

MAR
APR
2026



NEWS YOU CAN USE

Smart Tax and Investment Moves to Consider for 2026

As we wrap the 2025 tax filing season (unless you filed for an extension), now is a good time to look ahead. Thoughtful tax planning can make a meaningful difference in how much of your wealth you ultimately keep, and a few strategies are especially worth reviewing now.

If income allows, **Roth contributions** remain a powerful long-term tool. For 2026, Roth IRA contribution eligibility for single filers begins to phase out at \$153,000 of modified AGI and is completely phased out once modified AGI exceeds \$168,000. For married couples filing jointly, phase outs start at \$242,000 and Roth eligibility is phased out for MAGI over \$252,000. Even if you exceed those limits, **Roth employer plans** such as Roth 401(k)s, Roth 403(b)s, and Roth 457(b)s have no income restrictions and can be an excellent way to build tax-free wealth.

For others, **Roth conversions** may be worth considering. Converting pre-tax dollars to Roth accounts can create valuable tax-free income later, particularly if you expect higher future tax rates or Required Minimum Distributions (RMDs).

Within non-retirement accounts, **capital gains harvesting** can be an effective planning tool. By intentionally realizing gains when tax rates are favorable, you may reduce the overall tax cost of selling appreciated investments. Also, strategic **tax-loss harvesting** can play an important role by offsetting gains, reducing current taxes, and creating future flexibility.

If you are charitably inclined and over age 70½, **Qualified Charitable Distributions (QCDs)** allow you to give directly from an IRA, satisfy RMDs, and keep the income off your tax return. This is especially valuable as many retirees no longer receive a tax benefit for charitable gifts due to the high standard deduction.

If you are selling an appreciated asset, **charitable trusts** can help spread gains over time while supporting causes you care about.

These strategies are highly personal. If you would like to explore what makes sense for your situation in 2026, we encourage you to contact us.



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- MILESTONE BIRTHDAYS -

March

April

- | | |
|----------------------|--------------------|
| Flo G. - 85 | Morris R. - 85 |
| Joan E. - 75 | Fredericka H. - 80 |
| Pastor Duane L. - 75 | Valeree J. - 75 |
| Gordon C. - 70 | Marilyn J. - 75 |
| Sylvia McC. - 70 | Mary H. - 70 |
| Jacqueline P. - 70 | Debra D - 70 |
| Artie L. - 70 | Lee B. - 70 |
| Cec D. - 70 | Darlene W. - 70 |
| Minerva S. - 70 | Julia K. - 70 |
| Felix L. - 70 | Nancy T. - 65 |
| Linda C. - 60 | Chris S. - 65 |
| Bruce C. - 60 | Patti V. - 60 |
| Tonya A. - 60 | Kathleen R. - 60 |
| Damon S. - 50 | Magaly B. - 60 |
| | Celeste S. - 60 |
| | Juan A. - 60 |
| | Theresa M. - 60 |
| | Claudia G. - 50 |
| | Travis B. - 50 |
| | Daren G. - 50 |
| | Lulu S. A. - 50 |



Clayton & Vivian Chambers: Celebrating 20 years of marriage on March 11th. Image taken on December 14, 2025 @ BCS Half Marathon – Just Running into the New Year!



Cathy & Manny Nerios: Celebrating 50 wonderful years of marriage on April 24th. Photo in San Diego

Special Thanks to our LKJ Ambassadors

- Juana Moreno
- Rita McKenzie
- Courtney & Zach Smith
- Kathy Bingham
- Julie Freeland
- Deidra Lyons-Lewis
- Dyanna Cliett
- Maricruz Garza



The Art of Connection: Staying Social in Retirement

How you start your morning shapes the hours that follow. Instead of falling into old habits or rushing through the morning, embracing a thoughtful ritual gives you control and a chance to focus on what matters most, whether that's hobbies, health or personal connections. With a purposeful start, you're more likely to enjoy the day ahead and make the most of every moment during this rewarding chapter of life.

SIMPLE RITUALS TO TRY

You don't need a lot of time -- often, just 10 minutes can make a real difference. Here are three examples of morning rituals that can help you tackle the rest of your day.

1. Mindful Reflection: Before checking your phone, spend five minutes in silence. Do some meditation or simply focus on your breathing. This creates a buffer between sleep and the noise of the digital world.



2. Gentle Movement: Wake your body up. Five minutes of stretching, a quick yoga flow or a brisk walk around the block gets your blood flowing and energy up. This keeps your body active, improves flexibility, and boosts energy levels without being too strenuous.

3. Plan It Out: Identify your "Big Three." What are the three absolute must-do tasks for today? Write them down. This gives you a clear roadmap for the day and prevents decision fatigue later.

START SMALL

The key to building a rewarding new habit is consistency. There's no need to transform your full routine overnight. Choose just one of these rituals and try it for a week. You may find it brings a greater sense of calm and satisfaction to your mornings.



HOW TO ...

Staying Financially Fit During Market Volatility

Market fluctuations can feel unsettling for retirees. But staying financially fit is possible with the right strategies.

Start by diversifying your portfolio. Spreading investments across stocks, bonds and other assets helps reduce risk. Focus on long-term goals and avoid reacting to short-term market swings.

Maintain a cash reserve covering six to 12 months of expenses to avoid selling investments during downturns. Reassess your risk tolerance and adjust your portfolio as you near retirement. Budget, cut spending and free up funds for savings.

Avoid emotional decisions and consult a financial professional before making significant changes. Stay informed with credible sources, but don't obsess over daily news.

Lastly, consider dividend-paying stocks for steady income, and review your retirement withdrawal rate to preserve savings.

These steps can help protect you in a volatile market.

2026 Galentine's Luncheon

Our recent Galentine's Ladies-Only Luncheon brought together women clients and friends for an afternoon of connection, conversation, and empowerment. Guests joined us to enjoy lunch, make new friendships, and spend time in a welcoming, supportive setting.

Lindsey shared brief remarks on financial well-being and the importance of feeling confident and prepared in all areas of life. Our guest speakers from Smart Defense led an engaging discussion focused on situational awareness, common safety threats women face, and practical techniques designed to help women feel more confident and prepared in everyday situations.



THE SCOOP

Unlock Savings With Medical and Dental Deductions

Medical and dental bills can be a significant financial strain, but the IRS offers a way to ease that burden. By deducting qualified medical and dental expenses, you can lower your taxable income and keep more money for what matters most: your health. This guide will show you ways to optimize these valuable savings.

UNDERSTANDING THE BASICS

The IRS allows you to deduct qualified medical expenses that exceed 7.5% of your adjusted gross income (AGI) when you itemize deductions. This includes costs for treatments, preventative care and prescriptions. It's like getting free money just for taking care of yourself!

- **Qualified Medical Expenses:** Deduct doctor visits, hospital stays and prescription drugs.
- **Dental Care:** Routine cleanings, fillings and even dentures count.
- **Insurance Premiums:** Premiums for medical, dental and long-term care insurance are often deductible.

OVERLOOKED DEDUCTIONS

Don't miss out on these commonly overlooked expenses:

- **Transportation:** You can even deduct mileage, parking fees and tolls for trips to your appointments.
- **Home Modifications:** Medically necessary improvements, such as wheelchair ramps or stairlifts, can be deducted.

To claim these, keep detailed records, including receipts and invoices. Make sure your records are well-organized. Keeping them in a simple folder or digital tool can make tax time much smoother.



YOUR HEALTH IS YOUR WEALTH

Staying on top of your doctor and dentist appointments is not just vital for your physical health; it's a savvy financial move. By tracking your expenses, you can reduce financial stress and focus on your well-being. Investing in your health is truly one of the best investments you can make.



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BRAIN GAMES

Str8ts

Game Rules

Rows and columns are divided into compartments of white squares. Use single numbers to complete a straight for each compartment. A straight is a set of numbers with no gaps and in any order. No single number can repeat in any row or column. Clues in black cells remove that number as an option in that row and column, and are not part of any straight

THISTLE BE GOOD:

Easy Spring Flowers To Brighten Your Garden

Fresh spring blooms are one of the simplest ways to add color and joy to your garden or patio. If you're dreaming of a cheerful outdoor space – but prefer flowers that don't demand much time or fuss – these tried-and-true favorites will help your garden thrive easily and beautifully.



Daffodils

These sunny yellow blooms are like little bursts of sunshine. No flower says spring quite like these cheerful trumpets.

Why they are easy

Daffodils are incredibly tough. These deer-resistant and self-multiplying plants reward you with more blooms each year.

Simple care tip

Let foliage die back naturally to nourish bulbs for next year.

Pansies

With their vibrant, expressive “faces,” pansies thrive in early spring's cool air – perfect for containers or borders and popping instant color into any spot.

Why they are easy

You can buy pansies as small plants ready to pop into the ground or a pot for instant gratification.

Simple care tip

Water regularly, but let the soil dry slightly between waterings. Pinching off the spent blooms (deadheading) will encourage them to produce even more flowers



Hyacinths

These are dense, starry clusters with an intoxicating fragrance that fills the air. Plant hyacinths near walkways or windows to enjoy their sweet perfume up close.

Why they are easy

These low-maintenance bulbs return every year with little effort.

Simple care tip

Place in well-drained soil, and soak up the scent as you stroll by.

Primrose

These bouquets of vibrant color bring life to shaded corners and window boxes, often brightening things up while the air is still crisp.

Why they are easy

Primroses thrive in partial shade and moist soil, making them ideal for areas where other, sun-loving plants struggle.

Simple care tip

Keep the soil moist for consistent blooms throughout the season.



CENTER STAGE

Spring Financial Planning Interns

We are excited to welcome our Spring Financial Planning Interns, Jacob Remlinger and Joseph Garcia, to the LKJ Financial team.

Jacob is a recent graduate of Texas A&M University, where he earned a Bachelor of Science in Economics with a minor in Mathematics, and he is currently working toward his CFP® designation. He is passionate about financial planning because he enjoys helping people work toward personal financial freedom. He is driven by the opportunity to make a positive impact on others' financial futures. Outside of work, he loves playing golf, running, spending time outdoors, and spending time with friends and family.

Joseph is currently a student at University of Houston's Bauer College of Business, studying finance, with an expected graduation date of Spring 2026. He is inspired by the opportunity to serve others and help clients achieve their financial goals for life and retirement, creating a clear framework to support their long-term plans. Helping individuals turn their vision into reality is what truly drives him. Outside of work, he enjoys playing and watching basketball, traveling and camping, cooking, working out, and spending quality time with family and friends.


Jacob and Joseph support our advisors behind the scenes by assisting with financial plan preparation, research, client meeting support, and special projects, helping ensure our planning process remains thoughtful, thorough, and client-focused.



BRAIN GAMES

ANSWER KEY:

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

cut here 



RECIPE ALMOND-TOPPED FISH

This easy baked fish recipe features tender cod or haddock layered over buttery onions, topped with a creamy Parmesan-lemon spread and finished with crunchy toasted almonds. Simple, flavorful, and perfect for a quick weeknight meal.

INGREDIENTS

- 1 tablespoon butter
- 1 small onion, thinly sliced
- 4 cod or haddock fillets (6 ounces each)
- Seasoning blend (1t. seasoned salt, ½ t. dill weed, and ¼ t. pepper)
- ¼ cup grated Parmesan cheese
- ¼ cup reduced-fat mayonnaise
- 1 tablespoon lemon juice
- 2 tablespoon sliced almonds, toasted

HOW TO MAKE IT:

1. Place butter in a 13x9-in. baking dish; heat in a 400° oven until melted.
2. Spread butter over bottom of dish; cover with onion.
3. Arrange fish over onion, sprinkle with salt, dill and pepper seasoning blend.
4. Combine the Parmesan cheese, mayonnaise, and lemon juice; spread over fish.
5. Bake, uncovered, at 400° until fish flakes easily with a fork, 18-20 minutes.
6. Sprinkle with almonds.

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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 Service - New Business



KATRINA BAKER
Client Service - Existing Clients



KRISTINA KIENG
Marketing



MARSHALL WEST
Operations & Strategy



UPCOMING DATES

MARCH

- 6 Employee Appreciation Day
- 17 St. Patrick's Day
- 19 & 24 Inspiring Women Dinner Event
- 21 LKJ Staff Birthday: Kristina Kieng
- 31 Medicare Advantage Open Enrollment Ends

APRIL

- 7 & 9 Retirement Planning Today Workshop @ HCC
- 5 Easter
- 15 Tax Day
- 15 Deadline to make 2025 IRA Contribution