NEWS YOU CAN USE

Your Medicare Plan Renewed Itself – and Quietly Raised Your Bill

Here's the Medicare move that quietly costs people the most this fall: doing nothing. Plans get reshaped every single year, and "I didn't change anything" can still mean a pricier 2027.

WHAT CHANGES WHEN YOU'RE NOT WATCHING

- **Your drugs shift tiers.** A medication covered cheaply this year can jump to a higher tier or vanish from the list entirely.
- **Your network shrinks.** Favorite doctor, specialist or pharmacy? Any of them can quietly drop out. Lose one, and your "savings" disappear fast.
- **Your costs creep up.** Premiums, deductibles and copays all reset. A low premium can hide a high yearly bill.

DON'T TOSS THAT ANOC

Your Annual Notice of Change isn't junk mail; it's the cheat sheet for everything shifting in 2027. Open it and read it like it matters, because it does.

One more thing worth your attention: The revamped Part D out-of-pocket cap changes the whole comparison game. A plan that looked expensive last year might now be your best deal. So, compare the total yearly cost, not just the premium.

BEFORE DEC. 7, DO THIS

1. Pull your ANOC and actually read it.
2. Run your real medication list through the Plan Finder.
3. Double-check your doctors and pharmacy are still in-network.

You've worked hard for the security you have. A short annual review helps preserve it, keeping your healthcare costs in check and your coverage matched to your needs.

Reach out today to schedule your review. It's the easiest way to make sure "doing nothing" doesn't cost you a thing.

LINDSEY JAMES-WEST
Managing Partner, Financial Planner & Advisor

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- MILESTONE BIRTHDAYS -

September		October	
Mildred B.	-95	Elizabeth D.	-90
Bill N.	-90	Dotti F.	-80
Joe R.	-85	Chris G.	-80
Jerry S.	-85	Kathy B.	-75
Irma A.	-80	Nancy H.	-75
Pat L.	-80	Steven K.	-75
Ruth L.	-80	Linda H.	-75
Tommy L.	-80	Paula B.	-75
James M.	-80	Brian M.	-70
Linda R.	-80	Robert G.	-70
Rosie M.	-80	Beverly B.	-70
Carolyne O.	-80	Florin B.	-70
Ronald G.	-80	Jonathan D.	-70
Levi D.	-75	Maria G.	-65
Sherry H.	-75	Nancy H.	-65
Synthia P.	-75	David K.	-65
Rosa R.	-75	Sherri T.	-65
Dave S.	-75	Shari Lynn B.	-60
Evelyn M.	-75	Dianna T.	-60
Leticia H.	-65	Jon T.	-60
Dianna J.	-65	Jeanna G.	-60
Maria L.	-65	Shelley S.	-55
Sau-Wai W.	-65	Chris B.	-55
Eusebio H.	-65	Atach S.	-55
Jay M.	-60	Ann B.	-50
Ricky R.	-60	Chris M.	-50
Shea D.	-60	Diana L.	-50
Timothy O.	-55		
Julia W.	-55		
Carleen W.	-55		
Rebecca D.	-55		
Thomas G.	-50		
Jennifer F.	-50		

Happy Anniversary & Congratulations

ON ACHIEVING THESE MILESTONES

Lulu & Enrique Sta.Ana

Congratulations on 20 years of marriage! What better way to celebrate two decades together than by making memories with your family and enjoying new adventures. We loved seeing this beautiful photo from your recent trip to Africa!

Karen MacAdam-Somer & Dave Schein

Congratulations on 15 years together! You have built a beautiful partnership filled with love, laughter, and cherished memories. What a special moment to celebrate the family and life you've built together!

Special Thanks to our LKJ Ambassadors

Our ambassadors are valued clients and friends whose referrals have helped grow our community through meaningful connections.

Angela Gutilla
Carter & Kathy Bliss
Greg & Diane Phillips
Joe Storthz
Kathleen Reardon
Tim Pawlik
Michael & Jane Balsam
Carol Crittenden
Jaye Tullai
Lisa Torok
James Strickler
Emelia Avila

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

Get Moving!

There's some magic in stepping outside with no destination in mind, just the open air, an easy pace and the chance to see what the day has to offer. A nature walk doesn't ask for much: there's no special gear, no training and no need to set aside a chunk of your time. It's one of life's simplest and most rewarding pleasures.

NATURE WALKS

Walking outdoors has been considered a safe and easy way to look after your well-being for years, but the rewards go much further than that. According to a 2023 study, it can also be used to mitigate stress levels, lift your spirits and even improve your mood.[1]

FINDING A TRAIL CLOSE TO HOME

The best trail is one that you can easily use. Try looking for neighborhood greenways, city parks or riverside paths close to your home. Online apps like AllTrails can help you see things like distance and reviews from other walkers. Pick a shorter route to stretch your legs at your own pace.

KEEP EYES AND EARS OPEN

Half of a nature walk is what you see along the way. You can notice plants and animals that you haven't thought about before. Watch for movement off the trail. A free app like Merlin can help identify birdsongs. Fall is when trees start to change color, so you'll be surrounded by the change of the season. Pick one thing to look for each time out and give your brain some stimulation!

[1]*Ma, Jingni, Peilin Lin and Joanne Williams. Aug. 19, 2023. "Effectiveness of nature-based walking interventions in improving mental health in adults: a systematic review." Current Psychology, vol. 43, 2024, pp. 9521–9539, Springer, https://doi.org/10.1007/s12144-023-05112-z. Accessed June 15, 2026.*

HOW TO ...

How to Protect Your Digital Legacy in an Afternoon

Autumn is the season for preserving what matters. Your home gets that treatment every year. Your digital life probably hasn't — yet.

Four things to do this fall:

- **List your key accounts** — email, banking, social media, subscriptions. If something happened to you tomorrow, would your family know where to look?
- **Store passwords securely** — a password manager or a printed "legacy letter" kept with your important documents works well. No sticky notes.
- **Organize your photos** — consolidate camera rolls, label albums and back everything up to a shared folder your family can find and enjoy.
- **Note your digital financial assets** — PayPal balances, investment accounts and cryptocurrency need to be included in your estate plan.

None of this takes more than an afternoon, and the confidence it provides lasts considerably longer.

DOLLARS & SENSE

The $15 Million Exemption: Good News, but Not the Whole Story

For years, families with money to bequeath watched one date like hawks: Dec. 31. The federal exemption — the amount you can give away without triggering gift or estate tax — was set to drop by about half at the end of 2025. That looming deadline pushed many people to gift in a hurry. Then it changed.

Under current law, the exemption didn't shrink.[1] It climbed to $15 million per person in 2026 — $30 million for a married couple. The amount you can give to any single person each year, no strings attached, holds steady at $19,000.

The pressure of that 2025 deadline is gone, but gifting shouldn't drop off your to-do list.

WHY GIFTING STILL MATTERS

- **State taxes.** Many states tax estates at far lower levels than the federal government, and a few even tax the people who inherit. The federal change didn't touch any of this.
- **The rules can change again.** Today's exemption reflects current law, not a permanent promise. Congress can revisit it.
- **Growing assets.** Give away an asset now, and all its future growth leaves your estate too.
- **The yearly clock.** That $19,000-per-person allowance resets every Jan. 1. If you don't use it, it's gone.

PRACTICAL MOVES

- **Yearly gifts:** Give up to $19,000 per person each year, no paperwork, no dent in your $15 million lifetime amount. Couples can combine for $38,000 per person, but splitting gifts means filing a gift tax return, even when no tax is owed.
- **Tuition and medical payments:** Pay tuition directly to the school or medical bills directly to the provider, and those payments skip both your yearly limit and lifetime amount.
- **Larger lifetime gifts:** Best for fast-growing assets, like a family business stake meant to stay in the family. Bonus: At your death, an inherited asset's tax "cost" usually resets to current value — erasing a big capital gains bill for your heirs.
- **Trusts:** For more control, a trust dictates how and when heirs receive money, shields assets from creditors and guides wealth across generations. A Spousal Lifetime Access Trust moves assets out of your estate while your household still accesses them through a spouse.

THE BOTTOM LINE

Fall is a natural time to slow down and take stock. As the year winds down, it's worth setting aside an afternoon to review your gifting plans and ensure your documents still reflect what you truly want.

If you'd like a fresh look at your gifting strategy, we'd be glad to help. Reach out to our office whenever you're ready.

[1]Russell P. Love, Jonathan Gopman. Nelson Mullins. Feb. 9, 2026. "2026 Estate and Gift Tax Update." https://www.nelsonmullins.com/insights/blogs/tax-reports/all/2026-estate-and-gift-tax-update. Accessed June 23, 2026.

THE SCOOP

Campus Is Calling — and There's No Homework This Time

Something happens every September. The air shifts, the light changes, and even decades past your last classroom, you feel it: that quiet pull to start something new. This year, lean into it.

THE BEST-KEPT SECRET ON CAMPUS

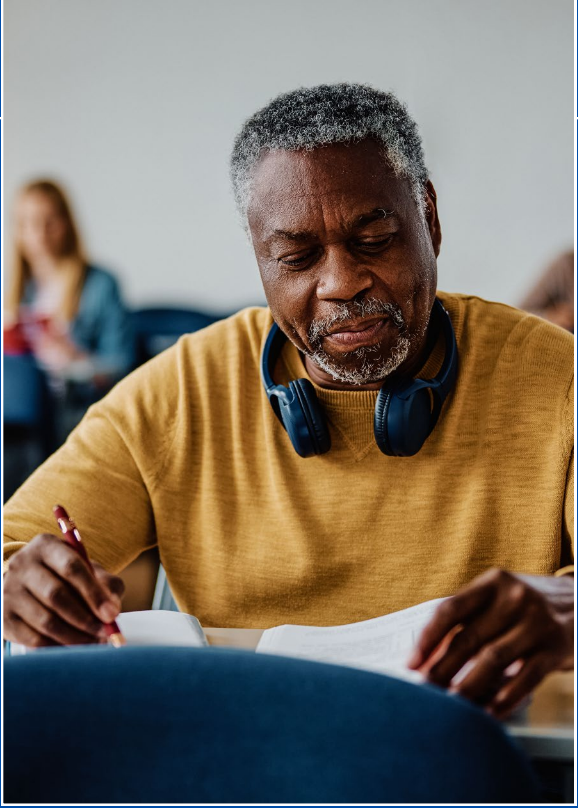
Many colleges offer adults 60 and older the chance to **audit courses for free or close to it**. You can sit in on real lectures alongside traditional students without the stress. The benefits are real:

- **Intellectual stimulation:** Engage with ideas that challenge and stretch you.
- **Structure:** A standing weekly commitment that adds rhythm to your days.
- **Variety:** History, literature, philosophy, science, art history, economics — the catalog is yours to explore.
- **No pressure:** Learn at your own pace, with zero grade on the line.

MORE THAN A CLASSROOM

Being on a university campus puts you in an environment built around curiosity. That kind of energy is contagious, and for retirees who miss the social rhythm of working life, it fills a real gap.

BONUS: Many universities also run dedicated **lifelong learning institutes**. These programs are designed specifically for older adults, complete with lecture series, discussion groups and a community of peers in the same life stage. To get started:



- Search "[your nearest university] + senior audit program."
- Call the registrar's office and ask what's available this fall.
- Show up. That's the hardest part.

Retirement should be full of exploration. It's a time to invest in yourself in ways you couldn't before. Take that first step and discover how rewarding it can be to keep your mind active and your horizons expanding.

10	2	10	2	12	8	4	4	5
3	10	2	3	3	3	1	6	3
13	2	3	4	6	8	3	7	8
12	3	8	7	5	6	1	4	4
3	11	3	8	5	2	11	1	2
1	7	8	4	8	3	4	8	4
5	8	4	9	5	7	8	1	2
4	7	2	12	3	6	3	1	2
6	3	12	3	6	2	12	1	13

BRAIN GAMES

15 Up

Game Rules

Use a pen or pencil to draw the boundaries around groups of cells to make the region add up to fifteen exactly. The regions can be any shape as long as all the cells touch each other (but not diagonally). There is only one way to achieve this.

PICK UP THE PHONE!

A name pops into your head; you wonder how that person is doing, and you tell yourself you'll reach out one of these days. Then the day never comes. This fall, change that!

There's good reason to make the effort. Staying socially connected can be one of the simplest ways to boost your well-being as you age. A meaningful conversation can make you smile long after it's over. Here's a simple, no-pressure plan for reconnecting with an old friend.

Who You Gonna Call?

Don't overthink it. Make a short list of people you want to catch up with. They can be a former coworker, a college roommate, an old neighbor or a high school buddy. You may already have their number saved or written in an old address book. If not, a few minutes of detective work usually does the trick.

- **Check your phone and email.** Old texts, group threads and email chains can hold a current number or address.
- **Look at social media.** Facebook, LinkedIn and Instagram make it easy to find people and send a message directly.
- **Ask a mutual friend.** If you share a connection, a quick "Do you have their number?" is all it takes.

Breaking the Ice

Choose how you want to reach out. You could send a text first if you want them to reply on their own time, write a note or card if you want to be more personal or make a phone call if you want to talk to them faster.

Keep it simple and honest. The goal is connection, not a grand reunion. You can set that up on the call if you both want to! Let the conversation wander, but don't take silence personally. If you don't hear back from them, a friendly follow-up later is fine. Wrap up with "Let's not wait so long next time" — and mean it.

Make the Call This Week

Reconnecting takes less effort than you'd expect, and most people are glad to hear from a familiar voice. Pick your name, find their number and reach out.

LIFE AT *LKJ Financial*

SUMMER TEAM OUTING

We traded our desks for buzzers during a recent team outing at Game Show Experience! The LKJ team competed in classic TV-inspired games, bringing out plenty of laughs and friendly competition. It was a fun reminder that some of the best teamwork happens outside the office.


Welcome to *the Team!*

Laina Voong
Client Service

Laina brings years of wealth management experience to Client Service at LKJ Financial, where she helps our existing clients with everything from account service and important documents to advisor communications. Detail-oriented and responsive, she helps keep things moving smoothly behind the scenes.

Outside the office, Laina enjoys cooking, traveling, spending time with family and friends, and exploring Houston's food scene. She's also a proud fur mom to Pepper.

Kids' Meals

We were blown away by the incredible turnout from our LKJ Family. Thank you to everyone who gave their time to make such a meaningful impact in our community

cut here

RECIPE
CHILI

INGREDIENTS

- *1 lb ground beef*
- *2 15 oz cans kidney beans, drained & rinsed*
- *1 15 oz can corn*
- *1 28 oz can Rotel*
- *1 packet taco seasoning*
- *1 packet ranch dressing mix*

HOW TO MAKE IT:

1. In a large pot over medium-high heat, brown ground beef and drain.
2. Return ground beef to pot and add remaining ingredients. Let simmer over low heat until heated through and thickened.
3. Add desired toppings – chips, cheese, sour cream, etc. Serve warm and enjoy!

BRAIN GAMES

ANSWER KEY:

10	2	10	2	12	8	4	4	5
3	10	2	3	3	3	1	6	3
13	2	3	4	6	8	3	7	8
12	3	8	7	5	6	1	4	4
3	11	3	8	5	2	11	1	2
1	7	8	4	8	3	4	8	4
5	8	4	9	5	7	8	1	2
4	7	2	12	3	6	3	1	2
6	3	12	3	6	2	12	1	13

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lkj Financial
Comprehensive Wealth Management

UPCOMING DATES

SEPTEMBER

5 Lindsey James-West's Birthday!

7 Labor Day - LKJ Office is CLOSED

12 Dani Gottlieb's Birthday!

13 Grandparents Day

24 & 29 Taxes & Retirement Workshop @ HCC West Loop

OCTOBER

12 Indigenous People's Day – LKJ Office is CLOSED

15 Medicare Open Enrollment Begins

15 Deadline to File Federal Taxes (if you received an extension)

16 Boss's Day

31 Halloween