May 29, 2026

WARNING

"Engine coolant is poisonous. Contact with coolant, especially swallowing coolant, may result in serious or fatal injuries."
— 2024–2025 Volkswagen Tiguan Owner's Manual

Dear Client/Prospect,

A 1972 Volkswagen Beetle Owner's Maintenance Manual walked the owner through changing the engine oil, checking spark plug gaps, adjusting valve clearance, checking dwell angle, and setting ignition timing.

A modern car is better in almost every conceivable way — safer, faster, more reliable, more efficient, more comfortable, and more capable.

A modern car can monitor tire pressure (annoyingly well), manage traction, show camera angles from every direction, continually diagnose major systems, warn you when you drift out of your lane, and in some cases, drive itself.

The number of people opening the hood of a 2026 car to check a spark plug gap is somewhere near zero. In fact, the manufacturer seems convinced that we know so little about what is under the hood that they felt the need to remind us not to stick a straw in the coolant reservoir and take a sip.

That is not criticism of the modern car. It is better in almost every way. But I am not sure all of the screens, alerts, data, explanations, and warnings make the driver more confident or more anxious.

I see a similar contrast in our personal financial lives.

A family's financial life in 1972 was easier to see and understand: a checking account, a savings account, a mortgage, some life insurance, maybe a pension, and maybe a few stock certificates in a drawer with the will.

There were no 401(k)s, Roth IRAs, online trading, daily account alerts, ETFs, robo-portfolios, private credit funds showing up in your inbox, Medicare IRMAA letters, or 24-hour financial news cycle in your pocket.

The modern personal financial machine is better in almost every conceivable way too — better access, better tools, better reporting, better planning software, and better ways to coordinate decisions. Financial information has never been easier to access. You can pull up a chart, read an article, watch a video, listen to a podcast, compare funds, check your balance, and get alerts all day long.

That can be helpful, but it can also create the illusion that more information automatically leads to better decisions. Often, it just creates more indecision.

I do not expect you to check your own spark plug gaps, measure ignition dwell, or change your own oil.

I do not expect you to know every detail of Roth conversion timing, IRMAA brackets, inherited IRA rules, concentrated stock strategies, beneficiary designations, estate documents, private credit, retirement income sequencing, or how one decision may quietly become three others.

That is why small warning lights matter. An old 401(k), outdated beneficiaries, concentrated stock, a tax notice, or an estate plan that needs updating can quickly become something bigger.

This is where I do our best work — helping you understand what matters, what does not, and what needs to be done next.

The goal is not to make every decision complicated. The goal is the opposite: to help make your financial life feel clearer, calmer, and more coordinated.

My simple point: please ask.

If there is anything you need, anything you are wondering about, or anything you would like to understand more clearly — your investments, income plan, taxes, estate documents, insurance, financing, business, or some decision that has been sitting on your desk too long — please let us know.

Even if it has nothing directly to do with me, but you think I may be able to help you understand it, think through it, or point you in the right direction, ask.

I will take the time. I will slow it down. I will do my best to explain it clearly and help you get comfortable with whatever decision is in front of you.

Thank you for the trust you place in me.

My Very Best,

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A 10% penalty tax will apply on funds converted to a Roth if those funds are withdrawn before five years have elapsed unless the owner is age 59 ½ or another exception applies.

A Roth Conversion may not be right for everyone. There are a number of factors taxpayers should consider before converting, including (but not limited to) whether or not the cost of paying taxes today outweighs the benefit of income tax-free Qualified Distributions in the future. Before converting, taxpayers should consult their tax and legal advisors based on their specific facts and circumstances.

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