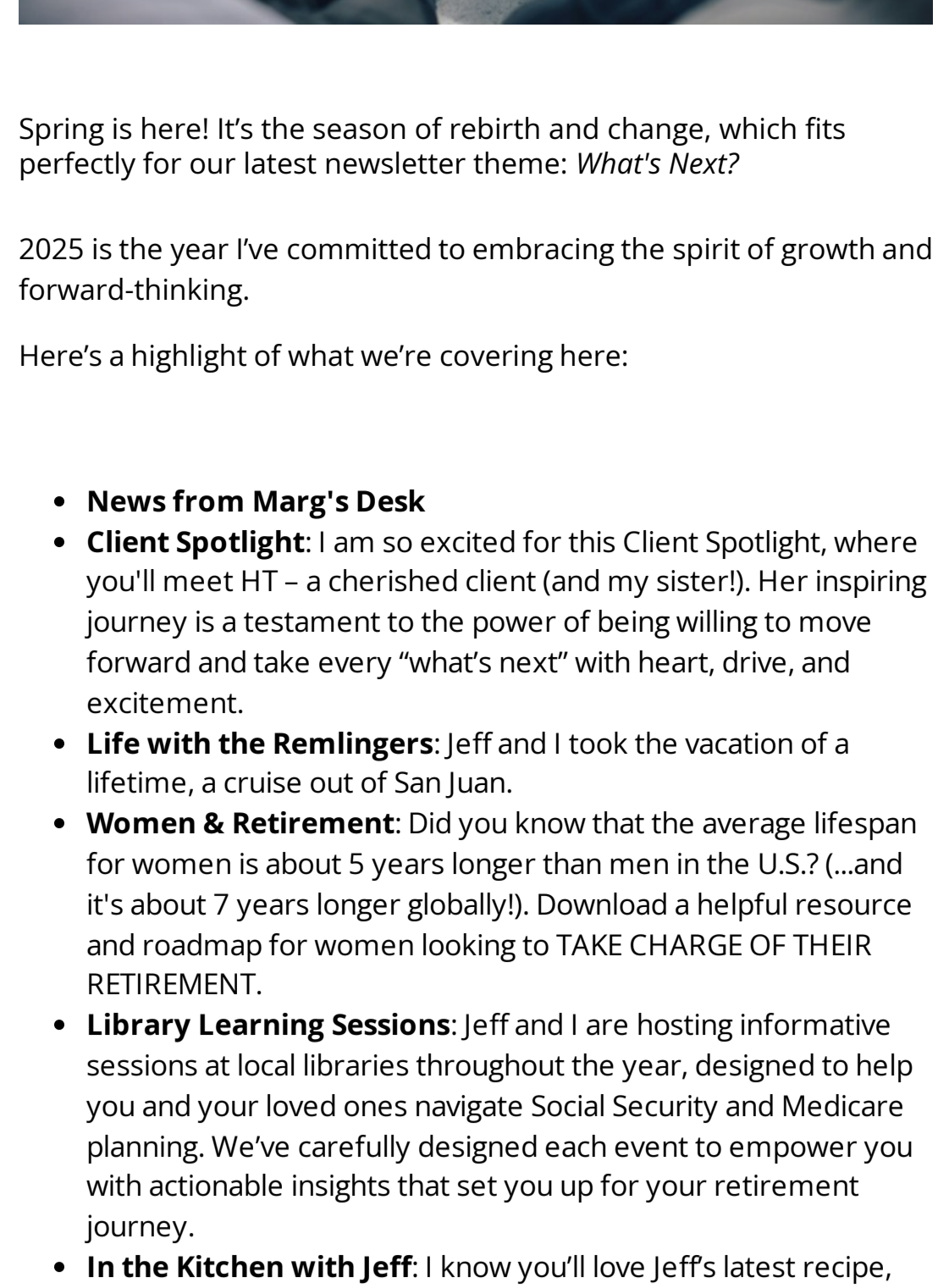


Remlinger Financial Group Quarterly Newsletter



Spring is here! It's the season of rebirth and change, which fits perfectly for our latest newsletter theme: *What's Next?*

2025 is the year I've committed to embracing the spirit of growth and forward-thinking.

Here's a highlight of what we're covering here:

- **News from Marg's Desk**
- **Client Spotlight:** I am so excited for this Client Spotlight, where you'll meet HT – a cherished client (and my sister!). Her inspiring journey is a testament to the power of being willing to move forward and take every "what's next" with heart, drive, and excitement.
- **Life with the Remlingers:** Jeff and I took the vacation of a lifetime, a cruise out of San Juan.
- **Women & Retirement:** Did you know that the average lifespan for women is about 5 years longer than men in the U.S.? (and it's about 7 years longer globally!). Download a helpful resource and roadmap for women looking to TAKE CHARGE OF THEIR RETIREMENT.
- **Library Learning Sessions:** Jeff and I are hosting informative sessions at local libraries throughout the year, designed to help you and your loved ones navigate Social Security and Medicare planning. We've carefully designed each event to empower you with actionable insights that set you up for your retirement journey.
- **In the Kitchen with Jeff:** I know you'll love Jeff's latest recipe, Grilled Pork Chops with Brussels Sprout Slaw, perfect for Spring – we have it on repeat over here!

Whether you're taking a *what's next* step and actively exploring financial strategies for a new phase of life, or you're simply wondering if you're on the right track for the future, this newsletter is packed with valuable updates and resources to keep you informed.

News from Marg's Desk

The "What's Next?" Phenomenon: Embracing Continuous Growth

Have you ever completed a large project or achieved a major goal, only to find yourself immediately thinking, "*What's next?*" instead of basking in the glow of accomplishment? It's more common than you might think, especially if you're a high achiever and ambitious professional.

Personal Reflections on "What's Next?"

The first time I experienced this was back in 2001. I was recognized for excellence among peers, and no sooner had I stepped off the stage than I found myself wondering, "*Oh man, what's next?*"

Fast forward to the end of 2024, and I felt that same sensation once again. Despite a fantastic year filled with support and hard work from all of you, the arrival of 2025 brought with it wildfires in California, global uncertainty, and many changes in Washington. What I know is this...going into a *what's next* mode and coming up with a forward-moving plan always helps me. I think it'll help you, too.

My Current "What's Next?" Initiatives:

- **Professional Development:** I'm currently working towards a new certifications as an RSSA (Registered Social Security Analyst) and RSSN (Registered Social Security Navigator). This is something I'm very proud of - it will enhance Remlinger Financial Group's ability to guide you through the complexities of Social Security and Medicare.
- **Office Makeover:** You may have noticed the "fake" (but aesthetically pleasing!) background on my Zoom calls. Well, one of my next projects is giving our office a real facelift!
- **Educational Events:** Jeff and I have numerous educational events in the pipeline. Check our website for details.
- **Team Expansion:** We're searching for an Administrative Assistant to support Barb, our Office Manager.
- **Enhanced Communication:** I'm thrilled to welcome back Joanna Ellis-Escobar as our Communication Consultant. Look forward to more engaging content coming your way!

Your "What's Next?"

As we reflect on the impressive market returns of the past two years, it's natural to wonder what's on the horizon. Are you:

- Considering retirement?
- Thinking about capturing gains and protecting them?
- Looking for new investment opportunities?
- Newly retired and seeking your next chapter? (You'll love the Client Spotlight below. We spoke with client - and sister - Helen McCullough, who transitioned from a successful tech career to achieving her Masters in Organizational Leadership and Ethics. She recently retired from Blue Cross and Blue Shield of IL, but retirement didn't mean slowing down. Learn about her role with St. Vincent de Paul. Don't miss her exciting journey below.

Looking Ahead

As we navigate life's journey together, I'm honored to be part of your "*What's Next?*"

Whether it's planning for retirement, adjusting your investment strategy, or exploring new personal and professional avenues, all of us at Remlinger Financial Group are here to help you chart your course.

Keep an eye out for our regular #WhatsNext column in future newsletters, where we'll explore more ideas and opportunities for growth and fulfillment.

Want to share your "What's Next?" We'd love to hear about it and help you make it a reality!

CLIENT SPOTLIGHT: HT McCullough

Life is full of transitions, and for Marg's sister HT, retirement is just another exciting chapter. After a dynamic career in senior leadership roles in the fields of technology, banking, and consulting, HT finally decided to step away from the corporate world. But that didn't mean she was going to slow down – it meant she would redefine her purpose.

HT's career was full of major milestones – from leading innovative technology platform deployments for HSBC to navigating high-level consulting roles in financial services and commercial insurance. After decades of roles that balanced innovation and leadership, she took a full-time role at Blue Cross Blue Shield in 2016 in order to secure a stable path toward retirement. When a corporate restructure found her further removed from the business and aligned with technical architecture, where there were no women leaders, HT knew it was time to move on.

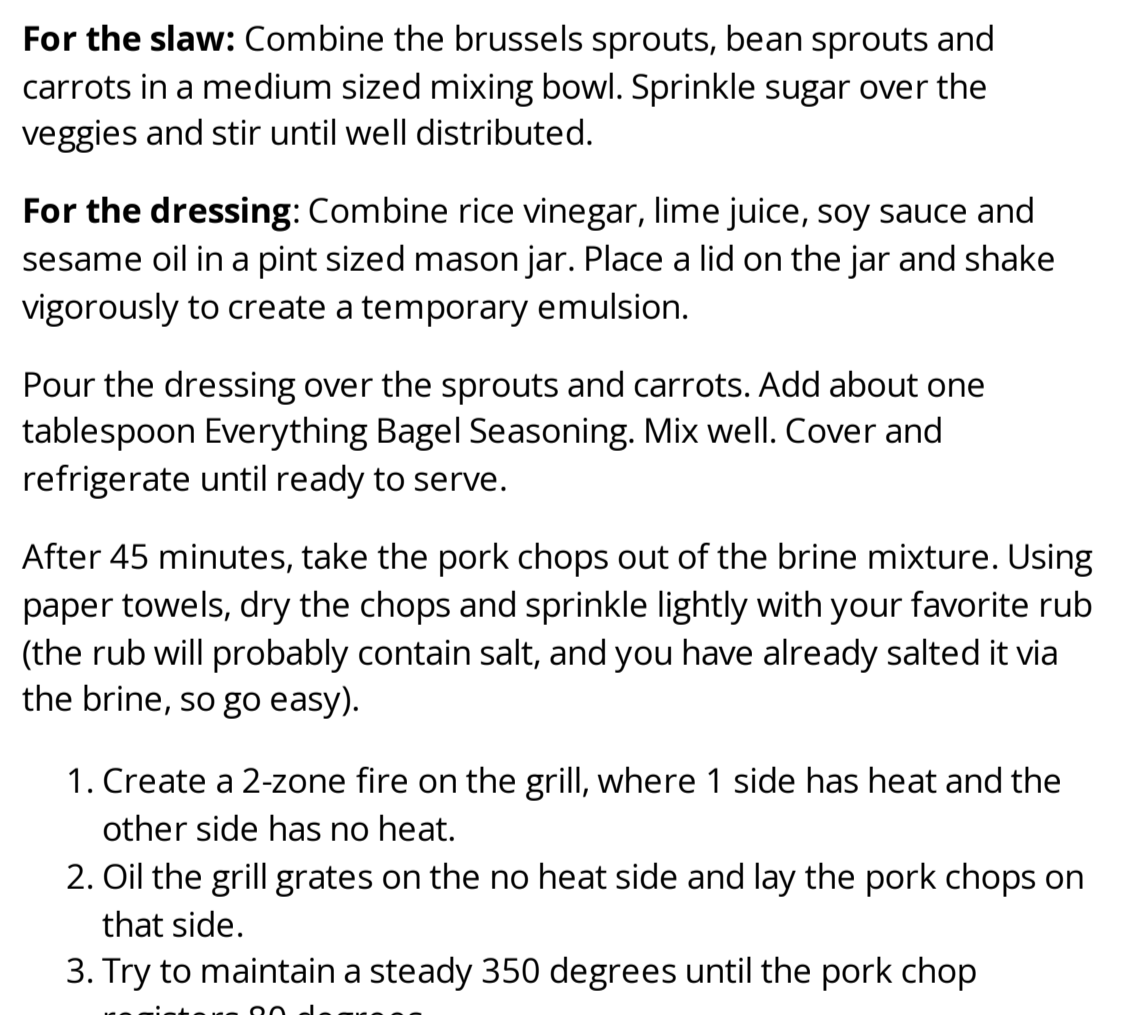
"I just knew I was done," she reflects. "But after leaving, I didn't feel satisfied. I wasn't sure what was next."

Taking a year to reset, HT focused on unfinished personal projects and rediscovered her passion for service. Her volunteer work with St. Vincent de Paul turned into a leadership position, where she's now serving a 3-year term as President of St. Vincent de Paul Joliet Diocese Council. Today, she thrives herself as a servant leader to 35 parish conferences, 5 five **thrift stores**, and 50 employees. The conferences offer community aid efforts and crisis response programs.

"I didn't realize technology was just a means to my end – it wasn't my purpose," she says. "Now, I see that everything in my career has led me to this point."

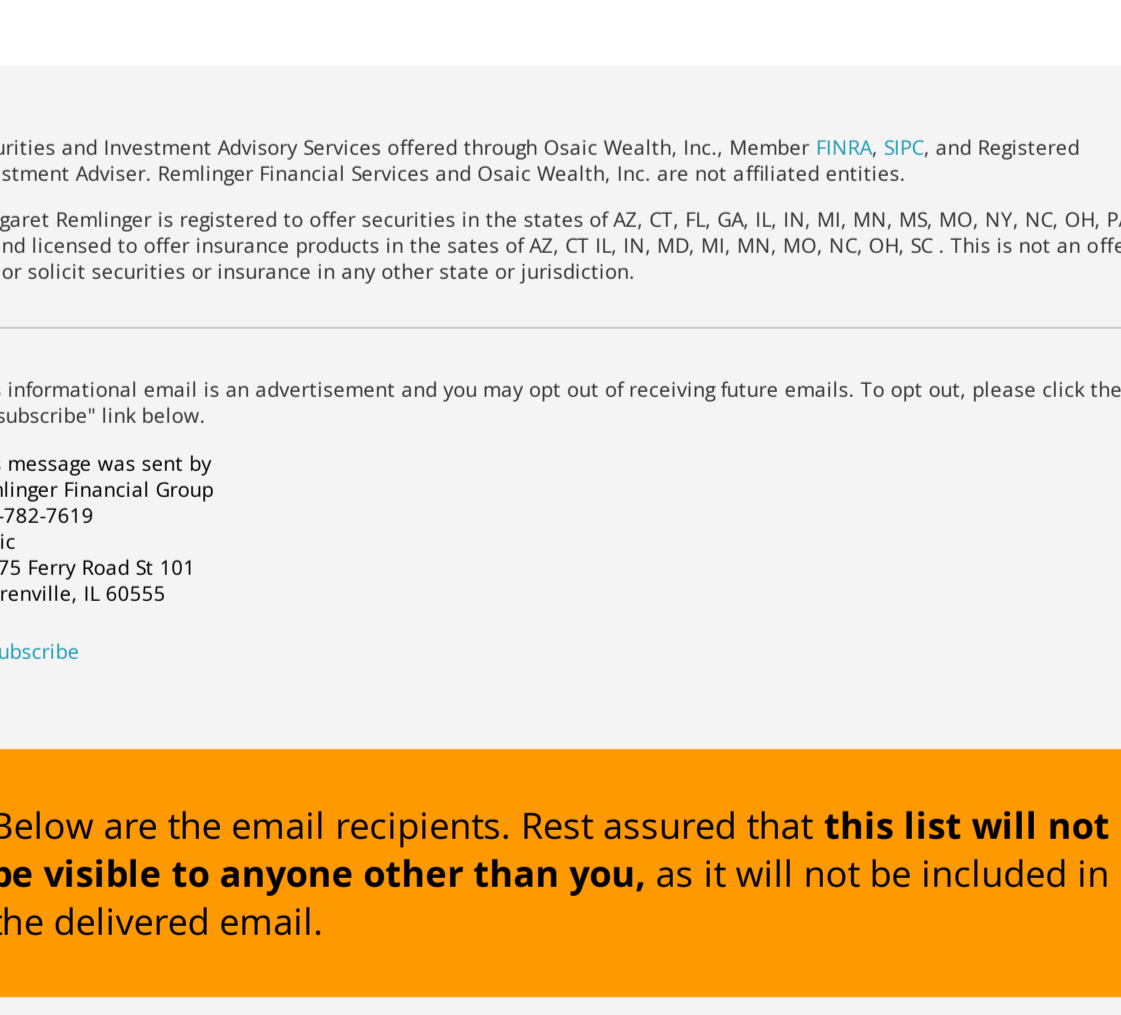
HT's story is a testament to the power of reinventing yourself time and time again. It reinforces the idea that retirement – or any major life change – doesn't have to mean slowing down. It can be about redefining what fulfillment means to you. Whether launching a passion project, giving back to the community, or stepping into a new role, change isn't necessarily about stopping – it's about finding what's truly meaningful. And always, no matter what's next in your life...stay connected to your joy.

Life with the Remlingers



Jeff and I recently had the opportunity to go on our first ever cruise! We cruised out of San Juan, and it was a revelation – it was the first time in my adult life I returned from a vacation feeling rested, ready, and invigorated. And I'm already thinking about our #WhatsNext: Alaska, Ireland, Germany???

As you cruise through life, I'm honored to be on this journey with you and look I forward to planning your #WhatsNext.



Women & Retirement

Women & Retirement

Did you know that the average lifespan is about **5 years longer** for women than men in the U.S. (and it's about 7 years longer worldwide)?

Download a helpful resource for women looking to TAKE CHARGE OF THEIR RETIREMENT ROADMAP: [Women & Retirement](#)

SAVE THE DATE: Library Learning Sessions

Save the Date for our [upcoming Educational Events!](#)

Join Jeff & Margaret Remlinger at a free educational event on understanding & navigating Medicare & Social Security.

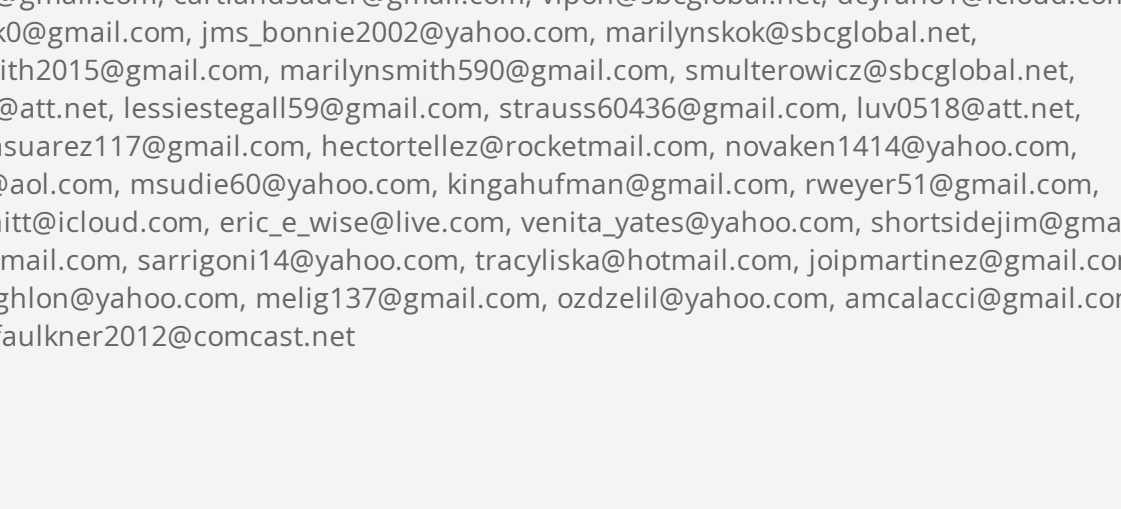
Our next event is:

Date: May 7, 2025
Topic: Medicare & Social Security
Time: 6:00pm-7:30pm
Place: Plainfield Community Center - Prairie Activity/Rec Center Park Facility
24550 W Renwick Road
Plainfield, IL 60544

To Register:
Call: Barb Hnat 815-782-7619 Ext 2
or
Email: Barb@remfinancialgroup

SAVE THE DATE: Upcoming Educational Events

In the Kitchen with Jeff



Grilled Pork Chops with Brussel Sprout Slaw

6 Servings

Ingredients:

- 6 bone-in thick pork chops
- Non-iodized table salt
- Your favorite rub
- BBQ sauce (optional)

Slaw:

- 8 oz brussels sprouts, trimmed, halved, thin sliced
- 2 oz bean sprouts, chopped 1"
- 2 oz carrots, shredded
- 2 tsp sugar
- 1/4 cup rice vinegar
- 1/2 lime, juiced
- 2 tbsp soy sauce
- 1 tbsp sesame oil
- Everything But the Bagel Seasoning

For the pork chops: Make a brine mixture by combining 1/2 cup non-iodine table salt in 8 cups of water. Submerge pork chops and let rest at room temperature for 45 minutes.

Meanwhile, preheat the grill to 350 degrees and make the slaw.

For the slaw: Combine the brussels sprouts, bean sprouts and carrots in a medium sized mixing bowl. Sprinkle sugar over the veggies and stir until well distributed.

For the dressing: Combine rice vinegar, lime juice, soy sauce, and sesame oil in a pint sized mason jar. Place a lid on the jar and shake vigorously to create a temporary emulsion.

Pour the dressing over the sprouts and carrots. Add about one tablespoon Everything Bagel Seasoning. Mix well. Cover and refrigerate until ready to serve.

After 45 minutes, take the pork chops out of the brine mixture. Using paper towels, dry the chops and sprinkle lightly with your favorite rub (the rub will probably contain salt, and you have already salted it via the brine, so go easy).

1. Create a 2-zone fire on the grill, where 1 side has heat and the other side has no heat.
2. Oil the grill grates on the no heat side and lay the pork chops on that side.
3. Try to maintain a steady 350 degrees until the pork chop registers 80 degrees.
4. At that point, start increasing the temp on the heated side. When the pork chops register 110 degree, flip them onto the heated side. Leave them for 1-2 minutes until you have good grill marks and caramelization.
5. Rotate 90 degrees, cook for another 1-2 minutes and flip to the other side and repeat the process.
6. Be careful if your rub contains sugar which can easily burn.
7. Move the chops back to the no heat side of the grill until they reach 140 degrees in temperature.
8. Remove to a platter and cover for 10-15 minutes.
9. Serve with a little of your favorite BBQ sauce if you like and the slaw.

Margaret Remlinger, CFP, CLU

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Remlinger Financial Group
Investment Adviser Representative

<https://www.remfinancialgroup/>

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