



Retirement Planning & Investment Strategies

January 2026 *Monthly Newsletter*



From the Desk of DJ



As a new year begins, I don't make New Year's resolutions. Instead, I try every day to make at least one person's day a little better.

Sometimes it's paying for someone's coffee or lunch at the drive-through. Other times it's simply saying hello, wishing someone a blessed day, or letting them know they're doing a great job. I believe small gestures matter, especially when done for someone who may never be able to return the favor.

None of us truly knows what the tide will bring in 2026. That's why I encourage you not to take any day for granted. Mend a strained relationship. Make the call to an old friend. Take the trip you've been putting off. Hug your loved ones every chance you get. And if you're retired, give yourself permission to spend some money on at least one bucket-list experience. You've earned it.

Most importantly, love one another and let's continue working together to make our community a better place for all.

I'll continue to manage your investments as if every dollar were my own. My hope for you this year is that you spend more time investing in yourself, your health, your relationships, and the things that truly matter, as we look ahead to a strong and healthy 2026.

With gratitude,
DJ Johnson

Special Edition!

From the Kitchen of DJ

Double Smoked Bourbon Ham

Buy 10 pound spiral cut ham

Rub with DeJohn mustard and season with cajun dry seasoning.

Pre heat pit boss to 250

When ham hits 110 start applying marinate every 30 minutes. Brush with marinate and put back on the smoker for 30 minutes. Pull at 140 internal and let it rest for 20 minutes. Smoking time is 1/2 hour per pound.

Marinade

Good quality bourbon 1/4 cup

1/2 cup brown sugar

1/2 cup cherry preserves

2 table spoons orange juice

2 table spoons apple cider

2 table spoons DeJohn mustard

2 table spoons salt

Bring to simmer for 10 minutes

Set aside and let it cool



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!

SageGuard's Perspective



Market conditions continue to reflect elevated stock valuations, particularly among the largest companies, reinforcing the importance of maintaining exposure to value-oriented investments as part of a diversified portfolio.

Artificial intelligence remains a powerful driver of growth, though we expect returns to become more selective as stronger companies separate from weaker ones.

Finally, global events, tariffs, and the upcoming midterm elections may contribute to continued market volatility.

In environments like this, disciplines planning, diversification, and a long-term approach remain essential.

[Click here for more information.](#)

Financial Planning Focus

Start the Year With a Clear Financial Game Plan

The start of a new year is a great time to step back and make sure your financial plan is aligned with where life is today. As priorities shift in retirement or the years leading up to it, having a clear game plan helps bring confidence and peace of mind. This includes reviewing income sources, confirming required distributions and tax withholding, checking that your investment strategy still matches your comfort level, and making sure beneficiaries and estate documents are up to date. Thoughtful planning early in the year allows you to make intentional decisions, rather than reactive ones, and helps ensure your money continues working to support the life you want to live.



Team Updates



Had a wonderful Open House to show off our renovations!



Thanks to your generous donations, we had a successful coat drive for All For Him Ministries!

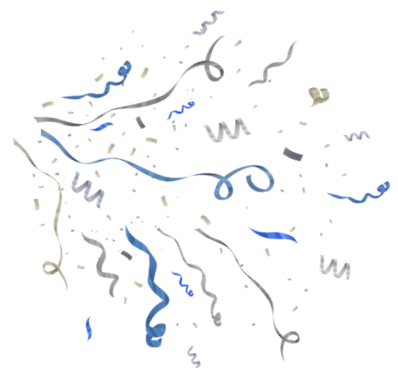
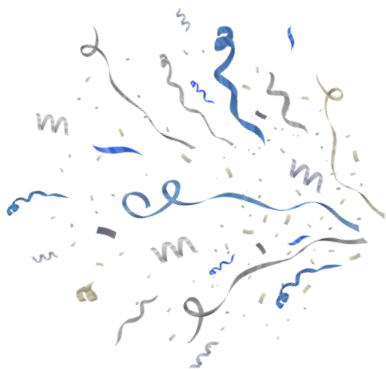


Welcome to the team, Brayden!

We're excited to welcome Brayden as our new Advisory Services Coordinator. A native of Hendersonville, TN, Brayden is an avid hockey fan and a proud husband to his wife, Rachel. Together they have two children, Dylan and Clair. We're glad to have Brayden on the team and look forward to the support he'll bring to our advisors and clients.

Work Anniversary

Doreen & Seth are celebrating
2 years with SageGuard!



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