



*Retirement Planning & Investment Strategies*

# November 2025 *Monthly Newsletter*



# *From the Desk of DJ*



As we enter this beautiful fall season, I find myself reflecting on how quickly the year has flown and how much we have to be thankful for. This time of year always brings a sense of gratitude and perspective, and I'm especially grateful for the trust you place in our team. It's truly a privilege to walk alongside you and your families as we plan, prepare, and protect your financial future.

I often say that what makes our work so rewarding isn't just the numbers or the markets, it's the relationship. Getting to know your stories, your goals, and your dreams reminds us why we do what we do every day. We don't take that responsibility lightly, and it's something our entire team is apart of.

On behalf of everyone at SageGuard, thank you for allowing us to serve. Your partnership, loyalty, and confidence mean more than you know. We wish you a wonderful fall season filled with family, good health, and moments of joy.

# 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](mailto: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



## **Winter Essentials Drive for All For Him Ministries**

This holiday season, SageGuard is proud to support All For Him by collecting gently used coats, scarves, gloves, hats, and blankets for local families in need.

**From now through December 5**, donations can be dropped off at our office. Your generosity helps bring warmth and comfort to our neighbors during the colder months.

Thank you for joining us in giving back this season!

## **Friday, December 5th 10:00 AM - 2:00 PM Office Open House**

Swing by our office to see our completed renovations!

Light snacks and refreshments will be provided.

**Scan the QR code to let  
us know you're coming!**



# SageGuard's Perspective



Despite ongoing political uncertainty surrounding the month-long government shutdown, history shows that markets have generally remained resilient—eight of the last ten shutdowns were followed by positive one-year returns, averaging 20.8% on the S&P 500 (Morningstar Direct). We continue to recommend staying broadly invested through short-term noise. Meanwhile, questions around a potential “AI bubble” persist as the Shiller CAPE ratio for the S&P 500 sits at 39.5—well above its long-term average of 17. While this may indicate stretched valuations, the current bull market, now 34 months in with an 81% return, still shows room for growth. Investors should focus on maintaining a well-diversified portfolio and gradually reducing concentrated positions in technology as valuations climb.

## Financial Planning Focus

Before the 2025 holiday season starts, here are a few smart moves to help wrap up your financial year with confidence:

### End of the Year Checklist:

- Confirm RMDs are satisfied
- Consider QCDs if RMD age
- Review beneficiary designations
- Max out IRA & 401(k) contributions
- Review Medicare coverage (before Dec 7)
- Revisit life and long-term care insurance needs
- Confirm your estate plan is up-to-date



# Team Updates



Wendy spent time with her grandkids!



Doreen vacationed in Italy!



DJ, Hannah, Lukas, & Jeff attended an Investment Conference in Boston



Dave & his family went to the Bahamas!



*This year, our team is thankful for...*

“Our amazing office team” - DJ

“My two rescue dogs” - Hannah

“Friends, Family, & SageGuard” - Seth

“Health & Family” - Jeff

“My family and my church” - Lukas

“Coworkers and my family” - Wendy

“My loving family and coffee” - Doreen

“My family & SageGuard” - Will



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