcing your decisions to traditional asset allocators who keep you inside a narrow lane. Expand your view. Control your outcomes. Your portfolio should reflect the whole economy, not just what Wall Street sells.

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## **6. Income Diversification AKA Tax Management – The Elon Approach**

Elon Musk is often criticized for not "paying taxes," but the reality is he understands something most people never learn—how to use assets as leverage and loans as liquidity. And the IRS knows this too: loans are not considered income, which means they are not taxable.

When you borrow against an asset—whether it's a home, a stock portfolio, a life insurance policy, or a business interest—you are not realizing a gain. You are simply using your own equity as collateral to access capital. Because there is no sale, there is no taxable event. That is why the ultra-wealthy borrow strategically instead of selling assets and triggering taxes.

This isn't about avoiding taxes. It's about managing liabilities in a system that taxes realized income and capital gains—not borrowed funds. If you understand this, you unlock one of the most powerful strategies in financial planning.

By building assets today—real estate, businesses, insurance, or investment accounts—you can set yourself up to borrow against them later. These loans can fund lifestyle needs, business expansions, or even legacy gifts, all without selling and creating tax exposure.

In later years, the strategy often becomes even more elegant. As income slows, retirees can spend down appreciated assets in lower tax brackets, or use loans to bridge income gaps without triggering higher marginal taxes. With proper planning, it's possible to become nearly or completely tax-free in retirement, especially when pairing income diversification with Roth conversions, life insurance loans, and step-up-in-basis strategies.

The key is to be proactive now. The tax code rewards those who plan ahead. Waiting until the inevitable is not a strategy. That's just a reaction.

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## **7. My Personal Philosophy**

I believe in structured freedom—the kind that comes from knowing where you stand financially and having a plan that aligns with how you want to live. Freedom isn't the absence of structure, it's the result of building the right structure. When you know your numbers, you gain confidence, clarity, and the ability to make bold moves without unnecessary risk.

It's not about chasing the highest return or timing the perfect trade. It's about building a foundation where liquidity, leverage, and long-term vision work together. I focus on the entire balance sheet: assets, liabilities, income, expenses, protection, and opportunity. Too many people are overexposed in one area and are completely unaware of the risks or more importantly of the potential sitting quietly in another area.

The truth is, most people only see one piece of the puzzle. They think their retirement account is the plan. Or their house is an asset. Or their income is the security. But real freedom is found in understanding how all of it works together. How your cash flow

funds your vision, how your assets protect your lifestyle, and how your decisions today shape your options tomorrow.

Capitalism is a tool. It rewards ownership, leverage, and creativity. But only when you know how to use it. I help clients stop reacting to money and start designing their financial lives with intention. Whether it's through business, real estate, insurance, or opportunities, my goal is always the same. My goal is to help you build a life that runs on clarity, not chaos.

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### **8. Liquidity Is Everything**

If you've made gains, don't leave it all exposed. Harvest. Simplify. Store capital in a place that allows you to move fast when the markets give you another window. You don't need to know the bottom—you just need to be one of the few with cash when it hits.

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### **9. America First, but Not America Alone – A Closer Look at Tariffs**

Correcting 30 years of bad economic policy is a noble and necessary goal. And to his credit, Trump is a brilliant negotiator. He understands leverage and positioning on the global stage in a way few politicians ever have. But negotiation without consensus, without clarity, and without a coordinated domestic strategy can create unintended consequences.

The current tariff proposals are rattling the markets. Not because tariffs themselves are inherently wrong, but because no one knows how inflation, trade relations, or domestic supply chains will respond. The confusion is creating hesitation, and hesitation is stalling capital.

Several states, including Texas, Nebraska, and Iowa, are pushing back because they understand what it means when exports are fungible. If we price ourselves out of the global market, buyers will go elsewhere. That pressure will fall first and hardest on agriculture and energy producers, not on policymakers.

What makes this even more complex is the illusion of self-protection through manufacturing. The truth is, our infrastructure is not currently equipped to be a manufacturing haven. The systems are underdeveloped, the workforce lacks the necessary aptitude at scale, and timelines for industrial revitalization are long. This is a worthy vision, but not one that can be executed overnight through tariffs alone.

And looming behind all of this is the issue few want to talk about: the federal deficit and the rising cost of debt. Tariffs are not tax revenue. They are friction. They may

temporarily protect certain industries, but they do not balance a budget. More debt only leads to more debt. Without meaningful reform, we're simply borrowing forward and calling it policy.

America First should never become America Alone as Jamie Dimon wrote. Strategy requires strength in collaboration.

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## 10. Building Wealth With Intention Starts With Alignment

Working with me begins when there's alignment between your goals, your values, and how you want your wealth to work for your life. I don't manage accounts. I help design complete financial ecosystems that reflect your purpose and your long-term vision.

This is not about chasing performance. It's about creating structure, access, and freedom.

And with that vision in mind, I'm excited to share that I've joined **Rethink Wealth**, a firm that aligns with everything I believe about intentional, innovative, and comprehensive planning. This move expands the platform I offer to clients, giving us access to deeper resources, collaborative tools, and a broader range of investment and insurance strategies to build truly customized wealth architectures.

Here's how we begin.

First, we define what wealth means to you. Not society's version. Yours. For some, it's a number. For others, it's total autonomy, the freedom to move, decide, and live without constraint. My definition of wealth is rooted in lifestyle. I want my assets to fund the biggest version of my life. Some of my clients want just enough to feel secure and at peace. Both are equally powerful.

Second, we build the architecture that fits your life. We consider how your income is earned, how it's taxed, and where you are in your business or professional evolution. Whether you're reinvesting in your company or earning a high salary taxed at top marginal rates, the core question remains: How do we multiply your earnings, reduce your exposure, and create optionality without adding risk?

Third, we organize your income, assets, and opportunities in a way that maximizes cash flow, minimizes taxes, and builds long-term flexibility and stability. Because real wealth isn't rigid. It adapts with you.



At the center of all of this is liquidity. Strategic, quiet liquidity that lets you move quickly when opportunity presents itself. The difference between watching a deal and closing it is often access to capital and clarity in structure. That's what we build.

Through my professional network, my clients have access to private opportunities rarely found in traditional portfolios, real estate developments, AI-driven fintech, energy infrastructure, late-stage SaaS, and more. We also utilize limited partnerships backed by real estate valuations designed to preserve capital and deliver returns that outperform traditional benchmarks. These are passive, intentional, and often legacy-focused.

Wealth, when done right, is calm, strategic, and deeply personal.

My role is to bring the structure, clarity, and momentum you need to move from vision to execution and from success to significance.

Thank you for reading and for trusting me to deliver financial strategies that are both sound and intentional.

My mission is to help you turn income into impact, and assets into freedom.

With clarity, purpose, and strategy,

A handwritten signature in black ink that reads "Brandi Jo". The signature is written in a cursive, flowing style with a large initial 'B' and 'J'.