

GOOD LIFE NEWSLETTER

March is a month of transition, and this issue reflects that balance—watching inflation and the recent tariff ruling, reconsidering where your cash belongs as CD rates shift, and simplifying retirement decisions. You'll also find a practical financial checklist, insights on the latest tax bill, and reminders that clarity and optimism still matter—even when the season keeps us guessing.



Margie's Motivation

"A pessimist is one who makes difficulties of his opportunities and an optimist is one who makes opportunities of his difficulties."

— Harry S. Truman

The Market Minute

Raise your hand if you remember when "inflation" was the number one issue in the economy.

Some of you are thinking, *remember it? It still is.* Fair. But it truly dominated in 2022, when pandemic stimulus and supply shocks collided. (The stimulus was likely the right move at the time, but there are no free lunches.) That summer, rising prices felt unavoidable. Groceries, gas, the quiet dread of flipping over the check at dinner. Inflation stopped being academic and started being personal.

Lately, and I've been talking about this regularly, I've been watching for signs that we could see another wave in 2026. Not a full reboot of 2022, but one of those sequels nobody asked for. Wages have held up. Consumers are still spending. Service prices remain sticky. The ingredients are there.

Then the script shifted.

By overturning tariffs enacted last year by Donald Trump, the Supreme Court of the United States may have removed one layer of upward price pressure. Tariffs are simply taxes on imported goods. When companies pay more to bring products into the country, those costs often filter into consumer prices. If those tariffs ease, that might help cool inflation at the margins.

And I emphasize *might*.

We're still concerned about inflation. Wage growth, energy prices, and resilient demand haven't disappeared. The broader pressure is still there.

Another variable worth watching: Now that the tariffs have been ruled invalid, we may see companies lining up with their hands out for refunds of what they paid going back to last year. For example, we are already seeing firms like FedEx pursue reimbursement. If meaningful cash flows back to corporate balance sheets, that is stimulative in its own way and remains a larger unknown.

But if you're looking for a silver lining, this ruling could turn out to be a small, unexpected gift — at least as it relates to price pressure. One inflationary lever may have just moved in the right direction. Not enough to declare victory, but enough to matter.



Anthony Gerbi



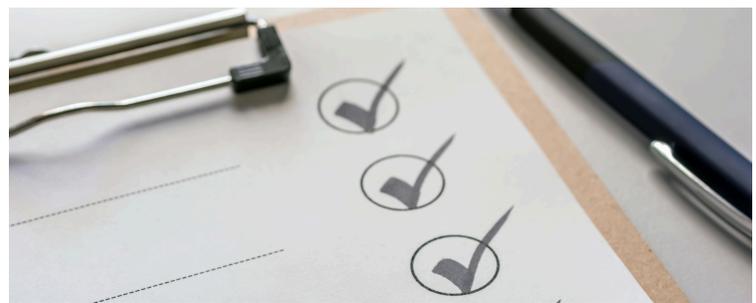
Jeff's Life Lesson



Keeping Life Simple

Life only gets more complex over time—but your financial life doesn't have to. In this month's blog, Jeff shares how coordinating pensions, Social Security, Medicare, and tax strategies under one trusted team can bring clarity, confidence, and less stress to your retirement.

[Read Here](#)



Your March Financial Checklist

- File your tax return or confirm your extension is in place
- Contact Stein Financial Group to review whether your tax withholding on distributions needs to be adjusted
- Send Stein Financial Group a copy of your completed tax return for a complimentary tax analysis
- Still want to reduce taxable income? Make a charitable donation or explore other deduction strategies before the end of the year

Our Monthly Pick

What the Supreme Court ruling against Trump tariffs means for your money

This article breaks down the U.S. Supreme Court's landmark decision striking down most of former President Trump's tariffs as beyond his legal authority, the economic fallout for consumers and businesses, and what it could mean for your money moving forward.



Amy's Adventures

March in Minnesota always feels like a negotiation. Some days hint at spring. Other days remind us winter is not quite done yet. But whenever the sidewalks are clear and the sun is out, I have been trying to get outside for a walk. And one thing that makes those walks even better? Podcasts. There is something about walking and listening that feels productive without being overwhelming. I learn something new, hear a different perspective, or simply enjoy good conversation, all while getting a little fresh air. Here are a few I have been enjoying lately:

Wiser Than Me

Julia Louis-Dreyfus sits down with remarkable women, many of them older and full of life experience, for funny and honest conversations about aging, growth, and the lessons that only come with time. It is thoughtful, warm, and often very funny. I love the way it celebrates wisdom at every stage of life.

Stuff You Should Know

Hosted by Josh Clark and Chuck Bryant, this podcast explores everything from everyday curiosities to major historical events. Each episode breaks down a topic in a way that is informative and easy to follow. It's the kind of podcast where you finish a walk and think, "Well, I didn't know that before."

A Bit of Optimism

Simon Sinek talks with guests about leadership, resilience, and finding light even when things feel uncertain. It is reflective without being heavy and pairs perfectly with a quiet neighborhood stroll.

If you have a favorite podcast I should try, I would love to hear it. March may still keep us guessing, but a good walk and a good conversation in your ears can make the season feel just a little lighter.

Q&A: Anthony Answers

CD rates are coming down. Should I still keep my money there?

Over the past couple of years, CDs paying 4–5% were a great place to park cash. They were safe and finally paid a meaningful return. For many people, that made a lot of sense.

Now, rates are starting to drift lower. While some CDs are still close to 4%, many banks are offering less—and those rates may continue to fall.

Before automatically renewing a CD, it's worth pausing and asking a few simple questions:

- How much of this cash will I truly need in the next 1–3 years?
- Is all of this money intended to stay risk-free, or is some of it long-term?
- What happens to my purchasing power if this money earns less than inflation?

For money you'll need soon—emergency savings, living expenses, or planned purchases—CDs and money market accounts can still make sense, even at lower rates. Safety and easy access matter most for those dollars.

But money that isn't needed for several years may deserve a different approach. As rates come down, keeping long-term money in cash can quietly limit growth over time.

The key isn't avoiding cash—it's making sure each dollar is doing the job it's meant to do. We're always happy to help you decide how your cash should be positioned.



Erin's Event Column

What the Tax Bill Could Mean for You: Understanding the Impact

MAR 17 12pm

RSVP

Social Security Planning: Timing, Tips, and Strategies That Pay Off

APR 15 12pm

What's New on YouTube

RMDs Made Simple: A Guide to Retirement Withdrawals 2026

Your Values, Your Life, Your Money: Aligning What Matters With How You Live

Power Points: Balancing Generosity & Financial Safety

Let's Connect!



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