

# the visionary

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LEE STOERZINGER  
— WEALTH MANAGEMENT —

# Spring WELCOME

Happy Spring, 2026

As you read this, I am just returning from three months working in Arizona again this year. It was very productive, and I am truly grateful for the opportunity to spend time with our clients and home office folks in the Southwest. Plus, I did have the chance to get out and do what I love most, hiking some of the most beautiful trails in the country. It's good to be back and I look forward to a great Spring in MN.

This quarter, we provide an intentional blend of the old and the new related to investing strategy, dollar cost averaging and direct indexing. In addition, we also cover something near and dear to us, developing relationships with your extended family as we discover the meaning of true legacy. Finally, we present a surprise related to our staff and the new goings-on in their lives. Big congratulations are in order!

In closing, it's tax season and this is always a busy time for us and our clients. Please know that we are fully available to help with planning and are happy to work directly with your tax consultants to provide the opportunity for optimized wealth management.

Until next quarter.

All my best!

*Lee Stoerzinger, CFP®*  
President

## YOUR ENVISIONARY GUIDE

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# Quarterly Inspiration & Question of the Quarter

## Quarterly Inspiration: "For living..."

*a poetry excerpt from Lee's book,  
On the Back Burner*

### "For living..."

Johnny has been sick since he was nine months old. He is now seven, and has been through many surgeries. His mom is home with him full time. It has been stressful on the whole family, including his other two siblings.

It's an interesting thing about Johnny: While he is the one who has to suffer, he never seems to be affected by misfortune. For example, when the family is stuck in traffic and others are complaining, Johnny enjoys looking at all the cool cars. When there is "nothing to eat" in the house, he encourages everyone to sit down at the table together and have peanut butter sandwiches. And when rain disrupts the family's plans, he talks about the grass and how happy the farmers must be.

Some people look at Johnny and feel sorry for what he's been through. He's used to it. In fact, he is often confused by their concern for him. Actually, Johnny has been given special gifts. While he has endured trials few could handle, they contain hidden blessings. You see, this world and its distractions have never separated him from time. He lives in the moment because he doesn't know anything different. Oh, there are tough days, physically. On those days Johnny retreats upstairs to his room, where his favorite saying hangs crookedly on the door, "When life becomes too much to stand ... kneel."



**GIVE POWER**  
TO YOUR JOURNEY

## Question of the Quarter

How do you believe that truly "living in the present" will affect your legacy?

# Spring Babies Are Blooming!

This spring, we're celebrating two very special additions to our team families. Joyce and Nicole recently welcomed beautiful baby girls, and we're so excited to share their joyful news and growing families with you.

## Joyce Osaile

On November 24th, my husband Sam and I stepped into a new chapter of our lives — becoming parents to our sweet daughter, Vaniah Eden Osaile. We are completely in love and so excited for this parenting journey together.

Vaniah is already surrounded by so much love, especially with my big extended family — she's already spoiled! She has many nicknames, but I call her "Burrito," because she loves being all snug and wrapped up like one during her naps.

She's the happiest when she's smiling, cuddling, or drifting off into one of her long naps. Watching her grow and change in such a short time has been fascinating. Becoming a mother has been an adjustment in so many ways, but her smiles make it all worth it. I look forward to seeing more of her milestones.



## Nicole Ford

We're excited to share a little personal update from our family! In January, my husband Tom and I welcomed our second baby girl, Scarlett Mae Ford, through IVF. She arrived weighing a healthy 9 pounds, 3 ounces, and completely stole our hearts from the start.

After a long and meaningful journey, we feel incredibly blessed to now have two beautiful little girls. Scarlett loves snuggling up with us—and especially with her big sister, Hali. Hali has embraced her new role with so much love, always checking on Scarlett and talking about her with pride.

We're beyond grateful and so excited to watch these two grow up side by side. Thank you for sharing in our joy!



Vaniah



Scarlett

# Direct Indexing

Written by: Lee Stoerzinger, CFP®

There is an investment concept that has been around for many years, but as of late, has been increasingly brought up in conversation and use. It is called direct indexing, and we wanted to share not only how it works, but why it can be valuable in certain situations; mainly for those who hold concentrated publicly traded stock positions with a low cost-basis.

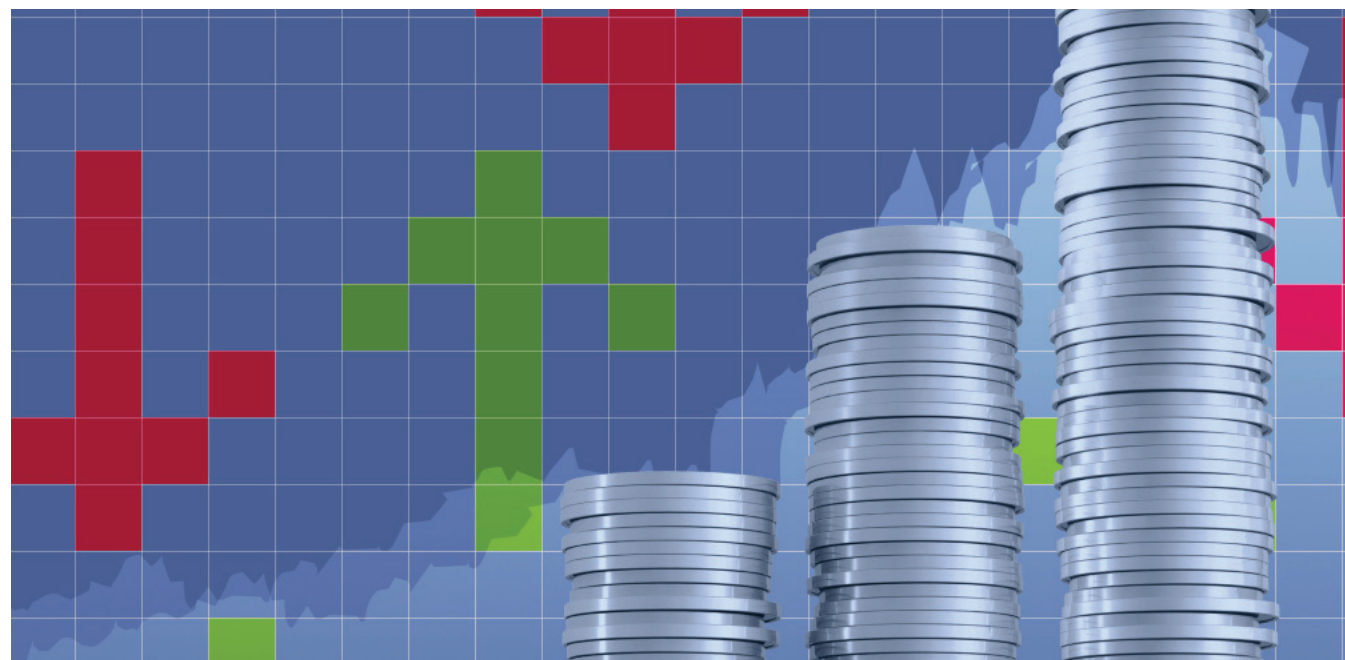
So, let's say Mrs. Client has \$1,000,000 of a stock that was purchased over many years. During that time, she invested a total of \$250,000 and that is her cost basis. If she sold the shares today, she would have a taxable gain of \$750,000. Ouch! In addition, this represents a large amount of her assets, and she would like to diversify some of this concentration risk away. She would also like to invest for income in retirement. Direct indexing is something that could provide significant value in this situation. Here's how it works.

Mrs. Client opens a brokerage account and transfers her shares into it. She also provides some cash on hand for investment purposes. Let's say \$250,000. We then seek an investment goal for diversification such as the S&P 500, or other type of market objective. The custodian then

invests the cash in a portion of that index which doesn't buy every holding but provides enough diversification to be representative of the overall index. For example, we may buy 150 companies in the S&P. Over a period, such as monthly, weekly or even daily, losses in the portfolio are harvested, and during that period, the shares of stock are sold to match to losses, thereby achieving two objectives: diversifying the portfolio and doing it with little or no tax liability on the stock sales.

Recent advances in technology have reduced costs and simplified the processes available in direct indexing, making it available to larger audiences. There are many folks out there that have accumulated large amounts of single positions and look to diversify over time, especially as they reach retirement. This may be a good tool to re-direct some of that wealth into different and more diversified strategies, all in a tax-efficient manner.

This article represents a basic illustration of direct indexing and the opportunity for its use. There are other advanced uses that can be used, and additional details that are beyond the scope of this article.



# The 20-Minute Ask Anything Session

Written by: Lee Stoerzinger, CFP®

Quite often, we receive calls from clients asking us about the financial needs of people important to them in their life. Maybe you're having dinner with a friend, and they are evaluating the moving parts heading into retirement. Or, what if someone is processing through the changing care needs of aging parents? As we go about our lives, we interact with many different people. And while we may not always talk directly about money, we often engage in topics that are related to it. Sometimes people have quick questions to get them through, and others don't know where to begin. We just wanted to let you know that we are available to help when these situations arise.

If you know someone that could benefit from a sounding board, insight, or just has a few questions related to their wealth management, we are happy to take the time to offer a complimentary session with them. No strings attached in any way. It's what we do, and if they are important to you, they are important to us. Thank you.



# Creating That **TRUE LEGACY**

Written by: Lee Stoerzinger, CFP®

**R**ecent studies and reports from the financial industry show that there will be trillions of dollars passing to the next generation in the coming years and decades. This you may know. They also show that just 19% of those children investors use their parent's financial professional. This is very interesting to us. Let's dig into this a little deeper.

At first glance, the discussion of transferring wealth to the next generation can be complex. We get it. We see all types of different scenarios in the people we work with, and as many reasons for those decisions. Some folks were brought up in an atmosphere where "we don't talk about money". Others may have complexities that make it difficult. Heck, some people may not know how to successfully initiate the discussion. These are all understandable discussion items, but we don't believe they really contribute to the topic at hand. It's not on you. What is in fact the most important piece in the opening paragraph is that our industry has not done a very good job of developing relationships beyond that of their existing clients. The data shows it.

With that said. When we think about true wealth management, it should encompass not only our needs while we are here, and sharing what is most important to us, but

also how we want things managed after we are gone. This includes the process of transferring funds to the children, and how they plan for their personal needs. With the complexities of the financial world and all it entails, there are often wealth management firms involved in this process. If there is not a strong relationship on both sides, in our opinion, the opportunity for maximum results is limited.

First, we are grateful for so many of our clients introducing us to their children, grandchildren and extended families at large, as they are the most important people in your lives. Second, we understand that multi-generational planning is a key ingredient in successful wealth management. Finally, our firm is fully engaged and ready to provide our clients with the opportunity to fully maximize all matters related to these processes. This includes not only technical expertise on all levels, but also intentional staffing and ability to merge varying emotional and intellectual insights relating to money.

We want to meet with you and those people in your life that you consider your legacy. Let's allow you to share your story, break through anything that has been holding back maximum success in your family relating to money, and build a solid foundation for your legacy and those that come after you. We're ready for you. Give us a call.

*“ If there is not a strong relationship on both sides, in our opinion, the opportunity for maximum results is limited. ”*

# DOLLAR-COST AVERAGING

## *Revisited*

Written by: Lee Stoerzinger, CFP®

When we look at the world of investing today, compared to, let's say 30 years ago, the advancements in technology have been truly amazing. We have information at our fingertips 24 hours a day, unbelievable trading capabilities, exchange traded funds, etc. When I first started, mutual funds published their prices in their prospectus once per year. Combining the old with the new, and as it relates to investing strategy itself, there are a few tried and true things that, along the way, have become timeless building blocks for successful wealth management. Buy low and sell high, diversify, re-invest dividends, time in the market, not timing the market, etc. One tool we wish to focus on in this article is something called dollar-cost averaging.

So, what is dollar-cost averaging? It is simply a process of investing a set amount of money at regular intervals, attempting to take advantage of price fluctuations in the market. For example, as the chart below illustrates, we take a set amount of \$100 per month and invest it in our hypothetical fund. While the amount we put in each month is the same, the share price and amount of shares we purchase fluctuates. When prices are lower, we accumulate more shares, and when they are higher, we get less. However, over time we hope that our average purchase price is lower, and we gain the opportunity to own more shares.

Investment	Share Price	Shares Purchased
\$100	\$10	10
\$100	\$8	12.5
\$100	\$12	8.3
\$100	\$7	14.2
\$100	\$11	9.1
<b>Average</b>	<b>\$9.60</b>	<b>10.8</b>

While dollar-cost averaging offers the potential to hopefully own more shares at a lower price over time, we believe there are additional benefits that are just as important. First, it reduces timing risk by setting automatic investment intervals. Second, it builds discipline into our lives and makes investing a consistent thing. Finally, it takes the emotion out of it and puts a solid plan in place for future wealth creation. These are all good things that provide the opportunity for long-term financial success.

*Dollar cost averaging does not assure a profit nor protect against loss. Investors must consider their financial ability to continue purchases through periods of low price levels.*

# DCA

## DOLLAR COST AVERAGING



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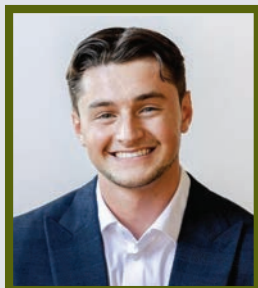


# LEE STOERZINGER

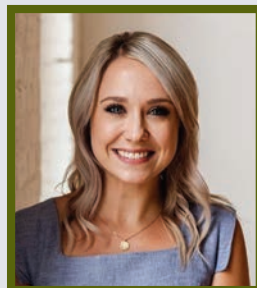
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Since 1993, the team at Lee Stoerzinger Wealth Management has been helping individuals and families plan for what matters most. Through the unique approach of merging personal values with financial goals, Lee and his team create customized wealth management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