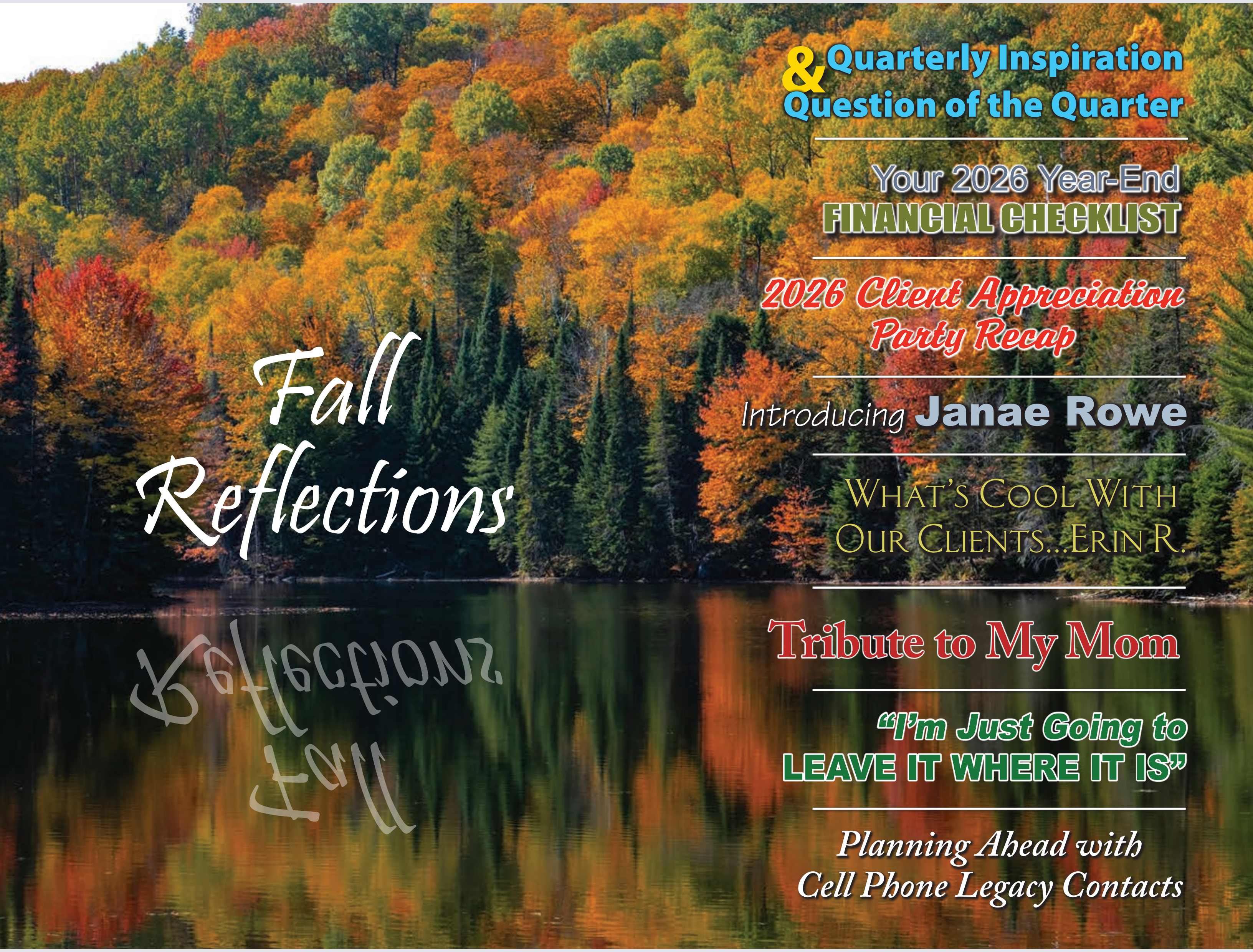
VOLUME 127

the envisionary

FALL 2026 EDITION



Fall Reflections

& Quarterly Inspiration
Question of the Quarter

Your 2026 Year-End FINANCIAL CHECKLIST

2026 Client Appreciation Party Recap

Introducing Janae Rowe

What's Cool With Our Clients...Erin R.

Tribute to My Mom

"I'm Just Going to LEAVE IT WHERE IT IS"

Planning Ahead with Cell Phone Legacy Contacts

EST. 1993

LEE STOERZINGER
— WEALTH MANAGEMENT —

www.leestoerzinger.com 651-578-1600 advice@leestoerzinger.com

FALL Welcome!

Autumn shows us how beautiful it is to let things go.

It's often a time for appreciation and looking forward. In this edition, we'll certainly be doing that, while also looking back and reflecting. We have a lot to look forward to for the future of our clients and our practice. We're grateful we could express some of our appreciation to those who attended our August Client event. Don't miss the year-end checklist enclosed in this edition and have a great season of gratitude!

Thank you.

Lee Stoerzinger, CFP®
President

YOUR ENVISIONARY GUIDE

Quarterly Inspiration & Question of the Quarter

Quarterly Inspiration: "The Trip"

an excerpt from Lee's book,
On the Back Burner

The Trip

After many years, Allison finally convinced Steve to go on a mission trip to Africa with some friends. She knew it would be good to get out of their comfort zones. He didn't want to go. He felt they had a good life, and he felt no need to travel to the Third World. He knew nothing about Africa, and didn't really care to.

The next thing Steve knew, he was 6,000 miles from home, in an old Land Rover, on the way to a village. They saw nothing but poverty along the way, yet people smiled and waved. When they reached the village where they spent the next few days, they couldn't believe how gracious everyone was in the midst of nothing. They were always singing and working together and often praying. One night, the locals had a special dinner in honor of their guests and gave them their only chicken. Steve didn't really join in, feeling uneasy with the food, their living conditions, and the overall state of affairs. The villagers took note.

On the last day, before they packed up, Steve spent some time with one of the village elders, helping him with some work. When the time was right, Steve asked him a question. He said, "How can you stand being so poor?" The man stepped back slowly, rubbed his head, and said, "Sir, we are not poor, we just don't have any money." And after a long pause, he said, "As a matter of fact, I was wondering the same thing about you."

GIVE POWER
TO YOUR JOURNEY®

Question of the Quarter

Have you ever thought of money as being spiritual? Not religious, but more about life's meaning, how money plays a part, and why you are here? We believe it can be summed up in a word; legacy. Living in the moment but also having a greater understanding of our true mark on this world can be very powerful.

How is money spiritual to you?

Your 2026 Year-End FINANCIAL CHECKLIST

Written by: Lee Stoerzinger, CFP®

As the leaves begin to turn, it's a good time to pause and take a fresh look at your financial picture. A year-end review can help you celebrate progress, spot opportunities before December 31, and begin the new year with greater clarity. To help you get started, we've included a brief checklist of items that may be worth considering in this season:

✓ **Complete Any Required Minimum Distributions:** If you are subject to Required Minimum Distributions from an IRA or retirement plan, make sure your 2026 distribution is scheduled in December. Under current IRS guidance, RMDs start for original account owners at age 73, if you were born from 1951 through 1959. If you were born in 1960 or later, the starting age increases to 75. Your first RMD is typically due by April 1 of the year after you reach the applicable age, and annual distributions after that are due by December 31. **However, to ensure we can accurately and carefully process your RMD requests before the end of year deadline, please get in touch by December 1st, 2026.**

✓ **Maximize Retirement Contributions Where Appropriate:** If you are still working, we can review whether you are on track with your 401(k), 403(b), IRA, or other retirement contributions. In 2026, the employee contribution limit for many workplace retirement plans is $24,500, and the IRA contribution limit is $7,500, with additional catch-up opportunities for eligible savers.

✓ **Check Your Emergency Fund:** A modest cash reserve can provide comfort when life brings the unexpected. If your balance has dipped, or if your monthly expenses have increased, consider whether your emergency fund still reflects your current needs. If your cash reserves are very healthy, consider putting your money to work for you. We can discuss a contribution and make sure you aren't exceeding any year-end contribution limits.

✓ **Revisit Gifting and Charitable Giving:** Year-end can be a natural time to think about generosity. For 2026, the annual gift tax exclusion is $19,000 per recipient, and charitable gifts may also play a role in tax planning. Consider whether cash gifts, appreciated securities, donor-advised fund contributions, or IRA-based charitable giving may make sense for your situation.

✓ **Update Beneficiaries and Estate Documents:** Review beneficiary designations on accounts and revisit your will, trust, powers of attorney, and healthcare directives, especially if your family, assets, or wishes have changed.

If you have questions about any of these items or how they may fit into your own financial plan, please give us a call. This fall and every day, we are here to help!

Introducing Janae Rowe

Written by: Nicole Ford

We are excited to welcome Janae Rowe as the Marketing Director at Lee Stoerzinger Wealth Management!

Janae's background includes six years of marketing within the financial industry and ten years in marketing. She earned her Bachelor of Fine Arts degree from MIU and has built a career centered on helping organizations strengthen their brands while developing relationships. Janae was at an independent broker-dealer, but her entrepreneurial spirit led her to find a place here at our office where she can be her true creative self!

As the Marketing Director, she will develop new marketing strategies, strengthen communications from our team, and lead client touchpoints and events. She looks forward to working with our team to deepen the relationships and trust we have with our wonderful clients and community.

Janae currently lives in the greater Phoenix area in Arizona. Outside of work, Janae and her family like to travel or go swimming together. She also enjoys mentoring women who are starting a new business.

Growing up, Janae helped her parents run a youth group in her small Midwest town, giving local teens a safe space to come together and have fun. Those experiences helped shape her views on hospitality and showed her that by creating a welcoming space and having a willing heart, she can help people feel seen and included.

We are honored and thrilled to have Janae on the team!

2026 Client Appreciation Party Recap

Written by: Lee Stoerzinger, CFP®

What a night! We're still smiling as we look back on a wonderful August evening spent aboard the Majestic Star with so many of our favorite people. Each year, our client appreciation events give us a special opportunity to step outside the rhythm of regular meetings and simply enjoy time together.

We're grateful for the trust you place in our team, for the friendships that have grown over the years, and for the chance to celebrate the people who make this work so meaningful. Between the river breeze, the warm summer light, and the easygoing atmosphere on board, it was a memorable evening from start to finish. Thank you to everyone who joined us - and thank you to all our clients for allowing us to be part of your journey.

Zane

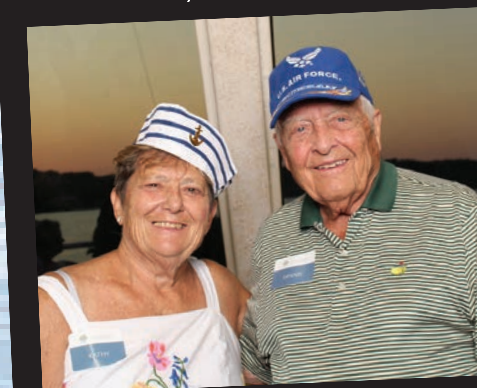

Burt B. and Jodi A.


Mark and Shannon T.


Bruce and Patty T.

2026 Client Appreciation


Tony and Veronica W.


Kathy A. and Dennis B.


Barb and Ed H.


Patty B. and Kathy W.

2026 Client Appreciation

What's Cool With Our Clients

Up-and-Coming Professional, Craftsperson, and Investor: ERIN R.

Written by: Janae Rowe, Marketing Director

At the jewelry shop where Erin R. works, a repair can begin as something small. A worn prong, a ring that no longer fits, or a necklace that won't clasp. Then comes the careful work of transformation. She enjoys the process of taking something broken and helping to make it whole again, and the big smile on a client's face after they get it back.

At 19, Erin is doing something many people don't think about until much later: she is already investing. But being one of Lee Stoerzinger Wealth Management's youngest investing clients isn't the only cool thing she's doing. She's also starting on an unexpected career path in goldsmithing. When I sat down with Erin, it was intriguing to hear how much she appreciates the artistry and the family history each piece can hold.

> *"There's so much sentimental attachment people have to jewelry. It's a lasting piece. It means something. Like my grandmother's ring; I feel a special energy when I wear it."*

Her work has become one part of her larger story: a young, creative woman learning a trade, earning her own money, and making confident choices about what comes next.

Early Memories of Earning Money

Erin's relationship with money began in thoughtful ways. It started with chore money earned at home - the kind that teaches the connection between effort and reward. Like most kids, she would save up for one thing she really wanted and then spend it all.

Then at 14, one of her first paychecks surprised her. As her first real job outside the home, the amount felt bigger than expected: "I remember when I got my first paycheck, it was a lot more than I was expecting. I went on a shopping spree at the thrift store, but I didn't spend it all."

The Decision to Start

Since graduating from high school, she has started thinking more intentionally about where her money should go. Two people helped make investing feel possible for Erin: her high school economics teacher and her dad. During senior year, her teacher encouraged students to begin saving and investing early, even if they did not feel perfectly ready. Erin shared from her own experience, "Everything's scary at the beginning. Sometimes you just have to push yourself to start, because once you start, it's not nearly as scary as it seems."

Erin remembers our team as kind and welcoming, especially when she had questions. Automated retirement contributions also make consistency easier for her. The lesson she's learning is that she doesn't have to become a financial expert. She can lean on a financial advisor. Begin with help, ask what she needs to ask, and build from there.

Being Paid to Learn

Like many people her age, Erin started college after high school because it seemed like the expected next step. When it didn't end up being the right fit, she followed her intuition to her own path. Now at the jewelry store, she is learning from two experienced goldsmiths.

> *"Being paid to learn is a better fit for me than paying to learn. I know that path isn't possible for every career, but I'm really grateful I found it."*

In addition to investing, Erin is saving for two things. She's saving to travel while she is young and is putting aside money for a newer car. Erin says she tends to stand out among her peers when it comes to financial confidence. Her advice to younger people is simple: start small. Save something. Do not spend every dollar the moment you have it. She also realized that some of her peers might not be investing because of their outlook on it.

> *"Investing felt risky at first, but I think people my age sometimes picture it as scarier than it really is. Once you learn a little and start small, it feels a lot more doable."*

Looking Ahead

When Erin imagines the next few years, she does not pretend to have every detail mapped out. She is enjoying working, wants to keep learning, hopes to travel, and wants to be adaptable for the future. She knows part of being adaptable is having financial independence and walking the road less traveled. She shared, "Don't just do what everyone else is doing. There's more than one path, and sometimes doing something different is a sign you're on the right one."

At 19, Erin R. is still coming into her own. But she is already discovering what real confidence looks like; not having every answer but being willing to begin. In the small financial choices she is making now, she is building something lasting for the person she is becoming. We could all learn a little something from Erin!

Tribute to My Mom

Written by: Lee Stoerzinger, CFP®

Have you ever met my mom? If you have, you probably never forgot it. She was one of a kind. On May 6th, 2026, she passed on from this life, and I thought it would be fitting to share a bit about her journey, celebrate her legacy, and share the influence she directly had on my life. Mary Gayle Fontaine, or "Gayle" as they called her, was a simple and giving soul, who was a master at living in the present. If you ever spent time with her, you quickly learned that she was truly interested in what was going on with YOU. For real. You could find yourself visiting with her for hours and always leave "better" than you were before.

We may all have stories about someone in our life which has affected us deeply. What I wish to share about "Gayle" is that for whatever reason, she encountered health challenges that, in my opinion, were beyond what any one person should have to endure in this life. However, this is not the most important part of the story. What is most amazing is that she never complained, and with quiet grace, she embraced each new day, looking at what she needed to do to move forward. Oh, and she always had a smile on her face. If there truly is something known as redemptive suffering, this was her spiritual blessing.

My mom leaves a legacy which will live on in the hearts and lives of many, not only through family and friends, but in life meaning. And after all, isn't that why we're here? She taught us that no matter how messy life can be, there is always a bright side. That, putting your heart out there unconditionally, and believing in the goodness of others is better than being cynical. And when life sometimes becomes too much to stand, then kneel.

I remember when I was in high school, we were in a deep talk one day and my mom shared with me that she thought I was here in this world to do something special. (At the time, I remember thinking that's what all moms say. Lol). Not long before she passed I had brought up that discussion to her and asked if she remembered the conversation. She said yes. I shared that I wondered when it was that I was going to do what she had shared. She looked at me and said, "what do you mean, you already did." With tears in my eyes, and in that moment, I understood that the message was not about me being special, but the true power that comes in knowing there is someone in your life who believes in you wholeheartedly, no matter what, right where you are on the path that you're on.

After mom passed, we went through her place and were determining what to do with her worldly possessions, etc. One thing that was there was a sealed bin, which included every issue of this newsletter that I have ever written, going back over three decades. It was quite a humbling moment, and I'm grateful.

We all have times in our lives where significant events cause us to reflect and ponder what it's all about. One of the things I have been thinking about lately is "True Wealth." They say the definition is; all the things that money can't buy, and death can't take away. My mom understood this wholeheartedly, and this is the legacy she leaves for all who were fortunate enough to have known her. We rejoice that she is now free and can dance on the wind.

"I'm Just Going to LEAVE IT WHERE IT IS"

Written by: Lee Stoerzinger, CFP®

Every so often, I hear a version of the same sentence: "I'm just going to leave it where it is."

Usually, this is said about an old 401(k), 403(b), employer plan, stock purchase account, or some other piece of a financial life that is sitting off to the side. On the surface, it sounds reasonable. It feels safe, diversified. It feels like not making a decision is somehow the most conservative decision.

But here is the real talk: sometimes "leaving it where it is" is not a plan. It is just a place. A place where there may not be anyone *actively* looking out for your full financial picture.

Seeing the Whole Picture

True financial planning is not simply about owning investments. It is about understanding how all the pieces work together. Income, expenses, cash flow, taxes, distribution timing, risk tolerance, retirement accounts, taxable accounts, stock purchase plans, legacy intentions, and the emotional side of money all matter. When we only see part of the picture, we can still offer guidance, but we are being asked to diagnose the whole situation with only half the information.

Imagine going to two doctors with the same health concern and saying, "I would like both of you to solve this, but I'm only going to give each of you half of my medical history and half of my symptoms." You may end up with two smart people trying hard, but neither one can fully see what is happening. Financial planning can work the same way. Multiple accounts in multiple places may feel like diversification, but if no one is coordinating the strategy, it can create blind spots.

Old Accounts Still Need a Plan

This is especially true with old employer plans. Many 401(k) and 403(b) plans are useful vehicles, but they can also be limited in investment choices, rebalancing flexibility, distribution planning, tax coordination, and ongoing oversight. Target-date funds may serve a purpose, but they do not know your full story. They do not know your spending needs, your tax bracket, your family dynamics, your charitable goals, or what keeps you up at night.

My philosophy is rooted in holistic planning; we want to understand the big picture so we can help manage the moving parts with intention. That does not mean every account should always be rolled over... But that decision should be evaluated, not assumed. The difference is important.

When we can see and manage the full financial picture, we can better coordinate for you. We can also make things easier for your family someday. A well-organized financial life under one roof can be part of the legacy you leave behind.

How Much of My Effort is Involved in a Rollover?

The rollover process itself is often simpler than people expect. In many cases, it starts with a conversation with us, us helping you locate the correct form, and a phone call we facilitate and get on the line with you. Just get in touch with us to kick off the process.

The goal is not to complicate your life. The goal is to bring clarity to it. Because ultimately, this is not about moving money for the sake of moving money. It is about giving every dollar a job, every account a purpose, and every decision a place inside your bigger story. That is where real planning begins and that is where I believe we can serve you best.

And that's that.

Planning Ahead with Cell Phone Legacy Contacts

Written by: Janae Rowe

If you suddenly became hospitalized, would you want your spouse or family to have a key to your house – or would you leave them locked out? We ask this question to invite you to consider whether your cell phone is a vital piece of your property that your family may need access to in an emergency.

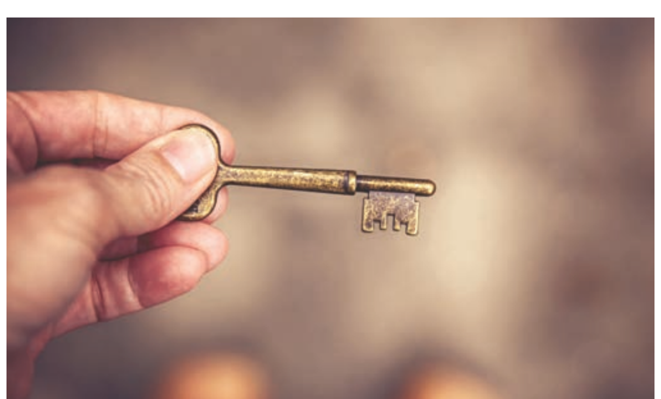
Modern Problems, Modern Solutions

Cell phones have become a larger part of how we access the digital world and what we own and manage inside of it. In the unfortunate event that you became incapacitated, could your spouse or family access your cell phone to get vital information?

We all have many megabytes worth of information on our phones; it helps if the people who matter most can access it. Both Apple and Google have prepared easy to implement, secure solutions. This may be a tool you never use, but your family will thank you for not locking them out in a critical situation.

Apple Legacy Contact

This feature on Mac and iPhone lets you name one or more trusted people who can request access to certain data in your Apple Account, such as photos, messages, notes, files, and device backups. It does not provide access to passwords, payment information, passkeys, or purchased media subscriptions.



How to Sign Up:

1. On an iPhone or iPad, open Settings, tap your name, then select Sign-In & Security and Legacy Contact.
2. Tap Add Legacy Contact, choose the person you trust, and share the access key with them.
3. On a Mac computer, go to System Settings, select your name, then Sign-In & Security and Legacy Contact.

Google Inactive Account Manager

This feature on Google and Android devices lets you decide what should happen to parts of your Google Account if it becomes inactive for a set period of time. You can choose trusted contacts to notify, decide which data they may receive, and whether the account should be deleted.

How to Sign Up:

1. Sign in to your Google Account and navigate to the Inactive Account Manager page.
2. Choose how long Google should wait before considering the account inactive.
3. Then add a phone number and backup email for alerts, select trusted contacts, and the data they may receive. Review and turn on the plan.

Lee Stoerzinger
Wealth Management

940 Inwood Avenue N. | Oakdale, MN 55128
Tel: 651-578-1600 | E: advice@leestoerzinger.com

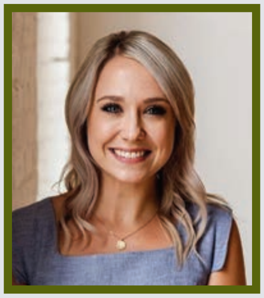
PRSRT STD
U.S. POSTAGE
PAID
MAIL U.S.A.

Lee Stoerzinger, CFP®
Founder & President

Lee Stoerzinger
Wealth Management

Brandon Bailey, BFA™, CRPC™
Associate

Evan Tomaro, BFA™
Client Relationship Manager



Nicole Ford, BFA™
Director of Operations

Janae Rowe
Marketing Director

Since 1993, the team at Lee Stoerzinger Wealth Management has been helping individuals and families plan for what matters most. Through the unique approach of merging personal values with financial goals, Lee and his team create customized wealth management solutions that are meaningful, comprehensive and designed for optimization.