



Spring 2026

FEATURES

WHAT YOUR FUTURE SELF WANTS TO THANK YOU FOR

Fast forward 10 to 20 years. The pace is calmer. The priorities are clearer. Financial stress is not running the show. That future did not happen by accident. It was built decision by decision.

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THE WEALTH HABITS WE SEE IN OUR MOST PREPARED CLIENTS

Over time, certain patterns begin to stand out. Not flashy strategies. Not dramatic moves. Just steady habits that quietly create confidence.

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ESTATE PLANNING STORIES THAT STAY WITH YOU

Estate planning often feels theoretical until it suddenly is not. These anonymized stories are drawn from common situations many families face.

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DAYS TO REMEMBER

April – National Pickleball Month

April has officially been declared National Pickleball Month, which means it's time to dust off your paddle and prepare for glory. Or at least light cardio and enthusiastic trash talk. Pickleball is the only sport where retirees and former high school athletes can battle it out in harmonious, squeaky-shoed unity. It sounds polite. It is not. Beneath those gentle dinks lies fierce competitive fire and a surprising number of strategic eye rolls. This April, embrace the pop of the wiffle ball, the kitchen rule you still pretend to understand, and the undeniable truth: nobody "tries" pickleball. They get hooked.



May - National Military Appreciation Month

May is National Military Appreciation Month, a time devoted to recognizing the courage, commitment, and sacrifice of the men and women who serve in the United States Armed Forces. Established by Congress, this month invites all of us to pause and reflect on the cost of freedom and the people who protect it. It honors not only active-duty service members, but also veterans, military spouses, and families who share in the weight of service. From Loyalty Day to Armed Forces Day and Memorial Day, May becomes a season of gratitude. It is a reminder that behind every uniform is a story of dedication, resilience, and love of country.



June – National Homeownership Month

June is a time to celebrate the front porches, backyard barbecues, and mortgage statements that quietly build long term wealth. First recognized through efforts supported by the U.S. Department of Housing and Urban Development, the month highlights the role homeownership plays in strengthening families and communities. A home is more than four walls. It is stability, pride, and often the largest investment a family makes. Each payment is a small brick laid toward the future. Equity grows slowly, almost invisibly, until one day it stands tall. June simply reminds us that home is not just where the heart is. It is where wealth begins.



What Your Future Self Wants to Thank You For



most powerful decisions of all. Instead of allowing lifestyle inflation to consume every raise or bonus, you increased your savings. That margin between income and expenses created flexibility. Flexibility became options. Options became freedom.

Your future self is grateful you had difficult conversations early. Discussions about aging parents, long-term care, legacy wishes, and financial goals were not postponed indefinitely. Facing those topics proactively replaced uncertainty with confidence.

There is also gratitude for choosing experiences over excess. The trips, family gatherings, and shared moments created lasting memories. The items that were never purchased are forgotten. The time spent together is not.

Generosity became a habit rather than a someday goal. Even while building wealth, you gave. You supported causes you believed in. You helped when it mattered. That generosity shaped not only your finances, but your character.

Most of all, your future self is thankful that you thought long term. In a culture that rewards immediacy, you chose patience. You resisted trends. You avoided emotional decisions. You focused on steady progress instead of dramatic moves.

The result is not just a larger portfolio. It is peace. It is the ability to choose how time is spent. It is confidence instead of fear.

The life your future self lives is the product of the quiet, disciplined choices you make today. And one day, those choices will feel less like sacrifice and more like the greatest gift you ever gave yourself.

Fast forward 10 to 20 years. The pace is calmer. The priorities are clearer. Financial stress is not running the show. That future did not happen by accident. It was built decision by decision.

Your future self is grateful you did not panic sell in 2022. When markets were volatile and headlines were dramatic, you chose discipline over emotion. Instead of reacting, you stayed invested. You trusted the long-term plan. That single choice allowed compounding to keep doing its quiet, powerful work.

Your future self is thankful you stuck to a strategy. You diversified. You rebalanced. You kept contributing, even when it felt uncomfortable. You understood that wealth is rarely created in moments of excitement. It is built through consistency.

There is deep appreciation for finally completing an estate plan. It was not exciting. It did not generate immediate gratification. But organizing documents, updating beneficiaries, and clearly outlining your wishes created clarity and protection. Because of that preparation, your family avoids confusion and unnecessary stress.

Health also became a priority, not an afterthought. Regular checkups. Movement. Better habits. Investing in physical well-being ensured that financial freedom could actually be enjoyed. After all, what good is wealth without the vitality to experience it?

Living below your means turned out to be one of the



The Wealth Habits We See in Our Most Prepared Clients

Over time, certain patterns begin to stand out. Not flashy strategies. Not dramatic moves. Just steady habits that quietly create confidence.

The most prepared clients do not wait for markets to become unpredictable before engaging. They schedule reviews when things are calm. They update plans before headlines feel urgent. Because of that, when volatility arrives, they are not scrambling. They already understand their allocation, their risk tolerance, and their long-term goals. Preparation replaces panic.

They focus on trends, not noise. Daily market swings do not dictate their emotions or their decisions. Instead, they look at broader economic cycles, diversified positioning, and time horizons measured in years rather than weeks. They understand that long-term investing is rarely about reacting quickly. It is about staying aligned.



Another consistent habit is proactive communication with family. The most prepared clients talk early about estate plans, healthcare directives, and financial wishes. They do not assume clarity will happen automatically. They create it. Those conversations may feel uncomfortable at first, but they often become some of the most meaningful discussions families have.

They also revisit beneficiary designations, account titling, and estate documents regularly. Not because something is wrong, but because life changes. Marriages. Births. Moves. Business transitions. Small administrative details, when neglected, can create large complications later. Staying current prevents unnecessary stress.

Prepared clients tend to live with intentional margins.



When income grows, spending does not automatically rise at the same pace. They maintain flexibility. That margin allows them to invest consistently, weather downturns, and take advantage of opportunities when they arise. Financial resilience is often built long before it is tested.

They ask thoughtful questions. Not just about returns, but about tax efficiency, risk management, healthcare planning, and legacy goals. They recognize that wealth planning is broader than performance alone. It is about integration. Investments, insurance, estate strategy, and cash flow working together.

Importantly, they invest in more than their portfolios. Health, relationships, and personal development matter. Financial security is meaningful, but it is not the only metric of a well lived life. The clients who seem most confident about their future are often the ones who have aligned their financial decisions with their values.

They avoid dramatic shifts based on headlines. When markets rise, they do not assume risk disappears. When markets fall, they do not assume opportunity has vanished. Discipline becomes a habit rather than a reaction.

Perhaps most noticeably, prepared clients view planning as an ongoing process. Not a one-time event. They understand that goals evolve and circumstances change. Regular reviews are not about predicting the future perfectly. They are about staying adaptable.

None of these habits are complicated. They are not exclusive. They are accessible to anyone willing to be proactive. Preparation rarely makes headlines. But over time, it builds something more valuable than short-term excitement. It builds clarity, resilience, and the quiet confidence that comes from knowing you are ready, not just hopeful, about what lies ahead.

Estate Planning Stories That Stay With You

Anonymous. Educational. Real.

Estate planning often feels theoretical until it suddenly is not. The following anonymized stories are drawn from common situations many families face.

WHEN THERE IS NO POWER OF ATTORNEY

A husband and wife in their early 60s assumed they had “simple” finances. A home. Retirement accounts. A few bank accounts. No complicated trusts. No major issues.

Then the husband suffered a stroke.

He survived, but he was temporarily unable to make financial decisions. The couple never completed financial or healthcare powers of attorney. Their adult children assumed they could step in. They could not.

Accounts were frozen. Bills piled up. Routine financial decisions required court approval. The family had to pursue guardianship, a public, time consuming, and expensive legal process during an already emotional season.

Nothing about their finances was unusual. What was missing was authority. A simple document could have allowed a trusted person to act immediately. Instead, stress compounded at the worst possible time.

WHEN SIBLINGS DISAGREE

In another family, parents verbally shared their wishes for years. “Everything will be split evenly,” they would say. They felt confident everyone understood.

After both parents passed away, one sibling was named executor. The estate included a house, investment accounts, and several personal items with sentimental value.

What had never been clearly discussed was how decisions would be made. One sibling wanted to sell the house quickly. Another wanted to keep it in the family. A third believed certain heirlooms had been promised to them privately.

Without written clarity around personal property and without prior family conversations, assumptions turned into accusations. What began as grief slowly turned into conflict.

The estate was ultimately settled. But relationships were strained in ways that could have been avoided.

Equal distribution does not always mean equal understanding. Clear documentation and early conversations often prevent long lasting resentment.

WHEN BUSINESS SUCCESSION WAS NEVER DISCUSSED

A small business owner spent decades building a successful company. He was deeply involved in daily operations and assumed he would “figure out” succession later.

He passed away unexpectedly.

There was no documented succession plan. No clear transfer strategy. No formal valuation. His spouse inherited ownership but had never been involved in operations. Key employees were uncertain about leadership. Clients grew uneasy.

The business survived, but not without disruption. Revenue dipped. Employees left. Decisions were delayed while legal and operational details were sorted out.

Succession planning is not only about ownership. It is about continuity. When leadership, valuation, and transition plans are documented ahead of time, the business can continue serving clients and supporting families without unnecessary instability.

THE COMMON THREAD

None of these families lacked love. None lacked good intentions. What they lacked was clarity in writing.

Estate planning is not just about distributing assets. It is about protecting decision making authority, preserving relationships, and ensuring continuity during emotionally difficult times.

Documents such as wills, powers of attorney, healthcare directives, and business succession agreements may feel like paperwork. In reality, they are gifts. They reduce confusion. They limit conflict. They create stability when it is needed most.

In estate planning, the story you prevent is often more important than the one you tell.

Spring Goats: Nature's Tiny Comedians



There are official signs of spring. Warmer weather. Blooming flowers. The sudden urge to clean things you ignored all winter.

And then there are baby goats. Spring goats are basically optimism with hooves. They are born with two settings: bounce and louder bounce. They do not walk anywhere. They ricochet. A flat patch of grass becomes a trampoline park. A small rock becomes a launch pad worthy of Olympic commentary.

Their legs seem only loosely committed to coordination. They hop straight up. They hop sideways. They hop into each other. Then they pause, blink, and immediately do it again as if gravity is more of a suggestion.

And the confidence. A goat that weighs twelve pounds will leap off a hay bale the height of a coffee table and land like it just completed a world tour. No hesitation. No doubt. Just pure airborne enthusiasm.

Let's not overlook the ears. Slightly oversized. Mildly chaotic. Frequently flapping mid jump like tiny furry wings that never quite took flight.

Maybe that is why spring goats win the season every year. They embody fresh starts, fearless energy, and the belief that today is absolutely the right day to jump for no reason at all.

Honestly, we could all use a little goat energy.





HEARTY SPRING CHICKEN & ASPARAGUS SALAD

Bright, filling, and packed with fresh flavor. This one eats like dinner but feels like spring.

Ingredients

- 3 cups baby arugula or mixed spring greens
- 1½ cups cooked chicken breast, sliced
- 1 bunch asparagus, trimmed and cut into 2-inch pieces
- 1 cup fresh strawberries, sliced
- ½ cup crumbled goat cheese
- ½ cup toasted almonds or pecans
- ½ cup cooked farro or quinoa (optional but makes it extra hearty)

Dressing

- 3 tablespoons olive oil
- 1 tablespoon lemon juice
- 1 teaspoon honey
- 1 teaspoon Dijon mustard
- Salt & pepper to taste

Whisk until smooth.

Instructions

1. Blanch asparagus in boiling water for 2–3 minutes until bright green. Drain and cool.
2. Layer greens in a large bowl.
3. Add chicken, asparagus, strawberries, nuts, cheese, and grains if using.
4. Drizzle with dressing and toss gently.

It's crisp, savory, slightly sweet, and substantial enough to stand on its own. Perfect for a spring when comfort food needs a lighter jacket.





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