

NELSONCORPNEWS

SEPTEMBER
2025

ESTATE PLAN PITFALLS

Five common estate planning mistakes and how to avoid or correct them. p4

RETIREMENT SPENDING STRATEGIES

Options for spending in retirement and why it's important to have a plan. p9

FEATURED CHARITY OF THE MONTH

NelsonCorp's Jeans for Charity is Skyline Center in Clinton. p11



YOUR NELSONCORP TEAM



DAVID NELSON



EUGENE KRUEGER



VALERIE HILL



AMY CAVANAUGH



KENNETH NELSON



JACOB WOODCOCK



NATE KREINBRINK



JAMES NELSON



JOHN NELSON



ANDY FERGURSON



JAMIE HUGUNIN



MICHELLE EVERSOLL



AUSTIN ECK



TRAVIS MOREHEAD



MIKE VANZUIDEN



AMANDA SCHAVER



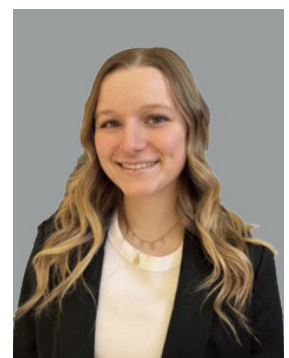
TABATHA WESTPHAL



MIKE STEIGERWALD



HANNAH VAN HYFTE



ISABEL HANSEN



A MEANINGFUL AND RESTFUL LABOR DAY

Labor Day has come and gone this year, but I want to take a moment to express my gratitude for the spirit of hard work and dedication that this day represents. Labor Day is more than just the unofficial close of summer—it is a celebration of the people whose efforts and perseverance have built, sustained, and continue to strengthen our communities, industries, and nation.

It is easy to overlook the everyday contributions that keep our world moving forward. From those who rise early to serve others, to those who dedicate long hours ensuring progress and innovation, every role matters. That commitment, whether seen or unseen, is part of a larger story of resilience, determination, and pride in a job well done.

I want to honor not only the achievements of generations past but also the daily work carried out today that helps shape a brighter future. Labor Day reminds us that progress is possible because of people who show up with effort, integrity, and purpose.

I hope this Labor Day offered you a moment of rest and reflection. You earned the time to pause, recharge, and celebrate the value of your contributions.

David Nelson

CONTENTS

- 04 **Things to Note**
Important reminders
- 04 **Support our Community**
Check out what's happening in the area
- 04 **Estate Plan Pitfalls**
Don't fall for these easy mistakes in your estate planning process
- 05 **A Little Vanilla**
How a simple, everyday flavor can demonstrate how important it is to celebrate Labor Day
- 06 **A Hole in Eternity**
A touching act by the head coach of the Notre Dame football team
- 07 **NelsonCorp Media Appearances**
An overview of the topics covered this month
- 08 **Holistic Financial Planning**
Why looking at all areas of your life and finances is vital to your retirement
- 09 **Retirement Spending Strategies**
Four different spending strategies in retirement to ensure you don't outlive your money
- 10 **Medicare Event**
A special invitation to those nearing or at Medicare age
- 11 **Featured Charity of the Month**
Jeans for Charity supports Skyline Center in Clinton

THINGS TO NOTE

Be aware of ongoing identity theft schemes:

- Emails designed to trick people into sharing sensitive information or into clicking harmful links.
- Calls, texts, fake printed correspondence and misleading social media posts to gain access to personal data.

SUPPORT OUR LOCAL CHARITIES & BUSINESSES

Check out what's happening at our area charities, businesses, and communities:

- Food Drive & Hunger Awareness, DeWitt Farmers Market
- Timberlake Playhouse, Mt. Carroll
- Visit Clinton www.clintoniowatourism.com
- Visit Quad Cities www.visitquadcities.com

NelsonCorp Nuggets

In 2024, 34% of adults reported an increase in household income; however, an even greater proportion (38%) experienced a rise in monthly spending.

Source:
Federal Reserve Board

ESTATE PLAN PITFALLS

Estate planning is one of those areas of finance that seems like it should be simple. Thanks to the internet, it's easy to get a lot of information very quickly about how to write a will. And it's certainly not difficult to purchase life insurance. But a *good* estate plan — one that *doesn't* include the government as a beneficiary — involves so much more. If anything, the internet has made it easier to overlook key details. Details that can cause your estate to pay unnecessary taxes, high fees, or distribute the wrong assets to the wrong people at the wrong time.

In other words, it's easier than ever to make mistakes that could derail your estate plan. Here are some of the ones I see "Do It Yourselfers" make the most often:

- 1. Out-of-date wills and trusts.** Many wills and trusts are missing key details because they have not been updated. Others are likely to contain language that does not allow a couple to take full advantage of certain regulations. This may result in unnecessary taxation. It can also lead to loved ones not receiving what you intended.
- 2. Family additions, deaths, and divorce not accounted for in out-of-date plans.** The most striking example I have seen was the couple, both with prior marriages and one with children from a first marriage, who adopted an infant. Their old will left their entire estate to the older children with no mention of support for the adopted child!



- 3. Improper powers of attorney.** The longer people live, the more likely they are to need help with decision-making in their twilight years. That increases the risk of court-ordered guardianship if no *proper* powers of attorney have been settled. Power of attorney allows a person of your choosing to step into your shoes and make decisions regarding your health. For example, what kind of care you need, who will provide it, where you will be treated, and how it will be paid for. A power of attorney for financial management will allow your chosen person to make property and disposition decisions for you, access your retirement accounts for your expenses, file your tax returns, and make estate planning decisions, including gifts.
- 4. Improper beneficiary designations.** This doesn't just apply to your will. It applies to life insurance policies, annuities, and retirement accounts, too. Any confusion in this area can quickly lead to chaos. For example, take a spouse who has had multiple jobs, retirement accounts, and marriages. If that spouse dies, leaving various accounts to an ex-spouse, their estate will be taxed for the transfer. To add insult to injury, the tax in many cases will be paid

from the current spouse's inheritance. An updated Will does nothing in this scenario.

- 5. Poor choice of executor.** Choosing an executor for your estate can be stressful. There are so many potential pitfalls! Sometimes, nobody wants to be an executor. Other times, the *wrong* person wants to be named. If you have any fears that the person you have chosen does not have the patience or diligence needed for the job, then it may be wise to pick someone else. Furthermore, people who are in an uncertain financial situation of their own are also best avoided. (Think debts, liens, poor credit history, a history of bankruptcy, judgments against them, etc.)

As you can see, there are many easy-to-make mistakes with your estate plan. Any of these can lead to major, and often lasting, consequences. **But the good news is that it's equally easy to avoid these mistakes.**

All you need is a little help.

Together, we can look at the entire "state of your estate" to see if there are any decisions that need to be made, documents that should be updated, or gaps to fill. We can ensure your estate plan truly fits *your* desires, not the government's!

A LITTLE VANILLA

Just a heads up: This article is a little vanilla.

No, I don't mean it's boring. (Or at least, I hope it's not!) I mean it's *about* vanilla, the ingredient. You know, the one used to make delicious ice cream, chocolate chip cookies, crème brulee, and even coffee when you're in the mood. The one that comes in those little bottles you used to secretly smell as a kid when nobody was looking. (Or was that just me?)

Vanilla feels like it's in *everything*. It's such a common, familiar flavor that we often use the word as a synonym for something basic or uninteresting, even though society can't get enough of it. But it's also one of the most expensive spices in the entire world. Why?

Because as universal as it is, it is *ridiculously* difficult to cultivate.

It's also an example of why I think Labor Day is such a unique and underrated holiday.

Vanilla, in its natural form, is actually a type of fruit that first originated in Central America. Spanish conquistadors introduced the fruit to Europe in the 1500s, but it wasn't until the 1800s that vanilla exploded in popularity. And for that, we have one person in particular to thank: A twelve-year-old boy named Edmond Albius... who was also a slave.

In the 1820s, the same decade when Edmond was born, French business owners tried importing vanilla to the island of Réunion, an island off the eastern coast of Africa. But the move was a flop. The plants simply would not bear fruit, because none of the local insects could pollinate them. As a result, it looked as though the entire vanilla venture was des-

tined to die on the vine.

Enter Edmond Albius. Born into slavery, Edmond was also an orphan, whose mother died during childbirth. He never knew his father. But as a young boy, Edmond showed an incredible aptitude for botany. One day, his enslaver, a man named Beaumont, was walking through his gardens when he noticed something he'd never seen before: Two vanilla pods growing on a twenty-year old vine...the only vine on his property that was still alive. Beaumont asked Edmond how this could be and was shocked at the reply: This twelve-year-old-boy had invented a way to fertilize vanilla plants by hand! The process was like a form of delicate surgery. Using a thin stick or even a blade of grass, Edmond would carefully lift a flap that separated the plant's reproductive organs, and then, with his finger, smear sticky pollen inside. Here's how Beaumont later described it in a letter:

"In the watermelon, the male and female flowers occur on different plants, and I taught this little boy, Edmond, how to marry the male and female parts together. This clever boy realized that the vanilla flower also had male and female elements and worked out for himself how to join them together!"

Soon, Edmond was teaching his method to slaves around the island. As a result, in less than twenty years, Réunion was able to export two tons of vanilla beans. In twenty-five years, that number grew to twenty tons. And by the turn of the 20th century? Over two-hundred tons!

Today, Edmond's method is still the *only* way to produce real vanilla. The process simply cannot be automated or done

by machines; it must be done by hand in a single twelve-hour period each year. By thousands of hands, in fact, in Madagascar, Indonesia, and other places. And cultivation is just the first step! Planting, tending, and most of all, *harvesting* vanilla pods involves some of the most back-breaking, labor intensive work there is. Once those steps are done, the vanilla must also be sweated, dried, cured, graded, and packed. All done by workers; all done by hand; all requiring tens of thousands of hours' worth of work. All to ensure we have that tiny little bottle of vanilla whenever we need it.

So, what does this have to do with Labor Day? Here's how I think about it. As you know, we have holidays to celebrate our country. To celebrate love. To celebrate presidents. To celebrate giving and gratitude. But Labor Day is about something even more fundamental. It's a chance to celebrate *each other*. To recognize and appreciate that our daily needs and wants are produced by the hard work and ingenuity of ordinary people, here at home and around the world. The food we eat. The clothes we wear. The houses we live in. The cars we drive and the

roads we drive on. All this and more is provided for us thanks to the hands and minds of workers.

Edmond's remarkable discovery eventually helped him secure his freedom, yet despite Beaumont's efforts to recognize him, the government denied him any official reward or payment. Others even attempted to claim his work as their own. As a result, Edmond sadly lived out his life in poverty. It wasn't until nearly a century later that historians began to truly grasp the significance of his discovery. Stories like his remind us why we set aside days like Labor Day — to honor the often-unsung individuals whose work shapes our world.

So as we finish off this year's Labor Day BBQ with a perfect scoop of ice cream or a delicious helping of peach cobbler, let's spare a thought for people like Edmond Albius and everyone else who makes it possible. And let's remember that the holiday isn't just about having a day *off* from labor. It's about giving thanks for the *fruits* of our labor. Including — but certainly not limited to — one of the most common, ubiquitous fruits of all: the vanilla bean.



A HOLE IN ETERNITY



I came across this story, now 20 years old, but no less touching.

Charlie Weis was head coach for the Notre Dame Football team. In a press conference on September 25, 2005, he told a touching story.

COACH WEIS: ... there's a young boy by the name of Montana Mazurkiewicz who died on Thursday of this week. You know, very often Notre Dame gets asked to get involved with different people. This is a kid from Mishawaka who on Wednesday, I went over to visit him during the day for a brief time, brought him a ball and a couple of T-shirts and hats and stuff.

It was a very compelling visit, one that I'll always remember the rest of my life. When you walk in, here is this 10-year-old kid with inoperable brain cancer. They basically told me he had a couple weeks to live. If you looked at him, you would know that a couple weeks was more realistically a couple days.

I sat there with his mom and his brother, his mom Cathy, his brother Rockne. Montana, Rockne, you get the picture? First of all, I gave him an opportunity to hammer me on the Michigan State loss, which he did very well. Reminded me of my son.

Then I was able to get a couple smiles out of him. His mom got to take a couple pictures. She said it was the first time he really smiled in about three months.

But here is a 10-year-old kid sitting there telling you, "Yeah, I have a tumor that's inoperable." He knew he was going. He had lost feeling in his lower body. While I'm sitting there, he has pains in his shoulders, asking his mother to rub him down. He's trying not to be a wimp. When you see the kid, it was really disheartening.

I sat there with the kid; we talked about Notre Dame Football. He talked to me about his love for Notre Dame Football, how he just wanted to make it through this game this week. He just wanted to be able to live through this game so he could watch that game because he knew he wasn't going to last very much longer.

I said, "What can I do for you?" He said, "I don't know." I said, "I'll tell you what. What do you want me to do on the first play of the game? Run or pass?" Like any 10-year-old kid, the answer is going to be pass. I said, "Okay."

All of a sudden (in the game) we're on the one-yard line, the first time we get the ball. I say, "I have a problem here." I had told

the team briefly about Montana on Wednesday because it was kind of a compelling visit, like I said. I told them how important Notre Dame Football is to a lot of people. I was using Montana as an example.

I'm not big on "Win one for the Gipper" type of deals, but I wanted people to realize how important they are as football players at Notre Dame, that they represent a lot of people that they don't even realize they're representing. Sometimes you think of the media. Sometimes you think of the alumni. You don't think of the 10-year-old kid who is dying of cancer.

We're on the one-yard line. I told him I'd try to throw a pass to the right. I told Brady [Quinn] what I was going to do. We're on the one-yard line. "What are we going to do?" "I got no choice; we're throwing it to the right. Let's call bootleg. [Anthony] Fasano is going to be open, try to get it out of here, get it off the goal line." Anthony makes the catch, in a rare moment of athleticism; he leaps over the defender, gets some extra yards. It's almost as if Montana was willing him to beat that defender and take it to the house.

I got the message when we were in Seattle; I got the message through a phone call that Montana had died. I called their house; I talked to his brother Rockne. Rockne said, "The only thing I really wish on behalf of Montana is that you guys would be thinking of Montana and playing in his memory." I try not to use any individual as a motivational tool.

I promised Rockne that after this game was over, if we won the game, I would get this ball signed and bring it over to their

house. The ball is signed. After I meet with the players today, I'm going over there today to give it to them.

Just so you know, that's not to make me out to be a good guy. I was asked by somebody from the university to go. I thought it was the right thing to do. I tell you what, to watch a kid that's 10 years old, a lot of times we look at people that are older, that are sick, we feel bad for them, which we should.

But having two kids myself, knowing that I would do anything in the world for my kids, to watch this 10-year-old kid, knowing there wasn't much time left in this kid's life, and the only thing that could get a smile out of him was the head coach from Notre Dame sitting there talking about Notre Dame football, it makes me feel good that I went over there. I'd feel really bad if I didn't.

If you'd like to ask any questions about that, I'd answer them. I think I tried to answer that as best I could.

Q. How old are your kids?

COACH WEIS: My kids are 12 and 10. My daughter was 10. The thought went through my mind. My daughter Hanna has special needs; we have our own set of problems. The first thing I did was call my wife up, "We think we got problems with Hanna." This kid could be lucky if he makes it to the weekend. Unfortunately, I was prophetic.

Q. When exactly did you meet with him?

COACH WEIS: I met with him Wednesday because we left on Thursday. I went over there on Wednesday after I finished doing what I was doing. I got the call

Thursday night when we were in Seattle.

Q. Did you talk to the family after the game?

COACH WEIS: I talked to Cathy after the game yesterday. I said, "Did you see the first play?" She said, "Yeah, I was watching." She was toughening it out. She's a tough lady. But I called her just to let her know, A, that I was thinking of her and her family, and B, we called the play he wanted and it worked, that I'd be [over to] the house today, to bring that game ball, which I promised I'd get that game ball and bring it over to their house, which I wanted to.

Q. What did you, or your team, learn from this experience?

COACH WEIS: Two things I said before, I'll tie together. One is I'm a big family guy. In addition to my wife, my son Charlie and my daughter Hanna—that's why I live. As a matter of fact, I was sick years ago, probably should have died. I know that I stayed alive because of them. Willed me not to die.

To watch a kid that's 10 years old only get a smile to his face because of his passion and love for Notre Dame football, that's really a good moral to tell your own players to realize to let them understand who they're representing when they put on that uniform. It's not just the university they're representing; it's all the people who support that university. Sometimes we forget who they are because you think you're on a pedestal and you're bigger than the rest. It really, it kind of brings you back down to earth, realize how important it is to wear that jersey.

Not to bring a somber note, but I think for Montana's sake, I hope he's smiling in heaven right now, and I'm glad he's out of pain. I'm glad we won, by the way, too, so I

could bring him the ball.

* * *

I too am glad you could take him that game ball, Coach! Not only did you bring a touch of joy to a dying boy, but your story—already sent through many channels to millions of people—touches us all.

And perhaps you and Montana tore a small hole in eternity.

From <http://und.collegesports.com/sports/m-footbl/spec-rel/092505aaa.html>

NelsonCorp Nuggets

Nearly nine out of ten people age 65 and older were receiving a Social Security benefit as of December 31, 2024, with benefits representing about 31% of the income of people over age 65.

Source:
Social Security
Administration Fact Sheet

NELSONCORP MEDIA APPEARANCES

Be sure to catch our weekly educational content featured locally on television, radio, and the newspaper. You can get this and more at www.nelsoncorp.com/blog.

This month on 4 Your Money, James Nelson reviewed the moving average indicators, the golden cross signal, and what that could mean for the markets going forward. John Nelson was on to give insight on the big buzzword, AI, what it has meant for the markets, and some potential risks for investors. Nate Kreinbrink looked at the all-time highs the markets have seen recently and what has happened historically after reaching new highs. David Nelson discussed some specific risks that investors should be aware of, especially once retirement is on the near horizon. David returned for another segment and spoke about the jump in speculative trading that has been happening and warned investors to be careful about the type of investments they are selecting.



4 Your Money airs Tuesday mornings on FOX 18 News at 8am and on WHBF CBS Local 4 News at around 6:10pm.

On Financial Focus, David Nelson joined Gary Determan to talk about the value of meeting with clients face to face whenever possible and discussed tariffs, inflation, and decision-making in the midst of all the financial headlines. Nate Kreinbrink explained the different retirement accounts, including 401(k)s, IRAs, and Roth IRAs, as well as offered advice on when to get started contributing to them. Andy Fergusson joined Nate on another episode to dive into some of the changes the Big Beautiful Bill made to tax law and when they go into effect. Andy returned with Nate the following week to pick up where they left off on their discussion of the Big Beautiful Bill.



Financial Focus airs every Wednesday at 9:00 am on KROS FM 105.9 and AM 1340.

HOLISTIC FINANCIAL PLANNING

ho-lis-tic
adjective

Characterized by comprehension of the parts of something as intimately interconnected and explicable only by reference to the whole.

Earlier this year, I was having a chat with a friend who told me something interesting: Despite the fact that he had a good job and very little debt (other than his mortgage), he felt financially "stuck." Like he wasn't getting ahead. Like he wasn't moving forward as much as he felt he should have.

So, I started asking him questions about his financial situation. Did he feel like he was on track to retire when he wanted to? What was the lifestyle he wanted to retire to? Was he worried about what would happen to his family if something were to happen to him? What about his children's college education? Could he afford to do the activities he wanted today *without* feeling like he wasn't saving enough for the future...or was he always putting today off for tomorrow?

His answer in a nutshell: "You know, I'm really not sure."

As we talked, the reason for his lack of financial confidence became clear: While he was prudent with his money, he felt very disconnected from all the areas of his financial life. He had some savings, had investments, always filed his taxes on time... but he didn't have a plan for how these areas impacted his financial goals.

Boxes were checked, but it wasn't clear what those boxes were actually doing for him.

In other words, he did not have a holistic plan for his entire financial life.

What do I mean by "holistic?"

Here's what I mean. Some financial advisors excel at helping people with their investments. Others specialize in retirement income. Some with saving on taxes. In other words, many advisors treat all these things as distinct, separate areas of your finances. That's not wrong, necessarily – but it's not entirely right, either.

In truth, all these areas are interconnected. They're part of a *greater whole* – your life.

Think about it. You could have great investment performance – but what if your taxes were sky high? You could have an enormous amount saved for retirement – but what if your expenses were just as great?

You could have your dream retirement lifestyle – but would you be as happy if you had no legacy to leave behind? You could even have a sizeable paycheck coming in every two weeks...only for it to feel like most of it was always evaporating by Monday due all your financial constraints and demands.

Or, to put it another way, you could excel at *every* individual area of your financial life – and yet still somehow feel like you are not moving closer to your goals.

I believe that people are most likely to feel financially confident when every aspect of their finances *works together*. They're like organs, all intended to work in concert to ensure your financial

health, just like the organs in your body do. Every financial decision you make in one area *can* and *will* have an effect in other areas.

That's why it makes so much sense to have a holistic financial plan. One that ensures each decision you make is coordinated and made not to just check off a box, but to remove a worry or bring you closer to a dream.

The reason I'm writing this, is because I believe it's not uncommon for people to feel disconnected from their finances or uncertain about their financial future, even if they're technically "doing well." When this is the case, it is often because the various aspects of your finances are not coordinated or working in sync.

Because your plan is not as holistic as it could be.

The good news is that this is not a difficult problem to fix! It simply requires a higher level of planning and deeper conversations about what you want to accomplish. To that end, if you ever find yourself feeling financially "stuck," or if

your confidence is not as high as you want it to be, then let's do something about it.

We can always sit down to determine whether we can make your financial plan more holistic and connected...so you can keep moving forward to the future you want.

To be happy, all the aspects of our daily life – our job, our family, our personal hobbies and goals – need to be working in harmony with each other. The same is true of your finances. Please let me know my team and I can ever be of service in this regard.



RETIREMENT SPENDING

No matter how much you've saved, no matter how well your investments have done, it can be surprisingly scary to realize you will need to start *living off* your savings in retirement. Realizing that your principal must now be earmarked for the present as much as the future can be a sobering thought.

Every retiree should have a strategy for *when* they withdraw money from their accounts, *which* accounts they will draw from first, and *how much* they should withdraw every month, quarter, and year. There are many potential strategies to choose from, and a near-infinite number of ways to customize each strategy for you. Here are a few of the most common:

The Buckets Strategy. With this approach, you divide your savings into three buckets: Short-term, intermediate-term, and long-term.

The **short-term bucket** is the money you'll need for the next 1-3 years. These funds would usually be invested in fairly liquid assets that don't usually experience a lot of volatility. (Think cash, CDs, and short-term bonds.) Your **intermediate bucket** is for goals and needs approximately 3-5 years out. (Some people prefer reserving this bucket for as many as 10 years out.) Finally, your **long-term bucket** is, essentially, for the rest of your life. This should contain money that you want to see grow throughout retirement – and because you won't need the funds anytime soon, you're comfortable taking on a bit more risk.

The 4% Strategy. With this approach, you take 4% out of your portfolio in your first year of retirement. Then, every year afterward, you increase the amount you withdraw to be

consistent with inflation. This helps ensure you continue drawing enough to maintain your lifestyle as prices go up. (Except in very rare circumstances, prices will *always* go up over time, even if the inflation rate isn't particularly high.)

Now, your needed withdrawal rate may *not* be 4% in that first year. It could be 3%, or 5%, or whatever. The point is that you establish a “just enough” baseline early on that you gradually add to year over year to keep up with inflation.

Every strategy comes with both benefits and downsides, and this one is no exception. The downside is that the 4%-plus-inflation strategy can sometimes be a little *too* rigid depending on what's going on in the markets or your life. For example, in a bear market, you may want to dial back on your spending so you don't drain your investments too quickly. You may have a big travel or home maintenance year, in which case you might exceed the 4%.

However, if you expect both your spending and your expenses to remain fairly consistent each year, then some variation of the 4% strategy may work well for you. As always, it's important that whatever strategy you choose be consistent with your overall financial plan. There is no such thing as a strategy that suits everyone. It will always require at least some customization!

The Proportional Withdrawal Strategy. Many investors have more than one investment account. For instance, a **taxable** brokerage account, a **tax-deferred** account like a 401(k) or traditional IRA, and a **tax-advantaged** account like a Roth IRA. Traditionally, many retirees withdraw from their taxable accounts first, then



their tax-deferred accounts, and finally their Roth accounts. (While withdrawals made from a traditional 401(k) or IRA are taxed as ordinary income, withdrawals from a Roth account are tax-free.) The idea here is to let the assets in your tax-deferred and tax-advantaged accounts grow for as long as possible.

The problem is that it can sometimes lead to a heavier tax bill. In fact, it's common for a retiree to avoid touching their traditional IRA until they must begin making withdrawals at age 73...only to find that they have now pushed themselves into a higher tax bracket.

For this reason, a **proportional withdrawal strategy** is worth considering. With this approach, you first determine how much in total you need to withdraw each year. Then, you withdraw a proportionate amount from each account based on their respective percentage of your overall savings. For example, imagine that the value of your taxable accounts represents 30% of your overall savings, your tax-deferred account is 50%, and your Roth equals 20%. If, say, you needed to make \$35,000 in total withdrawals each year, you would withdraw roughly \$10,500 from your taxable account, \$17,500 from your tax-deferred account, and \$7,000 from your Roth. This spreads out the tax impact of your withdrawals

and potentially leads to a lower overall tax bill each year.

Finally, we have the **Guardrails Strategy**. This is based on the concept of changing your withdrawal rate based on market performance. If the markets are in a long-term decline, you decrease your withdrawal rate. During a long-term bull market, your rate would increase.

Under this strategy, retirees set specific “guardrails” for their target withdrawal rate – a high guardrail and a low guardrail. If your actual withdrawal rate rises above your high guardrail, you reduce the amount you withdraw. If it falls below your low guardrail, you increase that amount. This approach is helpful if the value of your portfolio fluctuates dramatically due to how the markets are performing. It's a dynamic way to withdraw money in retirement that adapts to market conditions rather than ignoring them.

All these methods have their pros and cons, and some retirees may even combine them together. The ultimate takeaway is that it's critical to have a concrete *strategy* in place to govern your spending in retirement. It's the best way to achieve the lifestyle you want – and the goals you care about – while simultaneously protecting yourself from overspending.

MEDICARE AGE? JOIN US!



Join us for: Understanding Medicare

Are you approaching retirement or already eligible for Medicare and feeling overwhelmed by your options? **Plan to attend one of our educational events** designed to help you understand the ins and outs of Medicare so you can make informed decisions about healthcare coverage.

We look forward to helping you feel more confident about your Medicare decisions!

If you know someone who is nearing Medicare eligibility or could benefit from learning more about their options, they are welcome to attend.

Event Dates & Locations

Wednesday, Sept. 17th OR Thursday, Sept. 25th

Tuscany Banquet Room at Rastrelli's, 2417 Cleveland St, Clinton

Arrive by 5:15pm – Program, followed by dinner

Thursday Sept. 18th OR Tuesday, Sept. 23rd

Biaggi's Ristorante, 5195 Utica Ridge Rd, Davenport

Arrive by 5:15pm – Program, followed by dinner

What You'll Learn:

- How and when to enroll in Medicare
- How Social Security affects Medicare
- The difference between Medicare Parts A, B, C, and D
- How Medicare Supplement (Medigap) and Advantage plans work
 - Common pitfalls to avoid
- How to estimate your healthcare costs

RSVP before September 15th

Call 563-242-9042 or email communications@nelsoncorp.com

When you RSVP, please include the date you would like to attend.

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THIS MONTH'S FEATURED CHARITY IS SKYLINE CENTER IN CLINTON



Celebrating 61 Years of Empowerment and Support

For more than six decades, Skyline Center has proudly served individuals with developmental and intellectual disabilities in our community. Often described as a "Swiss Army knife" of community support, we provide a wide range of personalized services—including Day Habilitation, Community Living, Supported Employment, and Home Health Services—designed to meet each individual's unique needs.

Each year, the Skyline Foundation hosts fundraising efforts that generate critical funds with a direct and lasting impact on the individuals we serve. These donations are never used for overhead costs or general operations. Instead, 100% of the funds go toward meeting real, immediate needs.

Just a few recent examples of your donations at work:

- Purchased sensory-stimulating handheld devices for DayHab participants, enriching their daily experiences through sight, sound, and touch.
- Funded a \$64,000 transit van to replace a broken-down vehicle, ensuring their DayHab outings could continue without interruption.
- Outfitted an individual with a red ambassador's jacket to represent Skyline at Grow Clinton ribbon-cutting ceremonies—a proud and empowering moment!

Foundation dollars help us:

- Provide monthly housing subsidies to those in need
- Purchase adaptive devices and assistive technologies
- Help cover critical medical bills
- Fund program materials and activity resources
- Respond to unforeseen individual needs throughout the year

Your support makes all of this—and so much more—possible. With your help, they can continue our mission to empower individuals to live full, independent, and dignified lives.

To donate:

Please make checks payable to Skyline Foundation
Mail to 2600 N. 4th St. Clinton, IA 52732

JEANS FOR CHARITY

Every Friday, the team at NelsonCorp wears "Jeans for Charity". In exchange for getting to wear jeans to work, we each pay a \$5 weekly fine. At the end of the month, the fines are donated to a charity. NelsonCorp will match the fines that are collected.



NelsonCorp

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