



April 2026

Hello Joe,

This month, my newsletter explores the following topics:

- [Why smart entrepreneurs are winning through strategic collaborations](#)
- [Preparing for life insurance application fact checks](#)
- [Five retirement tax traps to watch in 2026](#)
- [Costly inherited IRA tax mistakes to avoid](#)

Every day brings an event that further disrupts the domestic and global markets in ways we haven't seen in decades. (It truly feels like uncharted waters.) You may feel like testing the premises of your financial and retirement plans. Don't hesitate to call on me if you think I can help you test – and adjust as needed.

Sincerely,

Nathaniel Banks Sr. and Barry Thomas, Licensed Financial Consultants - Nationwide Independent Agents



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The Unfair Advantage In Business: Why Smart Entrepreneurs Are Winning Through Strategic Collaborations

Not every partnership works, and the wrong one can waste time or dilute your brand. The strongest collaborations come down to shared audiences, complementary strengths, and clear roles from the start. Use these ideas to spot the right opportunities and structure them in a way that lasts.

[See More ...](#)

Life Insurers Are Fact-Checking Your Application: How To Prepare

Applying for life insurance isn't just about what you say anymore. Insurers can now pull medical records, job history, and income data almost instantly to verify your answers. What happens if something doesn't match what they find behind the scenes?

[See More ...](#)

5 Retirement Tax Traps To Watch In 2026

Even in retirement, some income sources can unexpectedly raise your federal and state tax bills. Here's how to avoid costly surprises.

[See More ...](#)

Inherit An IRA? If You Don't Follow The Latest Tax Rules, It Could Cost You Thousands — Here's How To Limit The Damage

Inheriting an IRA might feel like a financial boost, but the tax rules can quickly turn it into a costly mistake. New IRS requirements now control when and how you take money out. What happens if you miss a step or take the wrong approach?

[See More ...](#)



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