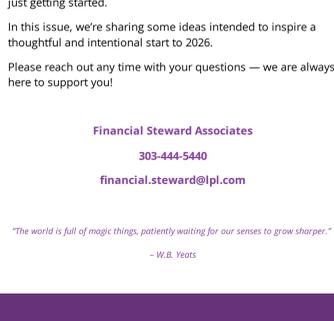


## Issue #157 News & Events

### In This Issue

- 3 Ways to Organize Family Financial Decisions
- 3 Common Retirement Myths to Reconsider
- Important Dates
- LPL Market Research



### Happy New Year!

A new year can sometimes feel like the top of the sledding hill — a moment to pause, take in the view, and decide how you want the ride ahead to unfold. It's a natural time to gather your thoughts and bring a bit more focus to the financial year that's just getting started.

In this issue, we're sharing some ideas intended to inspire a thoughtful and intentional start to 2026.

Please reach out any time with your questions — we are always here to support you!

Financial Steward Associates

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*"The world is full of magic things, patiently waiting for our senses to grow sharper."*

— W.B. Yeats

## 3 Ways to Organize Family Financial Decisions



We hope these proactive steps help you create a framework that works for your family's situation and may help you shift a mental to-do list into intentional actions over the upcoming year.

### 1) Name the Big Decisions

- List a set of decisions that feel likely this year, such as college funding, equity compensation elections, or retirement timing.
- Flag decisions that may not have firm dates yet, like financial support for an aging parent, but that could benefit from advance consideration.
- Note potential upcoming career or family changes that could affect income, benefits, or long-term plans.

### 2) Set Simple Guardrails

- Agree on general parameters for family support so decisions may not need to be renegotiated each time a situation arises.
- Define what feels reasonable for discretionary spending to help reduce some uncertainty around day-to-day choices.
- Clarify how much flexibility exists around saving, investing, or giving, even if the amounts remain fluid.

### 3) Put conversations on the calendar

- Set aside time for family conversations that address both financial considerations and personal dynamics before decisions are imminent.
- Move key conversations from a mental to-do list onto the calendar to help reduce ongoing cognitive load.
- Schedule time with financial, legal, or healthcare professionals to explore options and implications ahead of key decisions.

## 3 Common Retirement Myths to Reconsider



Retirement expectations may often be shaped by earlier models or idealized narratives. When lived experience differs, certain retirement assumptions tend to surface. Below are three common retirement myths that often come up in conversations with retirees.

### Myth #1

**Retirement should be simple: steady income, fewer decisions, and a smooth transition into leisure.**

**Our Perspective:** Retirement is often expected to reduce decision-making, yet for many retirees it may introduce a different kind of coordination. Income timing, healthcare, family support, taxes, philanthropy, and legacy considerations may continue to be part of the picture, reflecting longer lifespans and expanded options.

### Myth #2

**Medicare is enough to manage healthcare costs in retirement.**

**Our Perspective:** Medicare provides a foundational layer of coverage, but it does not address all retirement healthcare needs. For example, prescription costs, dental and vision care, hearing aids, annual routine physical exams, certain medical equipment and supplies, and some long-term care expenses may remain out of pocket. As a result, healthcare expenses in retirement may be broader and more variable than many retirees initially expect.

### Myth #3

**A well-planned retirement shouldn't need ongoing review.**

**Our Perspective:** A common expectation is that careful planning produces permanence. In practice, retirement can span multiple decades and life phases, so responding thoughtfully to changes in policy, markets, and personal circumstances may mean revisiting decisions. Ongoing engagement over time can often be an indicator of prudent oversight.

## Upcoming Important Dates



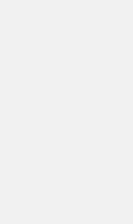
### Monday, February 16th

Our office will be closed in observation of Presidents Day.

### Friday, April 3rd

Our office will be closed in observation of Good Friday.

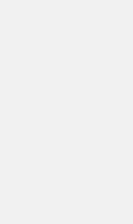
## LPL Market Research



### Street View Video

### What Could Muni Investors Expect in 2026?

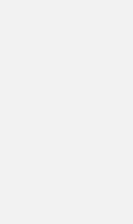
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### Market Signals Podcast

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### Weekly Market Commentary

### The Productivity Advantage: Powering Economic Growth in 2026

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## Who to Contact

**Marion Steward, CFP®** for comprehensive financial planning, support with financial strategies and investment advice.

**Heather Williams, CFP®** for comprehensive financial planning, support with financial strategies and investment advice.

**Sid Smith, CFP®** for comprehensive financial planning, support with financial strategies and investment advice.

**Harmony Dunnick, Senior Client Service Associate** for opening new accounts and facilitating account transfers, coordinating contributions and withdrawals, and scheduling financial reviews.

**Ashlee Maurer, Branch Office Assistant** for opening new accounts and facilitating account transfers, coordinating contributions and withdrawals, scheduling, and answers on general info and special events.

**Christina Boykin, Office Manager** for answers on operations, general info, and special events.

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**Not sure who to contact?**

Email us at [financial.steward@lpl.com](mailto:financial.steward@lpl.com) for our general inbox and we will direct you.

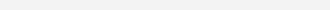
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**How are we doing?**

Leave us a [Google review](#).

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