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Financial Briefs

MARCH 2026

Get These Decisions Right

The sheer number of decisions required to manage our finances can seem overwhelming, and often we spend an inordinate amount of time on small stuff — getting the bills paid on time, reconciling bank accounts, and calling to have a late charge waived. While those things need to get done, how do we judge whether we're headed down the right course? There are six basic financial decisions that can determine the course of your financial life:

1. How you earn a living. Sure, we all want to enjoy our work. But within that parameter, why not choose a job that will pay more than another? Your income is going to drive all your other financial decisions, so investigate your options:

- Are you sure you're being paid a competitive wage with competitive benefits? Pay attention to what is going on in your field.
- Do you have an outside interest or hobby that can be turned into a paying job? This could be a good way to supplement your current salary.
- Can you get some additional training to help secure a promotion or qualify for another job? Read up on which jobs are expected to experience the highest growth rates and/or highest salaries over the next five years.

2. How you spend your income.

The amount of money left over for saving is a direct result of your lifestyle choices, so learn to live within your means. To get a grip on spending, consider these tips:

- Analyze your spending for a month. In which categories do you spend more than you expected? Are you wasting money on impulse purchases?
- One of your most significant spending decisions will be your home. Many people purchase the largest home they can afford,

often straining their budget. Purchasing a smaller home may reduce your mortgage payment as well as other costs associated with owning a home.

- Prepare a budget to guide your spending. Inefficient and wasted expenditures can be major impediments to accomplishing your financial goals. A budget gives you a roadmap for spending your income. Start by setting a budget for a couple of months,

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Tips for Getting Finances in Order

If you're serious about pursuing your financial goals, you need to get your finances in order. Some tips to help in that process include:

- **Get organized.** It's difficult to assess how much progress you're making toward your goals if you don't know basic facts like how much your net worth increased during the past year, how you are spending your income, or how well your investments have performed. Organizing your finances will assist in tracking this information.
- **Budget your expenditures.** While many people dread the process of analyzing and budgeting expenditures, inefficient and wasted expenditures are often

major obstacles to saving for financial goals. Analyzing your expenses will help you find ways to reduce spending and increase your savings.

- **Develop explicit written financial goals.** Goals help set our financial priorities and provide motivation for reducing spending and saving for the future. Quantify your ultimate goal and interim goals so your progress can be tracked.
- **Pay yourself first.** If you wait until the end of the month to see how much money is left over for saving, you'll probably find that the answer is nothing. It's often easier to pay yourself first, and

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Get These Decisions

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tracking your expenses closely over that time.

3. How much you save. You should be saving a minimum of 10% of your gross income. But don't just rely on that rule of thumb. Calculate how much you need to meet your financial goals and how much you should be saving on an annual basis. If you can't seem to save that much, go back to your spending analysis and make cuts to your spending. First, look for ways to reduce your spending by lowering the cost of your purchases. Perhaps you can refinance your mortgage, find insurance for a lower premium, or use strategies to reduce taxes. At some point, however, you may need to cut your discretionary spending, such as entertainment, dining out, clothing, and travel.

4. How you invest. The ultimate size of your portfolio is a function of two factors — how much you save and how much you earn on those savings. Even small differences in return can significantly impact your investment portfolio. Typically, investments with potentially higher rates of return have more volatility than investments with lower rates of return. While you don't want to take on excessive risk, you also don't want to leave all your savings in investments with little growth potential. Your portfolio should contain a diversified mix of investment categories based on your return expectations, risk tolerance, and time horizon for investing.

5. How you manage debt. Before you take on debt, consider the effect it will have on your long-term goals. If you are already having trouble finding money to save, additional debt will make it even more difficult. To keep your debt in check, consider these tips:

- Mortgage debt is acceptable as long as you can easily afford the home.
- Be careful about taking equity out of your home in the form of a home equity loan. You might

Financial Advice for Your Children

It's a common enough goal — to live a better life than your parents. While you may be able to say you accomplished that goal, how likely is it that your children will be able to say the same thing? To help them with that pursuit, make sure to teach them these important financial lessons:

- **Graduate from college.** Even if your children are interested in pursuing careers that don't require a college education, encourage them to obtain a college degree first.
- **Develop written financial goals.** Get them into the habit of saving first, then worry about how to spend the rest of their money. Encourage them to set up a system to automatically divert some of their income to savings.
- **Live well within their means.** Make sure they understand the difference between needs and wants, with saving for retirement high on the list of needs. They should realize that the only way to save for future

goals is not to spend all their current income.

- **Utilize all retirement vehicles available.** As soon as they become eligible, your children should start contributing to a 401(k) plan at work. If their employer doesn't offer a 401(k) plan, teach your children the benefits of individual retirement accounts (IRAs), both traditional deductible and Roth. The importance of saving for retirement at a young age can't be stressed enough.
- **Use debt sparingly.** If your children take on too much debt early in life, they can spend the rest of their lives struggling to get out of debt. Stress to your children that it is best to use credit cards only if they can pay the balance in full every month. Other debt, like car loans and mortgages, should only be taken on after a careful analysis.

Please call if you'd like help imparting these financial tips to your children. ■■■

want to set up a home equity line of credit for emergency use, but then make sure it is only used for emergencies. It may also make sense to use a home equity loan to pay off higher interest rate consumer loans, but then don't run those balances up again.

- Never purchase items on credit that decrease in value, such as clothing, vacations, food, and entertainment. If you can't pay cash, don't buy them.
- If you must incur debt, borrow wisely. Make as large a down payment as you can. Consider a shorter loan period, even though your payment will be higher. Since interest rates can vary widely, compare loan terms with several lenders. Review all your debt periodically to see if less expensive options are available.

6. How you prepare for finan-

cial emergencies. Making arrangements to handle financial emergencies will help prevent them from adversely affecting your financial goals. Make sure to have:

- An emergency fund covering several months of living expenses. Besides cash, that fund can include readily-accessible investments or a line of credit.
- Insurance to cover catastrophes. At a minimum, review your coverage for life, medical, homeowners, auto, disability, and personal liability.
- A power of attorney so someone is designated to step in and take over your finances if you become incapacitated.

Making the correct choices for these six basic financial decisions will help put you on the right financial course. If you'd like help with these decisions, please call. ■■■

Tips for Getting

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then find ways to reduce spending to pay the rest of your bills.

- **Establish an emergency cash reserve.** This will give you funds to deal with short-term emergencies, such as a temporary job loss, a short-term disability, a major home repair, or a large medical bill. How much you need in the reserve will depend on your age, health, job outlook, and ability to borrow quickly.
- **Get your debt under control.** Take steps to reduce your consumer debt as much as possible — any interest payments are just reducing the amount available for saving. There are a variety of strategies you can use to either reduce your debt or lower the cost of that debt.
- **Invest automatically.** One of the best ways to invest consistently is to make investing automatic. Make arrangements to have a specific amount deducted from your checking or savings account periodically and transferred to an investment account. *(Keep in mind that an automatic saving plan, such as dollar cost averaging, does not assure a profit or protect against loss in declining markets. Because such a strategy involves periodic investment, consider your financial ability and willingness to continue purchases through periods of low price levels.)*
- **Develop an investment strategy.** Your strategy will depend on a variety of factors unique to your situation, including your risk tolerance, return expectations, investment period, and investment preferences. Developing an investment strategy requires evaluating many factors, but it can give you a well-thought-out strategy to help pursue your long-term goals.
- **Assess your insurance needs, including life, health, disability, long-term care, homeowners, automobile, and personal liability.** Over time, your insurance needs are likely to change. Insurance companies offer innovations and

6 Signs You Need a Financial Plan

A clear financial plan helps you prepare for the future, brace for the unexpected, and position yourself to pursue your goals. Below are six signs that it may be time for you to get a financial plan.

You're planning (or just had) a big life change. New job. New baby. New house. All of those milestones and more are signs that you should be taking a big-picture look at your finances. Take this opportunity to put your financial house in order.

You're worried about your finances — and your future. Whether you have immediate worries or are just feeling uneasy about what tomorrow may hold, you can regain control over your life by having a clear direction. Your comprehensive financial plan will not only help you see where you stand today, but also help you plot a path to where you want to be. Often, goals that seem distant and unachievable become more realistic once you can see the intermediate steps you need to take to get there.

You're making good money, but you're not sure where it goes. If you want to turn today's income into tomorrow's wealth, you need a financial plan. Planning helps you assess what you're spending today and then shows you how you can save and invest to create lasting wealth.

You have financial goals, but

you're not sure how to make them a reality. Does retirement seem like a distant dream? Do you wish you could upgrade to a bigger home, send your kids to college without taking on debt, or start a business? With a financial plan, you'll know what you need to do financially to make those dreams a reality.

You and your partner are fighting about money. A financial plan might be part of the solution. Meeting with an objective third party, like a financial planner, can help you both understand where you stand when it comes to your finances, and then negotiate a path forward that works for both of you.

Your investments and finances are getting so complicated, it's difficult for you to keep track of everything. Many people start out managing their investments and finances on their own. As your money and life get more complex, it can be difficult to manage all the details without help. Unless you're a trained professional, there's a good chance you're missing out on opportunities or putting yourself at risk. A financial plan, developed with the assistance of your financial advisor, will help you identify the best ways to save, find ways to reduce taxes, and protect yourself against risk. With the help of your advisor, you'll be able to understand your total financial picture and take the steps necessary to achieve your goals. ■■■

riders that might be applicable to your situation. Reevaluating your insurance can lead to lower premiums with coverage better suited to your situation.

- **Take active steps to reduce your taxes.** There are a variety of strategies that can help you reduce your income taxes, thus freeing money for saving. The key is to review those strategies now, so you have plenty of time to implement them.
- **Review your estate plan.** If it's

been a few years since you've reviewed your estate plan, take time to go over your documents to make sure they still reflect your wishes for your estate's disposition. If you don't have an estate plan, get one in place.

While many of these tips may sound familiar, it is the rare individual who takes advantage of all of them. If you'd like help putting these tips into practice or would like to discuss your finances in more detail, please call. ■■■

News and Announcements

From The Bolander Household

Spring break is just around the corner! My sister Peggy and I are taking our two oldest granddaughters to Washington D.C. over the break. My granddaughter Stella is a high school freshman, and my niece is a senior this year – so we wanted to do something different than our usual family vacation to Branson, Mo. In my previous career as the state of Oklahoma comptroller, I traveled to DC at least annually over 10-12 years. So, I am eager to see what has changed.

The sites and experiences we plan to explore include the usual Smithsonian museums and galleries, and it will be important to see the Declaration of Independence, the U.S. Constitution, and the Bill of Rights in the National Archives. I always enjoy the night-time lights tour and the capitol tour, and I am looking forward to visiting the Museum of the Bible. We'll take the half day trip to Mount Vernon, George Washington's home, but it looks like the Education Center exhibit is under renovation until the end of March – which is a pity because it really provides an excellent and inspiring account of Washington's life and leadership. The girls do enjoy each other's company and of course, Peggy and I have traveled together many times over the years with our parents, so it should be a great experience for all of us.

Have a great spring!

Brenda C. Bolander, CFP®
CPA/PFS™
Executive Vice President

From the Peralta Household

I've been toying with the idea of moving downtown. Nothing is set in stone, but it feels like it could be a fun change of pace and a chance to experience the different energy that comes with city living. At the same time, like most things in life, there are tradeoffs. I've been spoiled by being able to hop in my car and get to the office in under ten minutes, and that kind of convenience would certainly change.

I've also started mentoring OSU finance students who are interested in becoming financial advisors. Thanks to an inspiring mentor of mine, I've known the career path and the great firm I wanted to grow with since high school. Because of that, it's been especially meaningful to work with students who share a genuine interest in helping families achieve their goals. It's been a great reminder of why I enjoy this profession and how impactful good guidance can be early on.

On another note, I'll be spending a week in Steamboat to snowboard, unplug a bit, and enjoy being in nature. Time on the mountain always helps me reset and come back feeling refreshed, both personally and professionally.

All in all, I'm excited to see what the year has in store and the memories and connections that will be made within it.

Alexx V. Peralta, CFP®
Financial Advisor

From the Client Services Team

Our client service team is here to help you prepare for tax season. If you have any questions, please email ServiceTeam@TheRetirementPath.com or call (405) 842-3443.

The following are a few items to keep in mind for this year's tax season:

● Contribution limit information:

- 2025 IRA contributions are due by April 15, 2026
- Explore our Key Financial Data guides for more information on contribution limits:
<https://bit.ly/2025FinancialData>
<https://bit.ly/2026FinancialData>

● Required Minimum Distributions:

- If you turn 73 this year, you must begin your plan for taking Required Minimum Distributions from IRA accounts:
 - ◆ Your first RMD is due by April 1, 2027, based on your account balance on December 31, 2025, and
 - ◆ Your second RMD is due by December 31, 2027, based on your account balance on December 31, 2026.

Our advisors are reviewing client tax returns to optimize tax-efficient investing. Please let us know if you need a secure link to upload your 2025 Tax Return by emailing ServiceTeam@TheRetirementPath.com.

