

GOOD LIFE NEWSLETTER

February is about finding your footing as the year unfolds, and this issue of the *Good Life Newsletter* brings together perspective, planning, and connection. We explore patience in uncertain markets, the value of thoughtful conversation and listening, and how small, intentional choices can support long-term confidence. You'll also find guidance on retirement decisions, timely insights on current headlines, and a reminder that connection—both financial and personal—remains at the heart of everything we do.



Margie's Motivation

"Nobody can go back and start a new beginning, but anyone can start today and make a new ending."

— Maria Robinson

The Market Minute

The other night our TV remote quit working. It must have run out of batteries. You know how that goes. You press the button once. Nothing. So you press it again. Still nothing. Pretty soon you are mashing buttons like you are trying to wake the thing up by force.

While I went to go find some replacement AAs, my one-year-old grabbed the remote (as she loves to do) and started pressing buttons. She would press a button then look up to see if the TV lit up. When nothing happened, she didn't jam the buttons harder, she simply moved on to another toy. She loves it when the screen responds but she does not waste energy fighting a dead battery. A little lesson there.

Investing can feel the same way. When markets are quiet or uncertain, the instinct is to start pressing buttons just to feel like we are doing something. Right now, our view is that patience is a perfectly reasonable strategy. Not every moment calls for action and sometimes the best move is to hang tight and let the picture unfold on its own.

And yes, sometimes we hand the real remote to the one-year-old. It usually ends with her trying to rent a movie we did not ask for.



Anthony Gerbi



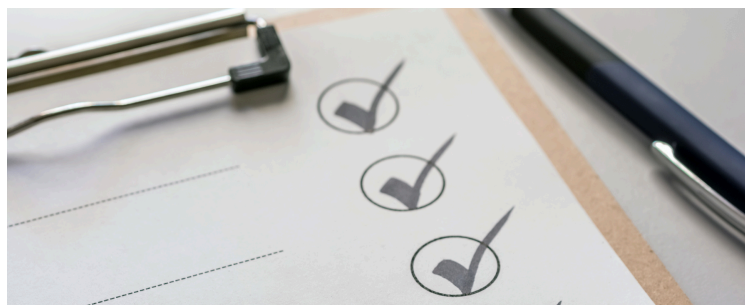
Jeff's Life Lesson



Why Talking and Listening Matter So Much

This month's blog reflects on how real conversation and listening have become increasingly rare—and why they matter more than ever, especially in uncertain times. Jeff shares why slowing down, asking better questions, and having meaningful dialogue can lead to clearer thinking, calmer decisions, and better long-term outcomes, both in life and in finances.

[Read Here](#)



Your February Financial Checklist

- Gather tax documents as they arrive (W-2s, 1099s, mortgage interest statements, and charitable donation receipts)
- Review last year's tax return for carry-forwards, deductions, or notes you don't want to overlook
- If you made Qualified Charitable Distributions (QCDs), be sure they're reported correctly on your tax return and use our QCD cheat sheet as a helpful guide

Our Monthly Pick

Another government shutdown is looming. This one could hit differently in the economy.

A possible federal government shutdown could delay some economic data and create short-term market uncertainty, but essential programs like Social Security and Medicare would continue, making it a reminder to stay focused on long-term planning rather than headlines.



Amy's Adventures

February is often a quiet, cold month, and this winter has felt especially heavy for many in our Twin Cities community. When times are difficult, it can be hard to know how to respond, but we are often reminded that care, generosity, and connection matter most.

At Amy's Adventures, adventure has always been about staying connected to our community and engaged with the world around us. This month, I have been thinking about a different kind of adventure. One rooted right here at home, focused on showing up for our neighbors and supporting the community we share.

Across the Twin Cities and the surrounding area, people have been coming together to donate food, funds, time, and resources to local nonprofits and community organizations. These groups are helping provide food, transportation, and other essential services to families who need extra support right now.

Here are a few ways to make giving back part of your February adventures:

- **Make donating a group activity** – Gather a few friends for a daytime shopping trip to pick up food or household essentials. Grab coffee or lunch together, then make a group drop-off.
- **Volunteer together** – Many organizations need help packing food boxes or sorting donations. Volunteering with a friend or family member turns service into a shared experience.
- **Gather with purpose** – Host a small potluck or coffee gathering and invite guests to bring an item to donate or contribute to a shared cause.

Giving back does not have to feel overwhelming. Often, it is about taking one thoughtful step together. However you choose to spend February, I hope it includes connection, care, and moments of purpose along the way.

Q&A: Amy Answers

I work for Hennepin County and plan to retire in a few years. Should I be changing my investments now?

We hear this question often from Hennepin County employees as retirement approaches. Many people assume that getting closer to retirement automatically means taking less risk, but the decision is less about age and more about how the money will be used.

Because many County employees have a pension, accounts like deferred compensation and healthcare savings often play a different role than they would for someone without guaranteed income. That steady pension can change how much risk is appropriate.

When deciding whether adjustments make sense, a few questions matter most:

- When will you start using this money?
- How much of your expenses will your pension and Social Security cover?
- How comfortable are you with market ups and downs?

For most people, the answer isn't a major shift all at once. It's about gradual adjustments—keeping money needed sooner more stable while allowing long-term funds to keep growing. **The goal isn't avoiding risk entirely, but aligning investments with their purpose. If you have questions about whether changes are needed, we are here to help.**



Erin's Event Column

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

FEB 4 12pm

RSVP

State of the Markets 2026

FEB 26 12pm

What's New on YouTube

2026 Kick-Off: A Fresh Start for a Confident Year Ahead (Webinar Replay).

Power Points: A Big New Tax Deduction for Anyone Over 65 (Starting This Year).

Let's Connect!



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