



Retirement Planning & Investment Strategies

March 2026 *Monthly Newsletter*





From the Desk of DJ

I was truly honored to recently receive the City of Goodlettsville Civic Service Award. Serving this community is something I care deeply about, and to be recognized in this way is both humbling and meaningful.

With Daylight Saving Time just around the corner, we'll soon gain a little more evening sunlight, a welcome reminder that brighter days are ahead. The extra daylight often brings renewed energy, fresh perspective, and the motivation to revisit goals we set at the beginning of the year. It's a natural checkpoint to assess progress, make adjustments, and step confidently into the new season.

At the same time, we're mindful that the world continues to face uncertainty. Ongoing tensions in Iran and across the Middle East serve as a reminder of how interconnected we all are. Global events can create concern and distraction, and it's important during these moments to lead with steadiness, compassion, and perspective. While we may not control world events, we can control how we show up in our communities; choosing patience, understanding, and support for one another. In times of uncertainty, unity and kindness matter even more.

On a lighter (and delicious) note, this month's featured recipe is a special one. We're sharing photos and details from my recent bacon-smoking project, a labor of love that combines patience, craftsmanship, and just the right blend of seasoning and smoke. The recipe in this edition walks you through the process, along with a few tips I've learned along the way.

If you happen to be near the office, I would truly love to show you the smokehouse out back. It's become a fun side project and a great conversation starter, and of course, it occasionally produces some pretty tasty results. There's nothing better than gathering around good food and good company.

From the Kitchen of DJ

Maple Cured Hickory Smoked Bacon

Start with 10 pound pork belly.

Rub with 3 cups kosher salt, 1 cup brown sugar and brush 2 cups of maple syrup.

Cure for 7 days with day time high temperatures less than 45 degrees.

Wash bellies, let hang for two days.

Then, apply hickory smoke for 3 days.

Slice the bellies into bacon.

Get ready for an amazing breakfast or BLT.



Feeling Lucky?

Test Your Retirement IQ

Email us your answers for a chance to win a \$50 gift card.

1. Which account may offer tax-free withdrawals in retirement?
 - a. Traditional IRA
 - b. Roth IRA
 - c. 401(k)
 - d. Brokerage Account
2. True or False: If you don't update your beneficiaries after a divorce, your ex-spouse could still inherit certain accounts.
3. Required Minimum Distributions (RMDs) currently begin at age:
 - a. 70 ½
 - b. 72
 - c. 73
 - d. 75
4. Social Security benefits may become taxable when:
 - a. You reach full retirement age
 - b. Your income exceeds certain thresholds
 - c. You turn 70
 - d. They are never taxable
5. SageGuard has been serving families for:
 - a. 8 years
 - b. 10 years
 - c. 17 years
 - d. 25+ years
6. Bonus question: Which of the following is NOT a retirement strategy?
 - a. Diversification
 - b. Income Planning
 - c. Tax Coordination
 - d. Crossing your fingers

Retirement shouldn't rely on luck, and neither should your answers.

If this trivia game sparked a question, schedule a review and let's make sure you're on track.

SageGuard's Perspective



Markets moved higher after the Supreme Court struck down a broad tariff policy, though a 10% global tariff is still expected through executive action. Trade uncertainty remains, particularly for large multinational companies, as investors assess the potential impact on consumer spending and corporate margins.

Meanwhile, January's Producer Price Index rose more than expected, signaling that inflation, especially in services, remains persistent. Given tariff uncertainty, elevated valuations, and sticky inflation, we remain slightly underweight in the "Magnificent 7" and companies heavily tied to international trade, while maintaining diversified exposure to value stocks and select commodities like gold and silver.

[Click here for more information.](#)



Financial Planning Focus

Build Your Own Pot of Gold

March makes us think about finding a "pot of gold" at the end of the rainbow. But in reality, wealth isn't found. It's built.

Your financial "pot of gold" isn't just an account balance. It's reliable retirement income, a tax-efficient withdrawal strategy, protection for your spouse, and a clear path for your legacy. That kind of confidence doesn't happen by chance. It comes from intentional planning, regular reviews, and disciplined decision-making.

If it's been a while since we've updated your income projections or reviewed your overall plan, March is a great time to reconnect. Let's make sure your "pot of gold" is something you've built, not something you're hoping to find.



Team Updates



We hosted our Annual Ladies Valentines Luncheon! One of our favorite events!



Several members of the team attended the Goodlettsville Chamber Gala!



DJ received the John Combs Civic Service Award!

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