

The Navigator

Guiding you through life's financial voyage

Happy Spring

April 2025



Greetings,

As spring brings renewal, April showers remind us that growth follows uncertainty. While market fluctuations may be unsettling, they also present opportunities for resilience. To help you stay informed, we encourage you to watch the Market Volatility webinar by Larry Adam, Chief Investment Officer at Raymond James, for insights on the current landscape and the importance of long-term focus. At Voyager Wealth Advisors, we're here to provide steady guidance so you can focus on what truly matters.

We also want to welcome the newest member of our team, Sam Snow. Sam joined Voyager on April 1 and brings over a decade of experience helping clients navigate complex financial decisions. Before Voyager, he spent 11 years at JPMorgan as a top performer focused on delivering economic and market insights, advising on portfolio construction, and providing practice management solutions. We're lucky to have Sam on our team and very excited for you to meet him as we know he'll be a valuable resource.

As always, if you have questions about the market or your financial plan, we're here to help. Reach out anytime—we're in this together.

Risk and More

In this newsletter:

- Spotlight: Welcome, Sam Snow!
- Quarterly Coordinates Replay with Larry Adam
- Worthwhile Magazine's Latest Edition

Spotlight

Welcome, Sam Snow!

We're thrilled to welcome Sam Snow, CIMA®, to Voyager Wealth Advisors! With over a decade of experience in financial services – including 11 years at JPMorgan – Sam has worked closely with top financial advisory teams, providing expertise in investment strategy, portfolio construction, and market insights.



We've had our eye on Sam for years, knowing his deep experience and client-focused approach would be a perfect fit for Voyager. Given his significant role at JPMorgan, bringing him on board took time, but we couldn't be more excited to finally have him as part of our team.

Before JPMorgan, he built a strong foundation at Merrill Lynch and the Bank of New York, where he gained invaluable experience in hedge fund trading, internal wholesaling, and institutional asset management. Beyond his professional accomplishments, Sam is well-known and highly respected within the community, building strong relationships through his commitment to clients and his approachable nature.

A former professional lacrosse player, Sam brings the same discipline and drive to his work with clients. Originally from Bainbridge Island, WA, he now calls Utah home, where he enjoys skiing, golfing, and spending time with his wife, Paige, their daughter, Sadie, and their Labrador, Russell.

Please join us in giving Sam a warm welcome to the Voyager team!

Tax Planning for 2025



As we near the 2024 tax filing deadline, now is the perfect time to start planning for next year. If you're considering adjusting your withholdings, exploring tax-efficient strategies, or preparing for a significant tax event in 2025, reach out to your advisor. It's also a great time to connect with your CPA or tax professional to ensure a comprehensive approach. Proactive planning today can help you stay ahead and avoid surprises when filing next year.

Staying the Course Amid Market Volatility

As we enter a new quarter, recent market swings—driven in part by shifting tariff policies—have left many investors feeling uneasy. But while headlines can be loud, they rarely tell the whole story. Long-term success in investing, much like building a winning team, comes from consistency, strategy, and discipline—not reacting to short-term noise.

For a deeper look at the current market environment, we invite you to watch the replay of **Quarterly Coordinates with Larry Adam, Chief Investment Officer at Raymond James**. In this timely webinar, recorded April 3, Larry addresses recent volatility, explores the impact of tariff announcements on the economy and markets, and outlines the firm's investment playbook for 2025 and beyond.

[Watch the Replay Now](#)

Letter from the editor

Finding joy in the world is a challenge. It's a challenge because the world is so full of things that can distract us from what's truly important. It's a challenge because the world is so full of things that can make us feel like we're not enough. But it's also a challenge because the world is so full of things that can make us feel like we're part of something bigger. This season's Worthwhile Magazine explores ways to find connection and joy through activities ranging from social media to golf.

[Read Now](#)



Invite Your Child to the Next Review Meeting

When scheduling your next review meeting, be sure to invite your child. This meeting isn't about reviewing your finances but about building familiarity with our team. If a health issue arises, it's important that we know them and they know us, ensuring a smoother transition and support when needed.

[Schedule a Review Meeting with Your Advisor](#)

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