



May 2026

Hello Joe,

This month, my newsletter explores the following topics:

- [The costly mistake many estate plans make](#)
- [When Roth conversions make sense in 2026](#)
- [The bigger retirement picture beyond your 401\(k\)](#)
- [What is quietly raising your electric bill costs](#)

Watching the news these days can feel unsettling, as reports continue to cover unprecedented threats and disruptions. It's easy to change your mind from day to day about whether to respond or hold fast. Please get in touch with me if you think I can help clarify your best strategies for long-term success.

Sincerely,

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The Most Expensive Estate Planning Mistake Isn't Taxes. It's Silence.

Families often assume that their intentions will be clear when it comes time to carry out an estate plan. Without explanation, even fair decisions can feel confusing or lead to conflict among those involved.

[See More ...](#)

Roth Conversions In 2026: When It Makes Sense And How To Run The Numbers

Many people look at Roth conversions after filing taxes, but timing matters more than most expect. A narrow window inside the current tax bracket is quietly determining how much can be shifted before the next rate kicks in.

[See More ...](#)

The Asset-First Manifesto: Why Your 401(K) Is Only 20% Of The Retirement Puzzle

Many people track their 401(k) balance as the main measure of retirement success, assuming that number tells the full story. What should you look at for a resilient, tax-efficient and truly permanent retirement?

[See More ...](#)

The Hidden Cost Driving Higher Electric Bills And Shorter Appliance Lifespans

Energy costs are rising, and many people blame things like the weather or fuel prices. But a problem inside your home’s wiring may be adding to your bill and wearing out your appliances faster.

[See More ...](#)



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