



Retirement Planning & Investment Strategies

December 2025 *Monthly Newsletter*



From the Desk of DJ



As we close out the year, I want to personally thank you for the trust you place in us. In 2025, we had the privilege of meeting many of your family members. Some of whom are now clients themselves. It's an honor to serve you and your loved ones, and I'm grateful for the relationships we've built together.

I'm also incredibly proud of our SageGuard team and the care they show our clients every single day. Their dedication is truly the heartbeat of our firm.

On a personal note, many of you know I've been on a health journey this year. I'm grateful to share that I'm down 80 pounds and feeling better than I have in years. Thank you to all who have encouraged me along the way. Here's to a healthy 2026 for all of us.

As we look ahead to the new year, I'm excited for the opportunities on the horizon and grateful to continue this journey with you. Wishing you and your loved ones a joyful holiday season and a bright year ahead.

Introducing Our “Life in Retirement Wall”

We're excited to share a new addition to our office, our Life in Retirement Wall, **celebrating how SageGuard clients are enjoying their next chapter!**

This special display features photos of our clients embracing the joy of retirement: **traveling, volunteering, spending time with family, or simply savoring everyday moments.** It's a reminder of what financial confidence can make possible and a celebration of the lives you've built.

We'd love to include you!

If you'd like to be apart of the wall, please email a favorite photo of you enjoying retirement to **hjohnson@sageguardfinancial.com**, along with a brief caption.

Examples:

DJ & Paula vacationing in Greece

Wendy spending more time with her grandkids

Hannah volunteering at the ACS

We can't wait to showcase how our SageGuard family is living their best years yet!

Upcoming Events



State of the Markets Webinar

Join Dave Perez, SVP of Advisor Services, and Seth Good, VP of Trading & Portfolio Management, as they discuss current market trends, conditions, and projections for 2026.

Tuesday, January 6 4:00 PM

OR

Wednesday, January 7 10:00AM

[Click here to RSVP!](#)

Zoom links will be sent the morning of the webinars.

SageGuard's Perspective



The labor market showed signs of cooling in November, with private employers reducing 32,000 jobs and small businesses feeling the most pressure. As expectations shift ahead of the Fed's December meeting, investors are watching closely while policymakers weigh whether potential rate cuts could help ease labor market strain without risking renewed inflation. Meanwhile, utilities, once viewed strictly as defensive, are seeing renewed growth fueled by massive AI-related power demand, lifting companies such as Constellation, NRG, and Vistra. In this evolving environment, staying diversified and understanding the types of utilities within your portfolio remains essential.

[Click here for more information](#)

Financial Planning Focus

Reflection, Giving, & Goal Setting

As the year ends, it's a good time to review your financial progress and **ensure your plan aligns with your current goals.**

Consider whether updates are needed to your contributions, investment allocations, or beneficiary designations, and look for opportunities to make **charitable gifts** or other strategic moves before year-end.

Taking a few minutes now can help position your plan for a **strong start to 2026.**



Team Updates



Coat Drive for All For Him Ministries
Thanks to you, we were able to donate 10 XL boxes of winter essentials!



Sponsored the 2025 Inaugural City of Goodlettsville Veteran's Day Parade. DJ was the MC, and Doreen was the stage manager!



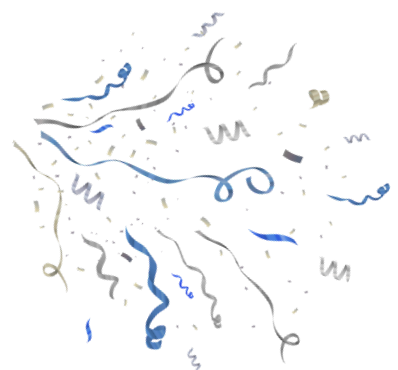
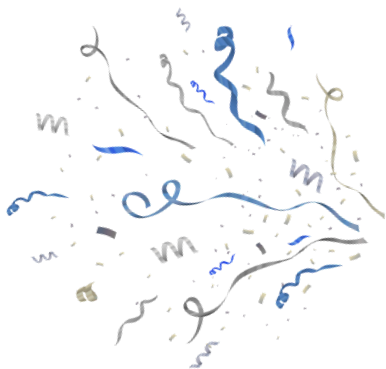
Thanksgiving Luncheon at Del Webb!



Completed our first rotation through a local high school's internship program. We were so happy to have Pranav!

Work Anniversary

Wendy is celebrating 11 years with SageGuard!



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