

summaries



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A PERSONAL REFLECTION AT 65 – WITH GRATITUDE, PERSPECTIVE, AND FORWARD MOMENTUM

As I approach my 65th birthday, I've taken time to reflect—not as a sign of slowing down, but as a moment of gratitude and renewed purpose. After more than 40 years in the wealth management profession, I can say with great conviction: I've never been more engaged, more energized, or more committed to the work we're doing together.

Over the decades, I've had the honor of helping individuals and families navigate not just the markets, but life itself—with all its complexity, uncertainty, and opportunity. The financial world has offered its share of trials, tribulations, and triumphs:

- The crash of 1987 tested investor resolve early in my career.
- The tech boom—and subsequent bust—of the late 1990s and early 2000s reminded us of the dangers of speculation.
- The tragic events of 9/11 and the ripple effects that followed taught us about resilience under pressure.
- The global financial crisis of 2008-09 challenged our assumptions and underscored the value of sound planning.
- More recently, a global pandemic, rising geopolitical tensions, inflationary waves, and rapid technological change have reshaped the landscape yet again.

Through it all, my guiding compass has never changed: to act with unwavering integrity, to put our clients' best interests at the center of every decision, and to be a steady hand no matter what storms may arise.

But if there is one thing I've learned through the decades, it's that this business—at its best—is not about transactions or trends. It's about trust. It's about people. And it's about relationships built over time, tested in moments of uncertainty, and strengthened by shared success.

Those relationships—with the clients, family and friends I've been privileged to serve—are what have made this journey truly meaningful. And they are part of the same foundation I've used to build a close-knit nuclear family at home and a deeply rooted community of friends. I have always believed in servant leadership—not as a concept, but as a way of life. Whether in my personal or professional world, I've found purpose in lifting others up, guiding with humility, and walking alongside those I care about.

In that spirit, I want to take a moment to recognize one of the most important chapters in this journey: assembling a team of remarkable professionals at Sigma Investment Counselors who share these values and bring them to life every single day.

local independent personal accessible
interactive creative local independent personal
knowledgeable thoughtful ethical experienced

Over the years, I've been deliberate in building a team that now numbers more than 20 dedicated individuals—each carefully selected not only for their expertise, but for their integrity, work ethic, and commitment to service. Together, we've created a collaborative, high-performing, client-first culture that I am incredibly proud of. Every member of our team contributes to the depth, strength, and continuity of the work we do.

And as for the road ahead? I'm not stepping back—I'm stepping forward (notwithstanding the shock of recently having received my Medicare card! ☺).

I remain fully engaged in the business, continuing to lead with passion, purpose, and an eye toward the future. I see enormous opportunity in the years to come—not just in markets, but in the lives we can impact through thoughtful planning, sound judgment, and a commitment to values that stand the test of time. Make no mistake - **LOVE** fuels that effort!

So I offer my heartfelt thanks for the trust, the partnership, and the relationships we've built together. It continues to be one of the greatest privileges of my life to serve family, friends and clients with whatever talents our Heavenly Father bestowed upon me.

With deep appreciation and full momentum,

Robert M. Bilkie, Jr., CFA
CEO

Dedicated to my wife of 42 years, Shari, my beautiful daughters Amanda, Ashley and Megan and, of course, my angelic grandchildren Ava, Natalie, Madisyn, Brooklyn, Robert and Emily.