NEWS YOU CAN USE

The Double-Edged Sword of Diversification

Diversification is the cornerstone of smart investing, especially for pre-retirees and retirees looking to help preserve their nest egg. But did you know that too much diversification — known as "over-diversification" or "diworsification" — can actually hurt your portfolio?

This happens when you spread your investments too thin across similar assets, diluting returns without significantly reducing risk. Many fall into this trap by trying to avoid any risk or by overcomplicating their portfolio. The good news? Avoiding over-diversification is simpler than you think.

WAYS TO HELP AVOID OVER-DIVERSIFICATION

1. **Focus on Meaningful Diversification:** Aim for a balanced mix of asset classes (stocks, bonds and real estate) and geographic regions (domestic and international). This helps reduce risk.
2. **Avoid Redundancy:** Check your portfolio for overlapping investments. For example, try to avoid owning multiple mutual funds that track the same index.
3. **Simplify Your Portfolio:** Consolidate accounts and consider streamlined options such as target-date funds, which automatically adjust your asset allocation as you grow older.
4. **Work With a Financial Advisor:** Contact our office to find out if we can help you identify unnecessary overlaps.

THE BOTTOM LINE

For pre-retirees and retirees, avoiding over-diversification can lead to a more manageable portfolio. Remember, it's not about owning everything — it's about owning the right things. A streamlined portfolio can mean more confidence and more time to enjoy your retirement.

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- MILESTONE BIRTHDAYS -

MAY	JUNE
Margaret E. - 95	Helen C. - 85
Madeline R. - 85	June E. - 85
Frank H. - 80	Zeldajean B. - 85
Teresa U. - 75	Ty R. - 80
Steve M. - 75	Doug O. - 75
Lawrence D. - 75	Cathy E. - 75
Kathy B. - 75	Steven W. - 75
Scott B. - 75	Madeline B. - 70
Kathy H. - 75	Robert S. - 70
Bobbie L. - 75	Martha C. - 70
Jesse F. - 75	Cindy H. - 70
Elizabeth N. - 65	Debbie M. - 65
Phillippa S. - 65	Josefina P. - 65
Kim J. - 65	Israel T. - 60
Narayanan K. - 65	Gisela CH. - 60
Jacquelyn W. - 60	Jamie S. - 60
Kyra J. - 55	Tim M. - 60
Charlis P. - 50	Dana R. - 55
Chris S. - 50	Veronica C. - 55

Happy Anniversary & Congratulations

ON ACHIEVING THESE MILESTONES

Tammy & Chris Ferguson

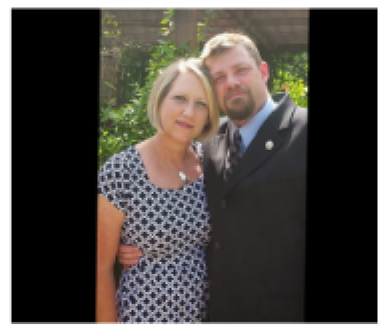
Date night for Chris and Tammy reconnecting after a long work week. Celebrating 30 years of marriage

Allison & Douglas Brannan

Celebrating 15-years of exploring the world together in May 2026, photo in Kuwait City - January 2026.

Jerry & Lisa Hoover

celebrating 15 years of marriage.



Belinda & Terri Murray

Celebrating 10 years of marriage on May 7th, photo from Alaskan cruise in 2023.

Special Thanks to our LKJ Ambassadors

Lori Cox
Lorie Roff
Tonya Fraga
Dyanna Cliett
Danny Holliday
Jeanne Whitehead
Roxana Gomez

Our team strives to provide excellent service and quality products to all of our valued customers. Sending new clients our way is the best possible compliment. We look forward to our continued friendship.

THE GOOD LIFE

Pack Like a Pro: Eight Tips for Your Next Trip

Retirement is the perfect time to explore the world, but packing can feel like a chore.

With a little planning and a few clever strategies, you can travel lighter, smarter and with less worry. Here's how:

- **Roll With It:** Roll your clothes instead of folding them to save space and reduce wrinkles. Bonus: You'll see everything at a glance.
- **Divide and Conquer:** Packing cubes are a game-changer. Sort by clothing category for quick access.
- **Double Duty:** Choose neutral, multi-purpose clothing that mixes and matches effortlessly. Create more outfits with fewer items!
- **Fill the Gaps**: Don't waste space with bulky shoes. Stuff them with socks, belts or small accessories.
- **Stay Dry and Tangle-Free:** Zip-top bags contain toiletry spills and keep electronics organized.
- **Wear the Bulky Stuff:** Save suitcase space and weight by wearing your heaviest items, like jackets or boots, while traveling.
- **Plan for Souvenirs:** Leave room for treasures or pack a foldable duffel or tote to contain overflow.
- **Keep Essentials Close:** Medications, IDs, a phone charger and a first-aid kit belong in your carry-on for accessibility and security.

YOUR ADVENTURE AWAITS

Travel is often at the top of retirees' wish lists, but logistics can be a drag. Shift your focus to the journey and follow these packing tips ahead of your next getaway.

HOW TO ...

Ways to Help Keep Your Financial Goals on Track During the Summer

Summer often brings a shift in routines, with vacations and seasonal expenses taking center stage. Though it's a time to relax and enjoy, it's also easy to lose sight of long-term financial goals. Here are some ways to help stay focused while enjoying the season.

REVISIT YOUR BUDGET

Review monthly expenses and identify areas where you can cut back to help accommodate seasonal costs. Use budgeting tools to track spending in real time. Set specific spending limits for activities such as dining out or entertainment.

PLAN AHEAD

Break down larger expenses into smaller, more manageable savings goals, and look for ways to help save on summer costs. Book travel early, use rewards points and take advantage of discounts.

AVOID DIPPING INTO RETIREMENT FUNDS

Using retirement savings for short-term expenses can jeopardize your long-term financial confidence. Instead, consider using things such as emergency funds for unexpected costs or cash back rewards to offset expenses.

DOLLARS & SENSE

Put Your Money Where Your Values Are

In today's financial landscape, investing is no longer just about the bottom line — it's about making a difference. For many of us, the legacy we leave behind is just as important as the wealth we build. This shift in mindset has fueled the rise of values-based investing, often seen in strategies such as socially responsible investing (SRI) and environmental, social and governance (ESG) criteria.

This approach can allow you to support causes you care about — whether it's renewable energy, board diversity or ethical labor practices — while pursuing financial returns. But before you overhaul your portfolio, it is critical to weigh the benefits against the potential drawbacks. Is aligning your money with your morals always the smart financial play?

THE CASE FOR VALUES-BASED INVESTING

For proponents, this strategy can offer a "double bottom line" — financial profit and social impact — such as investing in companies that prioritize sustainability, ethical labor practices and environmental impact over short-term profit maximization.

- **Alignment With Personal Beliefs:** The most immediate benefit is knowing your savings are not funding industries you may oppose, such as tobacco, weapons manufacturing or fossil fuels.
- **Enhanced Risk Management:** Companies with strong ESG practices often demonstrate better long-term resilience. By prioritizing ethical governance and environmental stewardship, these firms may avoid costly regulatory fines, lawsuits and public scandals that could harm stock prices.
- **Potential for Competitive Returns:** The myth that ethical investing guarantees lower returns is fading. Many ESG funds have performed competitively against traditional indexes, particularly as the global economy shifts toward sustainability.[1]

THE POTENTIAL DRAWBACKS

Value-based investing is not without hurdles. It requires a careful eye to help ensure your retirement goals remain on track.

- **Higher Costs:** Specialized screening requires extensive research, which adds to costs. Consequently, many ESG funds carry higher expense ratios than standard index funds. Even small fee increases can eat into your retirement nest egg.
- **The "Greenwashing" Risk:** Not every fund labeled "sustainable" lives up to the hype. Some companies and funds exaggerate their eco-friendly credentials to attract capital in a practice known as greenwashing. Investors must look under the hood to ensure the holdings match the marketing.
- **Limited Diversification:** By excluding entire sectors, you inherently reduce your portfolio's diversification. During periods where traditional energy stocks surge, an ESG-heavy portfolio might lag behind the broader market.

FINDING YOUR BALANCE

Values-based investing offers a powerful tool for making a positive impact, but it requires diligence. The key is balance.

Please note: Your investment adviser representative may not create or market advisor-managed ESG models because if they use Funds of Funds (FoF's) or other third-party pooled investments, they may not be able to accommodate your ESG preferences.

1 Alana Benson. NerdWallet. Dec. 26, 2025. "ESG for Beginners: Environmental, Social and Governance Investing." https://www.nerdwallet.com/investing/learn/esg-investing. Accessed March 2, 2026.

THE SCOOP

Summer Bucket List — on a Budget

Summer brings sun, relaxation and the creation of new memories year after year. But a great summer doesn't have to come with a high price tag. With a little creativity, you can fill your days with fun and fulfilling adventures that are both memorable and affordable.

EXPLORE LOCAL GEMS

Sometimes, you don't even have to leave the city to find great ways to spend the day. Local spots like museums and libraries offer affordable ways to explore right in your own backyard. Some local attractions even have free or discounted admission days throughout the season.

DIVE INTO CULTURAL EXPERIENCES

Attend free outdoor concerts, art fairs or community theater performances. Try a new restaurant or eatery if your taste buds are also looking for a bit of adventure. Some towns even hold culture festivals to celebrate their heritage.

SAVOR THE GREAT OUTDOORS

Nature lovers can visit nearby parks, botanical gardens or nature reserves. If you're social, join a walking or hiking club for active outings. Local rivers or lakes can be great spots for birdwatching, fishing or kayaking.

TRAVEL WITHOUT THE HASSLE

If you want to go outside your hometown, try looking for spots that are less than a day's travel away. Ask around or look online for underrated locales that can satisfy your wanderlust. Skip the hotels and try nontraditional lodging, such as VRBO or Airbnb, for more unique experiences.

CREATE MEMORABLE MOMENTS WITH FAMILY

Sometimes the best memories to make are with family. Host a backyard potluck or barbecue and spur some inter-generational bonding by cooking together. If you're a grandparent, think of activities such as a treasure hunt or an outdoor movie night to keep your grandkids (and you!) entertained.

BRAIN GAMES

Sudoku

Game Rules

Fill in each square with one of the numbers 1 to 9 such that no number repeats in any row, column or 3 by 3 box.

	3			1				
				6				9
	8		7		9	4	5	
3	5					1	9	
		4				8		
	6	9					2	7
	1	3	2		6		8	
6				9				
				5			1	

BACKYARD BLISS

OUTDOOR GAMES FOR THE WHOLE FAMILY

Outdoor games are the perfect way to connect generations, from enthusiastic children to playful grandparents. With a bit of planning, your backyard can become a fun-filled arena for everyone.

CLASSIC GAMES WITH A CREATIVE TWIST

- **CORNHOLE:** Make it fun with "challenge shots," such as tossing while standing on one foot.
- **RELAY RACES:** Add silly tasks — potato sack hopping or spoon-balancing water balloons.
- **RING TOSS:** DIY with pool noodles or glow sticks; use sand-filled bottles as targets.
- **WATER BALLOON TOSS:** Try catching balloons with buckets or towels for a cool spin.

SIMPLE DIY BACKYARD GAMES

- **GIANT GAMES:** Stack painted wood blocks for oversized Jenga, or roll big dice on a picnic blanket for Yard Yahtzee.
- **OBSTACLE COURSE:** Combine hula hoops, pool noodles and cushions for a customizable family challenge.
- **BACKYARD BOWLING:** Use filled bottles for pins and a ball you have on hand.
- **NATURE SCAVENGER HUNT:** Create a list of things for everyone to hunt for, such as a red leaf or a smooth rock.

ALL-AGES ACTIVITIES

- **PARACHUTE PLAY:** Use a big sheet to shake balls ("popcorn") or play "cat and mouse."
- **FRISBEE GOLF:** Aim for buckets or hula hoops as targets around the yard.
- **BALLOON VOLLEYBALL:** Set up a rope net; keep a balloon in the air for as long as possible.

Backyard games are about more than play. They create joy, connection and memories for all ages. Give these simple ideas a try, and start a tradition of outdoor fun with your family.

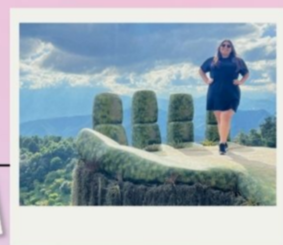
Meet Our Newest Team Member

Iliana Barrera

Illiana joins our Client Service Team focusing on New Business. Iliana has five years of experience in the financial industry and is passionate about supporting our advisors and helping them serve our clients effectively.

Outside of work, Iliana enjoys trying new recipes, visiting local coffee shops, and getting creative with flower arrangements, diamond art, puzzles, and Legos. When she's not shopping for shoes, she loves staying active by walking her schnauzer, Dino, on nearby trails.

We are excited to have Iliana on our team!



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RECIPE

MAPLE BLUEBERRY CRISP

A warm, comforting blueberry crisp with a sweet, bubbly filling and a buttery brown sugar crumble topping. It's simple to make and perfect served fresh from the oven, especially with a scoop of ice cream.

INGREDIENTS

- *4 cups fresh or frozen blueberries*
- *1/2 cup maple syrup*
- *2 tablespoons cornstarch*
- *1 teaspoon ground cinnamon*
- *1-1/4 cups all-purpose flour*
- *3/4 cup packed brown sugar*
- *1/2 cup cold butter*
- *1 teaspoon almond extract*

HOW TO MAKE IT:

1. Preheat the oven to 375°F.
2. In a large bowl, combine the blueberries, syrup, cornstarch, and cinnamon. Mix until evenly coated.
3. Transfer the blueberry mixture to a greased 8-inch square baking dish and spread evenly.
4. In a small bowl, combine the flour and brown sugar.
5. Cut in the butter until the mixture resembles coarse crumbs, then stir in the extract.
6. Sprinkle the crumb mixture evenly over the blueberry filling.
7. Bake for 35–40 minutes, or until the filling is bubbly and the topping is golden brown. If desired, serve with vanilla ice cream.

BRAIN GAMES

ANSWER KEY:

9	3	7	5	1	4	2	6	8
5	4	1	8	6	2	3	7	9
2	8	6	7	3	9	4	5	1
3	5	2	6	8	7	1	9	4
1	7	4	9	2	5	8	3	6
8	6	9	3	4	1	5	2	7
4	1	3	2	7	6	9	8	5
6	2	5	1	9	8	7	4	3
7	9	8	4	5	3	6	1	2

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Meet the Service Team

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Financial Paraplanner

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Operations & Client Service Manager

MICHELLE COOPER
Client Care

KRISTINA KIENG
Marketing

MARSHALL WEST
Operations & Strategy

UPCOMING DATES

MAY

5 Cinco de Mayo

7 & 12 Taxes & Retirement Workshop @ HCC

10 Mother's Day

16 Armed Forces Day

25 Memorial Day - LKJ Office Closed

JUNE

14 Flag Day

19 Juneteenth - LKJ Office Closed

21 Father's Day

24 LKJ Staff Birthday - Marshall West