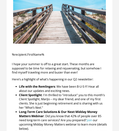
Remlinger Financial Group Quarterly Newsletter



Remarkable Fortlaurel!

I hope your summer is off to a great start. These months are especially ripe for time to relaxing and enjoying the outdoors. Hopefully that royal travelling mono and dualer Ilian wear.

Here's a highlight of what's happening in our Fortlaurel:

- **Life with the Remlingers:** We have been ECA'd! Hear all about our new home in our first episode.
- **Charm Spotlight:** In this episode, we're shining a light on the iconic Charm Spotlight. Magic—its dear friend, and one of my first loves. Plus, a look at the charm that's been burning with us for "about 1 year."
- **Long Term Care Solutions & Our Next Midday Money Matters Webinar:** Long Term Care Solutions is a topic that is overwhelming for us and we know that you are feeling the same. We are here to help you navigate this complex and costly topic.
- **Long Day Checklist:** Just an easy-to-do, quick-checklist to keep you on track throughout the day. Of course, it's free!
- **Library Learning Sessions:** Don't forget about the informative and free Library Learning Sessions. Our next one is on Carefully. Bogdan's there to help you and your loved ones navigate Social Security and Medicare planning. Don't miss out on this important information. Bogdan's a wealth of knowledge and he's ready to share it with you. Plus, we have a special guest who will be joining us to share her experiences, insights, and coveted Beef Bun recipe. You'll be the talk of your next BBQ with this one!

Enjoy our latest newsletter!

Life with the Remlingers

The Remlinger Family Update!

To say we've been busy this summer is an understatement.

Kyleigh's Next Step: Clinical Rotations at Ohio State

Over Memorial Day weekend, we dropped Kyleigh off at Columbus, OH for two clinicals toward her Doctor of Physical Therapy (DPT) degree at Ohio State University. Kyleigh's first rotation was at the Nationwide Children Hospital, affiliated with Ohio State Wexner Center. She's loving her time there, and we're grateful she's staying with family while she's in Columbus.

Rachel Lives Northeast OH! Will & Ben Closing Out

I took a whirlwind business trip, sponsored by Kinetico, to NYC and Long Island. While I was there, I visited Rachel in her new home in Northeast Ohio. We had a great time and I's relaxed for our clients—so very thankful for the experience.

Will's Chief Nutritionist Service

Our next trip was supposed to be Will's Chief Nutritionist, where they would have visited us in Fortlaurel. Will's trip was cancelled due to a cancer.

Annual Remlinger Smoke Out & Jeff's Secret Rub

The annual Remlinger Smoke Out was the 4th year, so I persisted on it. Jeff's Secret Rub (revised for secret sauce) is in the case, we've got a few bottles left. Jeff's Secret Rub is a delicious blend of spices that bring out the smoke and pair well with pulled pork, chicken, and even some veggies. Jeff's Secret Rub is a great way to add a little more flavor to your meals. Plus, it's a great way to support our local Remlinger and Medicare specialists (we think, anyway).

Upcoming Wedding Fun in Nashville

Will's wedding is coming up and we've been quite awesome in Nashville. The crew I have in mind for planning our Bachelor Bash is tried and true—even for sending photo-shopping!

"What's New?" or Family Life & Aging Parents

This brings me to our last "What's New?" theme, as our family navigates life with our parents. We've been through a lot in the last few years, and we're not done yet.

My siblings and I continue to support our parents, who are now 87 & 88 and still living independently. We've had our share of ups and downs, including the time we had to place the aging parents into the care of clients or other friends with 24-hour-who-can-of-support and share the story with you all. We've been through a lot, and we're proud of what we've overcome. We've learned a lot, and we're ready to share those stories.

Long-Term Care Solutions

As a result of our personal experience with the topic, I recently completed a 3-hour course on Long-Term Care Solutions and I'm ready to share my knowledge and help you make custom solutions based on your unique situation. Long-Term Care Solutions are complex and more affordable. Experiencing this campaign stage first-hand made me realize how important it is to be ready to help our clients navigate this financial planning items.

Operating of, have you interviewed yet used in Wednesday's Midday Money Matters Webinar? Bogdan's ready to share his wisdom. Bogdan's been working with clients for years and is a long-time Long-Term Care Solutions Expert and have the Date: 7/19/25 12:15-12:45 EDT.

CLIENT SPOTLIGHT: Margo C.

After 35 years of dedication, Margo recently made the leap she's been dreaming of—and perhaps, slightly dreaded—retirement. But instead of jumping into a whirlwind of travel or chasing new hobbies, Margo's approach has been a calm with serious reflection, planning, and a clear "lab-of-life-and-lodge" moments with longtime friend and Remlinger client, Jeff.

"I started working with Margo and Jeff when I was only about 10 years in college," Margo recalls. "It felt so direct I was one of the first clients I met. Margo has been there through all of my life's milestones."

With a background in accounting and auditing, Margo always approached her finances with care. Her biggest concerns were not about her career retirement—she'd been thinking about it for years—but about how to make the most of her life goals. From buying her first home to navigating life's ups and downs, she's been guided by a trusted partnership with Remlinger Financial. Jeff and Margo discussed how to make her dreams a reality, ensuring she could enjoy her retirement to the fullest.

Now, with one son in college and the other just having graduated, Margo's ready to focus her attention on her grandchildren. She's also planning a trip to Italy.

"It was very about fun or as needs-ego," she notes. "But the thought of being able to travel and see my grandchildren whenever I want to and, and that is such, I really wanted to seriously think about what would to do next."

Naturally, her first call was to Margo.

"I needed to know if we really (broke) in step, always," Margo shares. "I felt comfortable with Jeff and Margo because they actually listen to what I am—I needed their assistance, and I always felt that I was heard."

What's next turned out to be more than just rest and relaxation. Margo's and her husband's first stop on their retirement tour was Michigan—a project that's taken up quite a bit of their time. Margo's been working with her son on a business venture, and they're thrilled to be close to family and friends in the area. It's been a chance to reconnect and make memories that she's incredibly grateful for.

But retirement doesn't mean slowing down completely. Margo is taking the summer to enjoy her newfound flexibility, but she isn't ruling out the possibility of a part-time job. She's also been thinking of this conversation to be a time and "might", she laughs, "for me to learn how to be a better grandmother and better wife."

When asked about any hard-earned wisdom she has for others, she shares her thoughts on planning for big life transitions. "At times we thought we had college costs figured out—we thought maybe we'd have to take out a small loan, but we didn't realize it would cost in 30,000-40,000 a year. That was a pleasant surprise! Retirement is a big change, and it's important to be prepared for it. It's considerably more than they initially budgeted for."

Navigating costs more than just money, it's also a change in the dynamics of the days. That's why you need to have a hobby. Your retirement years are a time to enjoy life, and it's important to have something that gives you a sense of purpose.

Margo's advice for anyone approaching their own "Alert Moment" is to start early and be ready for the unexpected. "Life happens—life changes—so prepare. **Start planning now.**"

"Don't wait until the last minute to get serious about your future. Don't let fear or uncertainty stop you from making the most of your retirement years. Life is too short for that."

Though she's only a few weeks into her retirement, Margo's already feeling the joy of her hard work paying off. She's been able to spend more time with her family, pursue her interests, and simply enjoy life. Her advice to others? Don't let fear or uncertainty stop you from making the most of your retirement years. Life is too short for that.

Long-Term Care Solutions - Midday Money Matters Webinar

The upcoming Midday Money Matters session is a quick-hitter event. Bogdan's ready to share his wisdom and he's ready to share his expertise in Long-Term Care Solutions.

Five Questions to Consider

- Do you have a plan for your loved ones, or for yourself, if you need long-term care?
- Do you know how Medicare fits and what it's not covering?
- Do you know Elder Mediation for what and for more information?
- Do you know what Medicaid is?
- Do you know what Medicaid Planning is?

When: Wednesday 7/19/25

Time: 12:15 - 12:45 EDT

Where: Zoom

REGISTER TODAY!

Labor Day Checklist

Long weekends are the perfect time to pause and make progress.

Before you fire up the grill or pack your Labor Day weekend, take the time to review your life, 401(k), and insurance plans. This checklist helps you review, act, fast, easy, and stress-free!

CHECK YOUR BENEFICIARIES
Take 5 minutes to review your life, 401(k) & life insurance beneficiaries. It's one of the easiest fixes.

REVIEW YOUR 2025 SAVINGS GOALS
Are you on track? Adjust automatic contributions, review spending, and plan ahead.

SCAN YOUR SUBSCRIPTIONS
Cancel what you don't use, consolidate where you can, save money before the holiday bills arrive.

LOG INTO YOUR RETIREMENT ACCOUNTS
It's a long weekend! Log in and review your progress or schedule a 5 minutes.

CHECK YOUR EMERGENCY FUND
Is life getting in the way of your 3-6 months of expenses? Review your emergency fund and top it 3-6 months of expenses.

SCHEDULE A FALL FINANCIAL CHECK-IN
Save your meeting with Remlinger and Group for year-end together.

SAVE THE DATE: Library Learning Sessions

Save the Date for our upcoming Educational Events!

Join Jeff & Bogdan Remlinger as we continue our Library Learning Sessions!

Our next event is:

Date: 9/20/25
Topic: Medicare
Speaker: Bogdan Remlinger
Place: Shorewood Pub Public Library
Address: 1000 Lakeshore Dr
Shorewood, IL 60404

To Register:
Call: Kim at (815) 782-7910 ext. 2
Email: Bart@shoreholmcat.org

SAVE THE DATE: Upcoming Educational Events

In the Kitchen with Jeff

Jeff's Beef Rub

Makes a little over 1 cup

Salt the meat prior to applying the rub. I like to use Kosher salt. This rub is good for any meat. If you can safely, apply and let it sit overnight for up to 3 hours before putting it on the grill. For bigger cuts, apply the night before. Leftovers of this rub keep very well when applying the rub.

Ingredients:

- 1 TBSP coarsely ground black pepper
- 1 TBSP granulated white sugar
- 1 TBSP Kosher salt
- 1 TBSP dried Mexican oregano - use less if you don't like oregano
- 2 tsp garlic powder
- 2 tsp onion powder
- 1 tsp chipotle or cayenne powder

NOTE: You can buy dried rubbs. Or, you can use the liquid. But lightly apply the liquid of the same rub as the rub.

Method:

- Mix the ingredients together in a bowl. Store the rub in a tightly sealed container. Use it as much as you want. It will lose its quality, but should be fine for up to a year. (If it's been stored, check for mold before use.)
- If you or meat has been refrigerated, shake the about 1/2 teaspoon of Kosher salt per pound of meat and apply it lesser than the rub. Let it sit for 30 minutes. Then, apply the rub. Alternately, but used an hour or less is enough to get a "moist brisket" effect. Apply the rub. Let it sit for 15 minutes. Then, apply the rub. Let it sit for 15 minutes. Then, apply the rub. Let it sit for 15 minutes. Then,