



THE WEALTH TRAINING ACADEMY PRESENTS:

Monthly Newsletter

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A Word From Our Founder:

Lower inflation could mean a smaller Social Security increase. Social Security calculations are based on cost-of-living adjustments. When inflation cools, the adjustment cools. And cooling inflation doesn't mean prices are coming down, it simply means they're rising more slowly.

This matters even if Social Security isn't your sole source of income. It's still a foundational piece of the retirement puzzle. Meanwhile, other fixed expenses continue to rise. Over time, those gaps can begin to erode your investment accounts. Restructuring guaranteed income through a proper waterfall strategy can help protect against those gaps and provide real relief.

-Ed Storer

● IN THIS ISSUE

Stay in the Game

Luck vs. Strategy

Taxes: Don't Leave Money to Chance

March is known for brackets, buzzer beaters, and bold predictions. But when it comes to your finances, we believe in preparation over luck. As tax season continues and markets remain dynamic, this month's newsletter highlights key updates across investments, insurance, estate planning, and business strategy. Whether you're organizing documents or evaluating long-term plans, our goal is simple: help you stay disciplined and confident in every season.

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Tax Season Reminder: Documents & Deadlines

Tax season is in full swing. If you have not yet submitted your documents, please visit the [Tax Season Page](#) on our website for step-by-step instructions on how to complete your intake forms and ensure your file is marked complete.

Please note that some 1099 forms from Charles Schwab may not be available until early March. If you are unsure whether your file is complete, our team is happy to confirm for you.

Once your file is confirmed 100% complete, your return will be prepared within 7 business days.

[Click here for 2025 Tax Year Preparation Information →](#)

1st Friday of the Month: SHRED DAY!



For our clients who have investments with us, we host Shred Day where you can bring one box of documents to our office to shred between 9 and 11 am. Please note: This is a free service with a limit of one box of shred per household per shred day, which occurs the first Friday of every month, no appointment necessary.



When Inflation Feels Higher Than the Headlines

You know as well as we do that all of the inflation out there isn't showing up in the official numbers. It's costing more to go out to eat, to go to the grocery store, to stay in a hotel, and the last 5 years of inflation have hurt a lot of people.

If your cash flow has tightened to an uncomfortable level, please reach out to us. We can talk about ways to create income from your accounts in a tax-efficient manner.

You've done a great job getting yourself and your family to this point in retirement. There's no reason you shouldn't enjoy the ride. Our goal is to balance the need for future income with leaving enough assets in place to continue growing alongside your income needs. But your income comes first, and we want to make sure we are addressing that need for you.

This requires two-way communication. Please don't hesitate to pick up the phone and let us know if cash flow has gotten tight, we'll work to remedy it for you. Reach out to your advisor.



Long-Term Care with Growth Potential

Planning for long-term care is one of the most important, and often overlooked, components of a complete retirement strategy. Many families assume Medicare will cover extended care needs, only to discover that services like home health care, assisted living, or nursing care can create significant financial strain if not planned for in advance.

While traditional long-term care insurance is one option, it’s not the only strategy available. Certain annuity structures today are designed to provide growth potential while also offering access to enhanced benefits if long-term care is needed. In other words, they can serve a dual purpose: supporting retirement income while also creating a financial resource for extended care expenses.

This type of approach may allow you to participate in market-linked growth opportunities while building a layer of protection for future healthcare needs. The key question is not just “Do I have long-term care coverage?” but rather, “Do I have the right strategy in place for my overall retirement plan?”

If you haven’t reviewed your long-term care plan recently, or if you’re unsure whether your current strategy is most efficient, this is a great time to have a conversation. Your advisor can help you explore whether integrating growth-focused tools into your care planning makes sense for your goals.



We’d like to wish a very happy birthday to our clients celebrating this month!



Legal Shield: Big Announcement!

Exceptional Planning, LLC now offers professional fiduciary trustee support services, bringing a disciplined, detailed, and client-centered approach to one of the most consequential roles in estate and financial planning. **Exceptional Planning ensures that the trustor’s wishes are honored and assets within the trust are managed and distributed in accordance with the terms outlined by the trustor.**

Exceptional Planning serves individuals and families who need an independent, qualified third party to administer a trust with objectivity, accountability, and care. **Our services include:**

- Trustee support and guidance
- Trust administration assistance
 - From formation through final distribution
- Estate administration support
- Special needs trust administrative support
- Directed trust participation
- Debt & Tax Management
- Beneficiary Communication
- Ongoing fiduciary oversight and record-keeping

Naming a family member or friend as trustee can create conflicts, burden relationships, and expose well-meaning individuals to personal liability. Professional trustee support provides neutral, consistent administration, ensuring the trust operates as intended, beneficiaries are treated equitably, and fiduciary duties are met without family friction.

Exceptional Planning brings expertise, accountability, and continuity to trust administration, without the institutional minimums or impersonal service of a large corporate trust department.

****Exceptional Planning, LLC is not a licensed trust company. Prospective clients are encouraged to consult independent legal counsel regarding trustee selection.**



Personal Business Coaching

The Biggest Mistake Owners Make When Selling

One of the biggest mistakes business owners make when selling their company is entering into a “proprietary deal”, negotiating with a single buyer without creating competitive tension in the marketplace. While it may feel flattering to receive interest from a respected executive, these one-on-one discussions often lead to weaker offers and less favorable terms because there’s no competition driving value.

Savvy sellers understand that positioning their business in a competitive environment can significantly improve both price and structure. Through our business coaching conversations, we help owners think strategically about exit planning long before a buyer ever calls, so when the time comes, you’re negotiating from strength, not emotion.

[Click Here to Take Your Sellability Assessment](#)



Last Month Highlight:

2026 State of the Markets at Topgolf

Last month, our team hosted the 2026 State of the Markets, where we reviewed key economic trends, market performance, and what we see shaping the year ahead. Thank you to everyone who joined us – we appreciate the opportunity to share insights, answer questions, and help you stay prepared for what’s next.



Ongoing Retirement Education Series

Each month, Jonathan Shinkle is leading an in-depth educational seminar series centered on timely retirement topics. Throughout the year, sessions address key planning areas including taxes, estate planning, investments, Medicare changes and open enrollment, and common financial scams, the real issues retirees and pre-retirees are actively navigating. While the live seminars are held privately, they will be filmed and made available virtually as an educational resource.

If you have friends, parents, or neighbors who may benefit from practical, straightforward retirement education, this is a great series to keep on your radar. We look forward to continuing to provide guidance that helps individuals make informed, confident financial decisions at every stage of retirement.



Want to Stay Tuned to Our Latest Advice?



Our radio show airs every Saturday at 1:00 PM on 98.9 FM & Sundays at 7:00 PM, covering timely topics like market updates, tax strategies, Social Security, Medicare, and protecting your legacy, all designed to help you make informed decisions with confidence.

If weekends are busy, you can also listen on demand.

Available on all Podcast Platforms



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In Case You Missed It...Check Out Last Month's Market Reports:

- [The AI Super Bowl: When the Dreamers Start Losing Yardage](#)
- [A High-Wire Act Called Life: Why Preparation Is the Ultimate Valentine](#)
- [AI Smacks Down Software Stocks: What's the Next Chapter?](#)
- [AI Unleashes Monstrous Doubts: Acting with Prudence in a Volatile Market](#)

If you listen to us, we'll change your financial world ...



Calendar of Events



Monday	Tuesday	Wednesday	Thursday	Friday
2	3	4 Team Quarterly Meeting	5	6 Shred Day
9	10 Merrill Gardens: Tax Seminar	11 Internal Meetings	12	13
16	17 St. Patrick's Day	18 Internal Meetings	19	20
23	24	25 Internal Meetings	26	27
30	31			

At Wealth Training Academy, our goal is simple: help you make thoughtful, confident decisions across taxes, investments, insurance, estate planning, and business strategy. Financial clarity doesn't happen by accident, it happens through preparation and intentional planning. If any of the topics in this month's newsletter sparked a question or conversation, we invite you to schedule a review. A proactive step today can make a meaningful difference for tomorrow.



THE WEALTH TRAINING ACADEMY



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WTA's Tax Affiliate Division uses The Tax Advisory Group, LLC, which is an independent tax-reduction planning and preparation firm. Tax-related services are offered to help business owners and individuals create sound tax-planning strategies that are custom suited to their needs and objectives.

WTA's Investment Affiliate Division uses Idle Hill Advisors, LLC (IHAL), which is a SEC Registered Investment Adviser firm. Certain appropriately licensed individuals are registered to offer Investments through Idle Hill Advisors, LLC. IHAL does not offer tax, insurance, or legal advice. Past Performance is no indication of future results. All investments carry inherent risks and may not be suitable for everyone.

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WTA's Estate Planning Affiliate Division uses Essential Estate Planning, with our attorney groups can help assist with various legal matters – all under one roof. The Wealth Training Academy themselves are not attorneys.

WTA's Business Affiliate Division uses Maximizing Value, LLC, which is an independent Personal and Business Coaching, and Consulting firm. Services offered are to help business owners Maximize their Profits and Increase the Value of their companies while creating more time, freedom, and money for themselves and their families.

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