



Retirement Planning & Investment Strategies

February 2026 *Monthly Newsletter*



From the Desk of DJ



January's weather here in Middle Tennessee has truly been one for the ages. The ice storm brought much of Nashville, and many surrounding communities, to a standstill, reminding us how quickly circumstances can change.

Our family felt it firsthand. Hannah lost power for several days and we had the pleasure of her overnight company for five days, something that took me back to her busy high school years. There was plenty of good barbecue, board games, and quality family time. It was a reminder that even unexpected disruptions can bring meaningful moments.

Much like investing, storms come and go. The key is staying the course, weathering them thoughtfully, and emerging stronger on the other side.

On a more serious note, we sadly had several clients pass away in January. Moments like these serve as an important reminder to ensure your wills and/or trust documents are current and properly aligned with your wishes. If you need assistance or would like a referral to a qualified estate planning attorney, please don't hesitate to contact our office. We are here to help.

Stay warm, take care, and remember that spring is just around the corner.

Warm regards,
DJ Johnson

Special Edition!

From the Kitchen of DJ

Australian Lamb

Start with a rack of Australian or New Zealand lamb, not domestic, from Costco or Sam's Club. The quality difference is noticeable and worth it.

About one hour before cooking, coat the lamb lightly with extra-virgin olive oil, then season generously with salt, pepper, and fresh rosemary. This allows the lamb to come to room temperature while gently marinating.

Preheat your grill, smoker, or oven to 275°F, using indirect heat if cooking on a grill or smoker. (I use my Pit Boss.)

Wrap the exposed bone tips with aluminum foil to prevent burning—this keeps the presentation clean and professional.

Cook for approximately 90 minutes, or until the internal temperature reaches 125–130°F for medium-rare. Remove from heat and let rest for 10 minutes.

Slice into individual lamb lollipops, serve, and get ready for some happiness.



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!

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!

SageGuard's Perspective

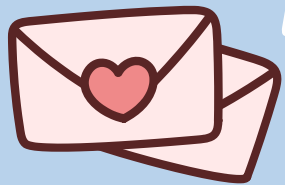


Markets entered February on a constructive note, with recent volatility creating opportunities across both commodities and equities. While gold, silver, and oil pulled back late in January amid a stronger U.S. dollar and easing geopolitical concerns, these assets continue to play an important role in diversified portfolios. On the equity side, earnings season is highlighting areas of strength, led by Taiwan Semiconductor's strong results, which reinforced confidence in long-term demand tied to innovation and AI. With several major technology leaders, including Nvidia, Alphabet, and Amazon, reporting soon, markets remain focused on growth opportunities ahead, underscoring the value of staying diversified and positioned for long-term trends rather than short-term noise.

[Click here for more.](#)

Financial Planning Focus

A Strong Financial Relationship



A strong financial relationship is built the same way any lasting relationship is: with trust, communication, and regular check-ins. Your financial plan shouldn't be something you set once and forget. It should evolve as your life, goals, and priorities change. Whether it's adjusting income strategies, revisiting long-term goals, or simply making sure you're still aligned, taking time to reconnect with your plan can bring clarity and confidence. February is a natural reminder that the strongest plans, like the strongest relationships, are the ones we continue to nurture.



Team Updates



Dave & Seth attended a conference in Arizona!



Winter storm at the office



Our team had the opportunity to volunteer with Isaiah 117! We hosted an appreciation luncheon for the Department of Child and Human Services workers!

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