




REMLINGER FINANCIAL GROUP  
A TRADITION OF FAMILY, TRUST AND SERVICE

Articles In This Issue: Spring 2024


**IN THE SPOTLIGHT**  
Meet Carol Skevis



When To Take Social Security Benefits:  
**IT DEPENDS**

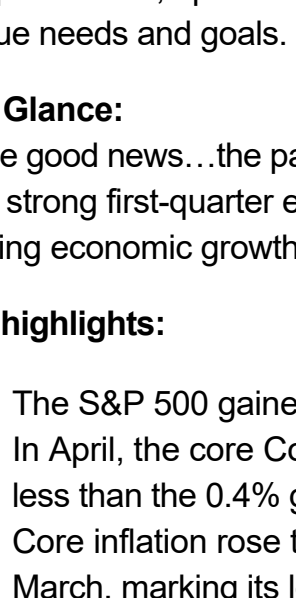
Upcoming Social Security and Medicare Events.

**Losing a Spouse**



From the Kitchen of Jeff Remlinger

Catching Up With The Remlinger's



**FROM THE DESK OF MARGARET REMLINGER**

I can't quite believe it's the middle of 2024! Happy Summer...

As we navigate through the ever-evolving landscape of the financial markets, I'm excited to bring you the latest insights, trends, and strategies to help you stay informed and ahead of the curve. At Remlinger Financial Group, our commitment remains steadfast in providing you with comprehensive, up-to-date financial guidance that's tailored to your unique needs and goals.

**At a Glance:**

Some good news...the past few months have brought a wave of optimism, after strong first-quarter earnings eased some investors' fears about slowing economic growth and continuing inflation.

**Top highlights:**

- The S&P 500 gained 4.9% in May
- In April, the core Consumer Price Index (CPI) rose 0.3%, slightly less than the 0.4% growth in recent months
- Core inflation rose to 3.6% year-over-year, down from 3.8% in March, marking its lowest level in three years
- Investors are keeping an eye on a softening labor market and weakening consumer spending

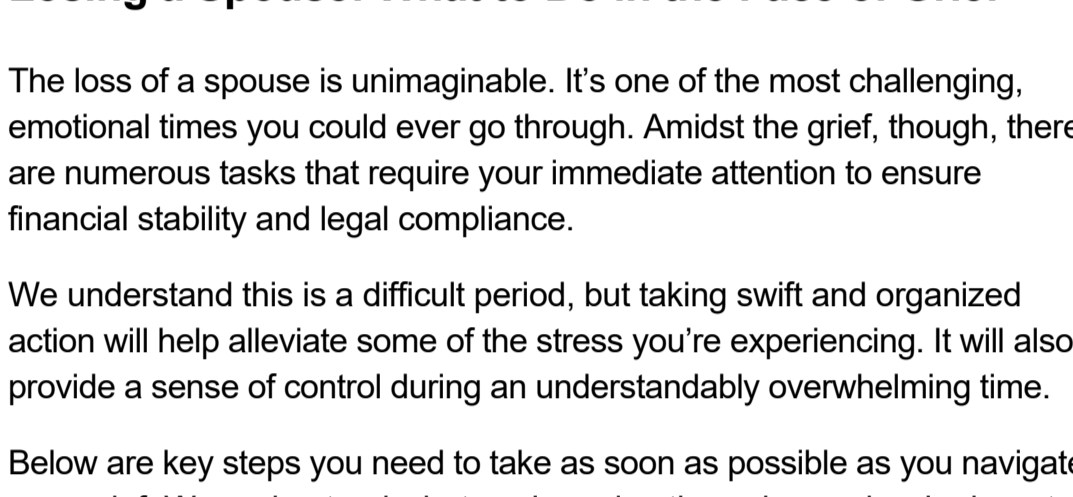
**In This Edition:**

- **Planning for the future:** We're highlighting the importance of planning for the unthinkable. Learn the essential, albeit painful, steps you must take immediately after losing a spouse, and see how we can be there to help you during this devastating time.
- **Maximizing Social Security:** We'll also share key information on how to maximize your Social Security benefits, and get Save-The-Dates to mark on your calendar, so you can join us for an important upcoming discussion on Social Security and Medicare.
- **Remlinger Family Update:** Hear a quick update on how and where the kids are.
- **Jeff in the Kitchen:** Once again, Jeff shares a seasonal recipe.

As always, I'm here to support you every step of the way. Should you have any questions or wish to discuss your financial strategy in more detail, please never hesitate to reach out. Together, we can successfully navigate the complexities of the financial world, with confidence and clarity.

Warm regards,

Margaret Remlinger, CFP  
Founder & Financial Advisor  
Remlinger Financial Group



**Losing a Spouse: What to Do in the Face of Grief**

The loss of a spouse is unimaginable. It's one of the most challenging, emotional times you could ever go through. Amidst the grief, though, there are numerous tasks that require your immediate attention to ensure financial stability and legal compliance.

We understand this is a difficult period, but taking swift and organized action will help alleviate some of the stress you're experiencing. It will also provide a sense of control during an understandably overwhelming time.

Below are key steps you need to take as soon as possible as you navigate your grief. We understand what you're going through – and we're here to support you in every way we can.

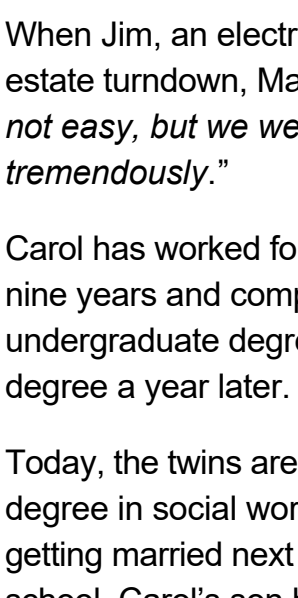
**Immediate Actions to Take Following the Loss of a Spouse:**

- **Obtain Death Certificates:** Secure multiple copies of the death certificate from the funeral home or your local health department.
- **Notify Key Parties:** Inform family members, close friends, and the deceased's employer. Notify the Social Security Administration and any other relevant agencies such as pension plan administrators.
- **Secure Important Documents:** Gather and safeguard essential documents such as the Will, Trust documents, insurance policies, marriage certificate, and financial statements.
- **Contact Financial Institutions:** Notify banks, investment firms, and insurance companies to initiate the claim process.
- **Handle Immediate Expenses:** Ensure there are funds available to cover funeral costs and other immediate expenses. Check for any life insurance payouts or benefits.
- **Meet with a Financial Advisor:** Consult with a financial advisor to review your financial situation, update accounts, and plan for the future.
- **Review Legal Matters:** Contact an attorney to discuss probate and the execution of the will. Address any necessary legal proceedings.
- **Update Personal Information:** Change account ownerships, update beneficiaries, and revise your estate plan as needed.

Taking these steps can help you manage the practical aspects of loss, so you can begin focusing on healing.

**Most importantly, don't be afraid to ask for help** – from me, from friends, from your church, from a grief support group. I also recommend this excellent website: <http://modernwidowsclub.org/>.

**If you have lost a spouse or know someone who's facing widowhood, please reach out. Remlinger Financial Group is here to help.**



**Meet Carol Skevis:  
My Friend & Client**

Carol Skevis knows first hand how important it is to have a strong support system and sound financial advice in the face of loss.

Carol and Margaret became friends over twenty years ago. At the time, they both had small children (Carol has twins - a son and daughter). As they got to know each other as mothers, Carol realized how much she could trust Marg, and she and her husband became clients.

Shortly after, when the twins had just turned five, the unthinkable happened. Kurt was killed in a car accident.

Carol recalls how much of a support system Margaret was during that difficult time. *"She was a rock in helping me stay focused on our twins and on all the things I needed to do. She understands what a widow needs – both in the immediate and in the future."* Beyond the practical guidance, Margaret offered emotional support as well. *"I think she cried as much as I did, all the while reassuring me that I would be fine."*

Carol gave up her corporate life just before the twins were born. When they turned three, she took a part time job, but quit after Kurt passed in order to focus on the children and help them heal. Carol recalls *"I also lost a parent at an early age, and I wanted to make sure my children had a better support system than I did."*

A few years later, Carol met her current husband, Jim *"This was yet another way that Margaret was there for me. She wholeheartedly supported my decision to remarry."*

When Jim, an electrician, was unemployed for a long time during the real estate downturn, Margaret kept reassuring her they would be fine. *"It was not easy, but we were and are fine, and Margaret's confidence helped tremendously."*

Carol has worked for Lewis University in graduate admissions for the past nine years and completed her education as well. She finished her undergraduate degree in August of 2022, then finished her master's degree a year later.

Today, the twins are twenty-four. Her daughter completed her master's degree in social work and is working as a licensed Social Worker. She's getting married next May to her high school sweetheart. Since leaving school, Carol's son has been exploring his career options and looking for his next opportunity.

**Remlinger Financial Group is there when you need them – during times of grief or celebration. Margaret's relationship with Carol exemplifies just how important a dedicated Financial Planner you can trust is.**

**Social Security & Medicare Benefits**



**Q: What's the best time to take your social security benefit?**  
**A:** It really depends. The best time to take your Social Security benefit depends on factors like your:

- Individual financial situation
- Spouse
- Health
- Retirement goals

You can elect to begin benefits between the ages of 62 - 70 years. Generally, delaying benefits until full retirement age or later will result in – sometimes significantly – higher monthly payments.

**Q: How are benefits calculated?**

**A:** Social Security benefits are calculated based on your average indexed monthly earnings during your 35 highest-earning years, adjusting for inflation. The benefit formula takes into account your earnings history and the age at which you elect to start receiving benefits.

**Q: What is the spousal benefit?**

**A:** This applies to married couples. If one spouse decides to take an early benefit and the other spouse waits for a higher monthly amount but dies first, the surviving spouse can claim the higher monthly amount.

*Note: The lower monthly amount is then given up, and the surviving spouse only receives the higher amount, not both.*

**Q: What does "Benefits for Life" mean?**

**A:** "Benefits for Life" means that once you start receiving Social Security benefits, you'll continue to get them for as long as you live. This provides a steady source of income throughout your retirement years.

**Remlinger Financial Group can help you assess your Social Security options to maximize your benefits and align them with your overall retirement strategy. Reach out for guidance tailored to your unique financial situation.**

**To Answer These Questions and Learn More...**

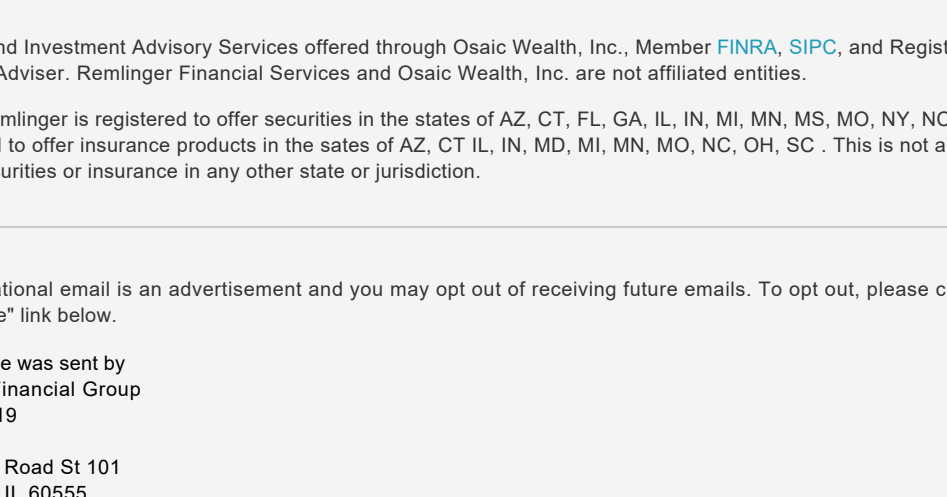
Join us for a very important discussion on Social Security and Medicare - Mark your calendar:

**September 24, 2024.** Social Security and Medicare. 6:00pm-7:30pm. Oswego Public Library.

**September 28, 2024.** Social Security and Medicare. 8:00am-9:30am. Oswego Public Library.

**October 2, 2024.** Medicare. 6:00pm-7:30pm. Morris Library

**October 9, 2024.** Social Security and Medicare. 6:00pm-7:30pm. Braidwood Library



We are so proud of and grateful for our kids. Although it's hard to believe that the oldest three are now adults.

**Jeffrey** is well on his way to achieving his dream of being a sports analyst. In February, Broadway Sports Media added Jeff to its roster as an MLS Contributor. He still holds down his day job and is living the dream in Nashville.

**Kailleigh's** first year in the Doctor of Physical Therapy (DPT) program went quickly and she'll have her first clinical this summer.

**Michael** is THRIVING at the University of Louisville. He will be home this summer working and saving money.

**Katherine** – as shocking as it is to all of us – is heading off to Providence Catholic High School. How did that happen?!

We feel truly blessed to have spent 18 years in the wonderful community of St. Mary Immaculate School.

We hope all is well with your families, too.

Summer in the Midwest seems like such a short gift. I hope you enjoy it any way you choose!



**From the Kitchen of Jeff Remlinger.**



**Salad of Beans with Radishes**

As we head into warmer weather, a big salad can be just right for dinner. This terrific recipe is also a great side dish for a summer barbecue. It's not only really delicious, but with the veggies and beans, it doesn't get much healthier.

Serves 8

**Ingredients:**

- 1 red onion, sliced thin
- 2 celery stalks, cut in half lengthwise and then into ¼ inch slices
- 2/3 Cup chopped flat leaf parsley
- 1 large cucumber, partially peeled, deseeded, and diced
- 1 bunch of radishes, cleaned, trimmed, and diced
- 1 pound of 5 Cups cooked Pinto Beans, or any other big white beans, strained
- 6 tablespoons extra virgin olive oil
- 2 teaspoons vinegar (I like Champagne Vinegar)
- Salt and pepper to taste

Add all the ingredients to a large salad bowl and gently toss. Taste and adjust the seasonings. Serve at room temperature.

**ENJOY!**

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