

NOV
DEC
2025



NEWS YOU CAN USE

Boost Retirement Savings With Catch-Up Contributions

Are you feeling behind on retirement savings? Did you start saving later than most? If you're over 50, there are two powerful tools that can help you catch up: traditional 401(k)/403(b) plans and the innovative SECURE 2.0 Act provisions. Here's how they compare.

401(k) and 403(b) Plans: These employer-sponsored accounts are the backbone of retirement savings. As of 2024-2025, those 50 and older are allowed to make an extra \$7,500 in annual contributions. 403(b) plans even offer an additional \$3,000 for employees with 15+ years of service. Contributions are tax-deferred, and many employers match a portion, giving your savings an extra boost.

SECURE 2.0 Act Provisions: Starting in 2025, individuals aged 60-63 can contribute up to 150% of the standard catch-up limit — potentially \$11,250 annually for 401(k)

plans. High earners (\$145,000+) will need to make catch-up contributions to Roth accounts starting in 2026, offering tax-free withdrawals in retirement.

WHICH IS BETTER FOR YOU?

Both methods offer tax advantages and significant savings potential. 401(k)/403(b) plans are widely accessible and ideal for steady, long-term growth. SECURE 2.0 provisions, however, provide unique opportunities for late savers to supercharge their retirement funds.

TAKE ACTION

If you automate your contributions, you'll save the money before you have a chance to spend it, allowing you to maximize employer matching. Contact our office, and we'll help tailor these strategies to your goals. It's never too late to take control of your financial future!



LINDSEY JAMES-WEST
Managing Partner,
Financial Planner &
Advisor



ADAM D. GOLDMAN
Financial Planner &
Advisor

P:713.840.0534
F:713.840.0541
info@lkjfinancial.com
www.lkjfinancial.com



- MILESTONE BIRTHDAYS -

November

Geneva F. - 80

Lloyd C. - 80

Julia M. - 80

Lori H. - 75

Ginny D. - 75

Wareida S. - 75

Dawn R. - 70

Susan A. - 65

Maria M. - 65

Tonja P. - 60

Michelle D. - 60

Vicki L. - 60

David B. - 60

Shun R. - 55

Xavier M. - 50

Cullen O. - 50

Maria S. - 50

Stephanie C. - 50

December

Wanda L. - 85

Ian G. - 80

Roly L. - 80

Shirley S. - 80

Gloria C. - 80

Betty H. - 80

Marlane K. - 75

Carolyn V. - 75

Pam H. - 70

George S. - 70

Sherry P. - 70

Laura L. - 65

Leslie K. - 65

Harlan R. - 65

Laura P. - 60

Nancy H. - 60

Thomas B. - 55

Christina T. - 55

Carol L. - 55

Zack B. - 50

Rebecca D. - 50

Christine L. - 50

Zendra M. - 50

Leslie W. - 50

Kristy C. - 50



*Happy Anniversary
& Congratulations*
ON ACHIEVING THESE MILESTONES

Alton & Lisa Honore':

Celebrating 45 years of
marriage on December 27th.



Aimee & Andy Felchak:

Celebrating 25 years of
marriage on December 30rd.



Georgia & Ami Barzilay:

Celebrating 5 years of marriage
on December 23rd.

Not Pictured Here

Tonya & Mike Albarado: Celebrating 30 years of
marriage on November 4th

Special Thanks to our **LKJ Ambassadors**

Corinne Pickett

Angela Gutilla

Beverly Perks

Jaye Tullai

Karen MacAdam-Somer Joseph & Denese Woodson

Evonne Cummings-Thompson &
Cleveland Thompson

Timothy Calhoon

Debra Dallas

Roxana Gomez

Tina Nikou

The Lost Art of Letter Writing

Amid the flurry of gift packages and digital greetings, there's still a place for cards during the holiday season. But an older form of writing is seeing a resurgence: handwritten holiday letters. It's an old tradition worth reviving — not just during the holidays, but as a meaningful way to stay connected all year long. There's nothing wrong with instant messages, but handwritten cards and letters feel more personal and can be cherished long after the holidays are over.

PUTTING PEN TO PAPER

Getting started with letter writing is easier than you think.

Begin by gathering some stationery or even repurposing leftover holiday cards. Unlike a quick card, a letter allows you to tell stories, reflect on meaningful moments and express heartfelt holiday wishes. Keep the tone personal and cheerful, and if you'd like, add a touch of humor or nostalgia. Don't



worry about perfect penmanship or finding the “write” words — what matters most is the thought behind it!

Consider including a small memento, like a pressed flower or a favorite recipe, for an extra personal touch. Take your time and enjoy the process — it's as rewarding for you as it is for the recipient.

CLOSING THOUGHT

In a world that moves so quickly, taking the time to write a letter is a simple yet powerful way to slow down and show you care. So this holiday season, why not start a new tradition? Pick up a pen, share your thoughts and send a little joy through the mail. It's a gift that will be cherished far beyond the moment it's received.



HOW TO ...

Create Seasonal Joy Without the Overwhelm

The holidays are meant to be joyful, but often come with overwhelming commitments. Simplifying celebrations fosters deeper connections and a more meaningful season.

FAMILY TIME

Keep things simple. Bake cookies together, watch classic holiday movies in your pajamas or take a walk around your neighborhood to admire the festive lights. These shared moments often mean more than expensive outings.

INTENTIONAL DOWNTIME

Set aside evenings for low-pressure family moments like playing board

games, reminiscing over old family photos or simply savoring a quiet meal together. You might even try a “no-plans weekend,” where your family can disconnect from obligations and focus on whatever feels right in the moment.

NEW TRADITIONS

If older traditions no longer fit, look for meaningful alternatives. Consider starting a holiday book exchange, hosting an annual hot chocolate night or volunteering as a family. Create traditions that emphasize joy and connection, not perfection.



DOLLARS & SENSE

Savvy Strategies for Long-Term Care Planning

Preparing for potential long-term care costs is a vital part of future planning. The financial burden can seem overwhelming, but several tools can help you manage these challenges. Planning ahead preserves your assets, ensures quality care and reduces stress on your loved ones. Here are four key strategies to consider.

1. INSURANCE POLICIES

Long-term care (LTC) insurance comes in two main forms. Traditional policies cover services like nursing homes and in-home care, often with inflation protection. Hybrid policies combine life insurance or an annuity with LTC coverage, providing a death benefit if care isn't needed. This approach offers comprehensive, tailored coverage and ensures your contributions are not lost. However, premiums can be costly and may rise over time. This option is often best for those in their 50s or early 60s who can lock in more affordable rates.

2. HEALTH SAVINGS ACCOUNTS (HSAs)

HSAs, tied to high-deductible health plans, allow you to save for qualified medical expenses, including LTC. They offer a triple tax advantage: Contributions, growth and withdrawals for health costs are all tax-

free. While annual contribution caps may limit savings, HSAs are ideal for younger individuals with time to build funds tax-efficiently.

3. MEDICAID

Medicaid serves as a crucial safety net, providing long-term care coverage for those meeting strict income and asset criteria. Eligibility often requires "spending down" personal assets. It offers comprehensive care when other resources are depleted but may limit your choice of providers. This is best suited for individuals with low income and few assets.

4. REVERSE MORTGAGES

Homeowners aged 62 and older can convert home equity into cash through a reverse mortgage. The funds can pay for care, and the loan is repaid when the home is sold. This strategy provides immediate cash flow and helps you age in place, but it reduces the value of your estate for heirs.

Exploring these options helps you develop a strategy for financial confidence and quality care.

Beat the Online Scams This Holiday Season

Online shopping is a modern convenience, but it comes with risks like scams, fraud and counterfeit products. The good news? Staying safe doesn't have to be complicated. Here are four simple strategies to protect yourself while shopping online:

1. CHECK WEBSITE REPUTATION

Before clicking "Buy Now," take a moment to research the retailer. Look for customer reviews on platforms like Trustpilot or the Better Business Bureau. Legitimate websites will have clear contact information, a professional design and detailed return policies. If a site looks sketchy or has poor reviews, it's best to steer clear.

2. AVOID "TOO GOOD TO BE TRUE" DEALS

If a deal seems unrealistically cheap, it's often a scam. Scammers regularly use low prices to lure shoppers into sharing personal or financial information. Compare prices across multiple sites and be wary of high-pressure sales tactics or limited-time offers. When in doubt, check the brand's official website to verify the deal.

3. USE SECURE PAYMENT METHODS

Always opt for credit cards or secure platforms like PayPal when shopping online. These methods offer fraud protection and limit your liability for unauthorized charges. Avoid using debit cards or direct bank transfers, as they lack the same security. For added safety, look for https:// in the website URL (the "s" indicates the site uses encryption and is secure) and consider using virtual credit cards.



4. LOOK OUT FOR PHISHING EMAILS

Phishing emails are sneaky! Protect yourself by double-checking sender addresses. Phishing emails might use a zero (0) instead of the letter "O" to make a website look legitimate. Make sure to avoid suspicious links and steer clear of urgent or generic messages. Look for typos, verify attachments and never download unexpected files. When in doubt, visit the retailer's official site directly.

While there is no way to eliminate all risk in online shopping, these steps can mitigate some threats. Online shopping offers tremendous convenience when buying gifts, as long as you stay vigilant and limit your vulnerability.

2	8	7	16	25	19	14
5						24
23						3
21						10
17			1			13
18						15
12	9	11	4	22	20	6

BRAIN GAMES

1 to 25

Game Rules

To solve 1 to 25, move the numbers from the outer ring onto the board in the directions of the chevrons. As you place them they must snake together vertically, horizontally or diagonally so they link in sequence from 1 to 25.



During the holiday season, connection is at the heart of our celebrations, and gifts that encourage togetherness can be a beautiful way to strengthen family bonds. This year, consider giving presents that spark joy, collaboration and shared adventures. Here are some thoughtful ideas to inspire your holiday gift-giving:



Personalized Puzzle: Turn a meaningful family photo into a custom puzzle for everyone to assemble. It's a fun activity and a chance to relive the moment captured in the picture.



DIY Trivia Kits: Add a personal touch to game night by creating trivia questions about your family or shared experiences. This can be a fun walk down memory lane and a great way to learn more about one another.



Cooking or Baking Kits: Gift a set with everything you need to bake cookies, craft perfect pizzas or even make your own pasta. The joy of preparing a meal together creates memories just as satisfying as the finished product.



Subscription Boxes: Monthly deliveries of craft kits, book club picks or gourmet snacks ensure there's always something for the family to look forward to, long after the holidays have passed.

**You can give something priceless with the right gift: the joy of time spent together.
After all, the magic of the holidays lies in creating memories that last a lifetime.**

LKJ Financial celebrates 50 Years! This past September, we celebrated the life and vision of **Lynne K. James**, whose passion and dedication guided LKJ Financial for half a century. Her legacy continues to inspire us every day. Today, under the leadership of her daughter, **Lindsey James-West** our fearless leader and Managing Partner, we proudly carry forward that same spirit of excellence and care. Here's to honoring our past, celebrating our present, and building a bright future together. Cheers to many more years of success and service!



***WARM WISHES FOR A JOYFUL HOLIDAY SEASON AND A PROSPEROUS NEW YEAR
FROM ALL OF US AT LKJ FINANCIAL.***



BRAIN GAMES

ANSWER KEY:

2	8	7	16	25	19	14
5	8	7	5	25	24	24
23	9	6	4	3	23	3
21	10	11	2	22	21	10
17	13	12	1	17	20	13
18	14	15	16	18	19	15
12	9	11	4	22	20	6

cut here ✂



RECIPE CHICKEN BISCUIT POTPIE

A creamy chicken and veggie filling topped with golden biscuits — comfort food baked to perfection.

INGREDIENTS

- 1-2/3 cups frozen mixed vegetables, thawed
- 1-1/2 cups cubed cooked chicken
- 1 can (10-3/4 ounces) condensed cream of chicken soup, undiluted
- 1/4 teaspoon dried thyme
- 1 cup biscuit/baking mix
- 1/2 cup 2% milk
- 1 large egg

HOW TO MAKE IT:

1. Preheat oven to 400°.
2. In a large bowl, combine vegetables, chicken, soup and thyme.
3. Pour the mixture into an ungreased deep-dish 9-inch pie plate.
4. In a separate bowl, combine biscuit mix, milk and egg.
5. Spoon the biscuit mixture evenly over the chicken mixture.
6. Bake for 25–30 minutes, or until the topping is golden brown and a toothpick inserted in the center comes out clean.

550 Post Oak Blvd
Suite 350
Houston, TX 77027



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Meet the Team



AMELIA WEBER
Operations



KATRINA BAKER
Client Service



MICHELLE COOPER
Client Service -
Onboarding



ASHLEY "DANI" GOTTLIEB
Financial Paraplanner,
MDF, FPQP®



SARI ENRIQUEZ
Marketing & Events



KRISTINA KIENG
Client Care



UPCOMING DATES

NOVEMBER

- 11 Veteran's Day
- 27 Thanksgiving Day - LKJ Office Closed
- 28 Thanksgiving - LKJ Office Closed

DECEMBER

- 07 Medicare Open Enrollment Ends
- 9 & 10 LKJ Holiday Pie Pick Up
- 24 LKJ Staff Birthday: Adam Goldman
- 24 & 25 Christmas Holiday - LKJ Office Closed
- 31 New Year's Eve & 1 January - LKJ Office Closed