

# GOOD LIFE NEWSLETTER

This month's newsletter highlights how small, everyday expenses can quietly add up and what that signals about broader inflation trends. You'll also find guidance on making the most of your tax return, evaluating retirement account options, and gaining perspective in uncertain times. Plus, explore timely insights on Social Security strategies and simple ways to stay proactive with your financial plan.



## Margie's Motivation

*"You can't build a reputation on what you are going to do."*

— Henry Ford

## The Market Minute

Did you know Netflix is raising prices again?

If I asked you what you are paying for it right now, most people would not be able to tell you. It just hits the credit card every month and fades into the background.

Just in case you are wondering, here are the new prices:

\$8.99 per month with ads

\$19.99 per month standard

\$26.99 per month premium

None of those numbers are shocking on their own, but they are meaningfully higher than where they used to be.

And Netflix is not unique here. Most people have a handful of subscriptions now, I know I do, and almost all of them have quietly crept up in price over time. A dollar here, two dollars there, spread out enough that you don't really notice it happening.

What is happening underneath, though, is the more important piece. As the situation in Iran develops and oil prices continue to move and increase, you are likely going to hear the word inflation come up more often again. Not all at once, but gradually. Higher energy costs do not stay isolated. They work through transportation, production, and operating costs, and eventually show up in the prices companies charge. By the time it reaches something like Netflix, it does not feel connected to oil or geopolitics anymore. It just feels like things are getting a little more expensive. But it is the same process.

And if you start noticing it in more places, that is not random. It is how inflation tends to show up. And that is a key insight into the real damage potential of the situation with Iran. If this drags on, you could see growth slowing at the same time inflation starts to move higher. That puts the Federal Reserve in a difficult position, where instead of supporting growth, they may have to keep rates higher, or even raise them, to keep inflation in check. That combination increases the risk of a recession over time. None of this is certain, but if there is one thing that tends to stick in environments like this, it is price pressure. And that is unlikely to go away anytime soon.



**Anthony Gerbi**



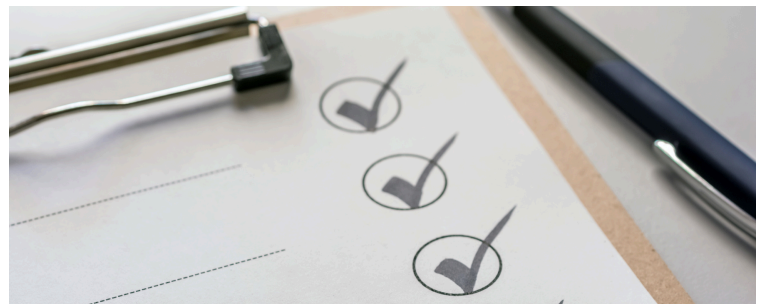
## Jeff's Life Lesson



## The Importance of Perspective

Feeling overwhelmed by everything happening in the world? This month, Jeff offers a simple but powerful reminder of how gaining perspective can help you stay grounded and make thoughtful decisions.

[Read Here](#)



## Your April Financial Checklist

- Decide what to do with your tax refund (if you got one) *Hint: You don't have to spend it - ask us about how you can revisit it for future growth*
- Instead of a refund, did you have to pay in? Let's take a look at your tax withholding to see if we can avoid that in the future
- Revisit your retirement contribution strategy for the year (IRA, 401(k), etc.)
- Send Stein Financial Group a copy of your completed tax return for a complimentary tax analysis!

## Our Monthly Pick

### Netflix raises prices across all streaming plans

Netflix is raising subscription prices on all of its U.S. streaming plans again, marking its second price increase in just over a year as the ad-supported, standard, and premium tiers all see higher monthly costs.



## Amy's Adventures

### Spots Worth the Wait This Summer

There's something about this time of year in Minnesota that just feels different. The days are longer, the weather is warming up, and everyone is ready to be outside again. I recently asked around for those must visit spots that only open for the warmer months, and a few kept coming up that I have not been to yet. So, I am making it my goal to change that this summer. If you have been to any of these, I would love to hear what you think and what I should order.

#### **Connie's Creamy Cone** (St. Paul)

Already open for the season, this spot seems to be a true sign that summer has arrived. People rave about the portions and the classic feel, so this is first on my list.

#### **The Drive In Restaurant** (Taylor Falls)

This one typically opens in mid-April. I am planning to make a day of it with a drive along the St. Croix River and stopping here for a no-frills cheeseburger and fries. Then I'll make my way to Franconia Sculpture Park, which is always one of my favorite things to do, and I highlighted it last summer.

#### **Peppermint Twist** (Delano)

This small town seasonal spot is known for classic drive-in food, soft serve ice cream, and a huge menu of shakes and malts. It is the kind of place families return to year after year once it reopens in May. From what I have heard, it is worth the wait and part of what makes summer feel like summer.

These are officially at the top of my list, so if you have a favorite, let me know before I go.

## Q&A: Amy Answers

### ***What should I do with my employer-sponsored retirement plan when I retire, leave it or move it?***

We hear this question often as people approach retirement. Once you leave your employer, your retirement account doesn't have to stay where it is, but many people aren't sure what the advantage of moving it would be.

While every situation is different, there are a few reasons why rolling an account into an IRA is often worth considering:

- **Simplification** - Combining accounts can make it easier to track investments, manage withdrawals, and keep everything aligned.
- **More investment flexibility** - Employer plans can be limited. Outside of the plan, you have access to a wider range of options.
- **Greater control over withdrawals** - When accounts are in one place, it's easier to coordinate where income comes from, allowing for more thoughtful decisions each time you take money, rather than pulling from the same account by default.
- **More planning opportunities over time** - IRAs can allow for strategies that may not be available in employer plans, such as Qualified Charitable Distributions (QCDs), which can help reduce taxes later in retirement.

Leaving money in a plan can still make sense in some cases. But as retirement approaches, it's worth making sure the account is positioned in a way that supports how you'll actually use it, not just where it's always been.

If you have questions about whether it makes sense to move your account, we're happy to walk through your situation and help you think it through.



## Erin's Event Column

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

APR 15 12pm

**RSVP**

## What's New on YouTube

[Webinar Replay: What the Tax Bill Could Mean for You](#)

[Power Points: Is the AI Boom the Next Dot-Com Bubble?](#)

[Power Points: The Hidden Medicare Premium Rule That Could Cost You](#)

### **Let's Connect!**



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