

# NEWSLETTER

Q1 2026



**Paul Schluckebier, CFP®**

*Managing Director/Investments*  
paul.schluckebier@stifel.com

**Kelly Schluckebier, CRPC™, CPFA®**

*Associate Vice President/Investments*  
kelly.schluckebier@stifel.com

**Christine Mueller**

*Client Relationship Manager*  
christine.mueller@stifel.com

**Mallory Rumrill**

*Client Service Associate*  
mallory.rumrill@stifel.com

**Ben Burgoyne**

*Client Service Associate*  
burgoyneb@stifel.com

---

**STIFEL**

## INSIDE THIS ISSUE:

**A Message From Our Financial Advisors:**  
New Year, New Newsletter

**Education:**  
The Importance of Family and Legacy Planning

**SWMG Team Corner:**  
Beating the Winter Blues

**20-Minute “Ask Anything” Session**

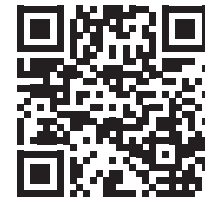
## REMINDERS

The IRA contribution deadline is fast approaching! Be sure to make your final 2025 contributions by April 15, 2026!

Upcoming Client Educational Call:  
January 27 at 12:00 p.m. eastern time and  
7:00 p.m. eastern time

Stifel Wealth Tracker

Scan for [www.stifel.com/tracker](http://www.stifel.com/tracker)



Follow us on Facebook

Scan for [www.facebook.com/schluckebierwmg/?locale=fy\\_NL](https://www.facebook.com/schluckebierwmg/?locale=fy_NL)



## NEW YEAR, NEW NEWSLETTER

### Clients and Friends,

We're excited to share the very first edition of the Schluckebier Wealth Management newsletter with you! As we kick off the new year, we want to create a space where we can keep you informed, share insights, and stay connected beyond our normal conversations.

You may also notice that we have a fresh new look – our logo now features the wonderful state of Michigan, a nod to our roots. While we're proudly based in the Midwest, our work and relationships extend far beyond state lines. This new logo reflects the values we strive to bring to every client: hard work, integrity, and a genuine commitment to doing what's right.

This newsletter is just one more way we hope to bring value to you. Whether it's market updates, planning tips, or a glimpse into what's happening with our team, we're looking forward to staying in touch throughout the year.

Thank you for being an important part of our journey. We're glad you're here!

*Paul and Kelly*

## THE IMPORTANCE OF FAMILY AND LEGACY PLANNING



When we think about wealth planning, it's easy to focus on investments, retirement, and taxes. But one of the most meaningful aspects of planning is ensuring that your needs, wishes, and wealth are transferred in a thoughtful and intentional way. That's where family and legacy planning comes in.

Legacy planning is about more than just distributing assets; it's about creating a lasting impact. Whether it's supporting future generations, contributing to causes you care about, or preserving family harmony, a well-crafted legacy plan can provide clarity and confidence.

As your wealth management team, we're here to guide you through these important conversations and decisions. We often hear questions like:

- “How can I make sure my children are prepared to inherit wealth responsibly?”
- “What's the best way to include charitable giving in my estate plan?”
- “How do I avoid unnecessary taxes or probate delays?”
- “Should I set up a trust and, if so, what kind?”

These are just a few of the many questions we endeavor to help clients navigate every day. Our role is to help your legacy to reflect your intentions and support the people and causes that matter most to you.

If you haven't reviewed your estate plan recently, or if you're just getting started, now is a great time to connect. Let's help your plan to have the potential to be as strong and meaningful as the legacy you want to leave behind

Stifel does not provide legal or tax advice. You should consult with your legal or tax advisor regarding your particular situation.

## SWMG TEAM CORNER — HOW WE BEAT THE WINTER BLUES



### Paul Schluckebier

Sometimes you have to embrace winter. Get outside and enjoy the beauty!



### Kelly Schluckebier

I'll admit ... I'm not the biggest fan of cold weather. But winter does give me the perfect excuse to slow down and enjoy some cozy moments. My favorite way to start the day is with a hot cup of coffee and a good book by the fireplace. And I'm not the only one who enjoys it – our dog, Benny, is happiest when he's curled up for a nap right next to the fire!



### Christine Mueller

The best way I know how to beat the winter blues is to have a hobby that includes being outside. For my husband, Mark, and I, it is making maple syrup by tapping the maple trees in our backyard. The season starts when the temperature is below freezing

at night and then up to over 40 degrees during the day. A fun fact is it takes 40 gallons of sap to make one gallon of syrup, and we typically end up with six gallons of syrup. The best part of the process is the spoonful's we enjoy of the freshly boiled syrup that is still in the boiling pot right after bottling. So delicious!

### Mallory Rumrill

I beat the winter blues by trying new recipes – it's fun, cozy, and makes the house smell amazing. Plus, it gives me something creative to focus on when it's cold out. Recently, I've tried lasagna soup – a fan favorite in my household! Check out the recipe below:

- 1 tbsp olive oil
- 1 onion, chopped
- 1 tbsp garlic, minced
- ½ lb. ground beef
- ½ ground Italian sausage
- 1 teaspoon salt, pepper, garlic powder, onion powder, Italian seasoning, and oregano
- 2 tbsp. tomato paste
- 24 oz. jar of pasta sauce
- 4 cups of chicken broth
- ½ lb. lasagna noodles, broken up
- 1 cup heavy cream
- Handful of fresh basil
- 1 cup mixed parmesan and mozzarella cheese
- Ricotta cheese

### Directions:

- Heat up olive oil in stock pot, add onion and minced garlic. Cook until translucent.
- Add ground beef and Italian sausage. Season with salt, pepper, garlic powder, Italian seasoning, and oregano.
- Once meat is browned, stir in tomato paste. Cook for 1-2 minutes.
- Add pasta sauce and chicken broth. Bring to boil. Add more of the spices to your liking.
- Stir in lasagna noodles, heavy cream, and basil. Add parm and mozzarella cheese mixture. Cook on light boil until noodles are fully cooked.
- Serve with a dollop of ricotta cheese. Enjoy!

### Ben Burgoyne

For me, I enjoy bundling up and watching some professional football. I look forward to cheering for my favorite team every weekend.”

# 20-MINUTE “ASK ANYTHING” SESSION

---

We’ve been receiving an influx of inquiries as to whether we’re available as a resource for your personal and professional networks. As always, those important to you are important to us. We’ve helped those close to our clients with addressing a range of topics, such as:

- Meaningful outcomes (leaving a legacy, retirement lifestyle, supporting family and causes)
- Financial well-being (behavioral coaching, investment planning, organization)
- Strategic planning (tax considerations, income and withdrawal strategies, college savings, cash flow/budgeting, estate planning strategies, insurance evaluation)
- Portfolio management (asset allocation, risk tolerance, investment selection, goal prioritization, disciplined rebalancing, overall review).

Whether our friends, family, or colleagues know what they want to focus on or don’t know where to start, we are here to provide them our insights in the form of a 20-minute “Ask Anything Session.”

Asset allocation does not ensure a profit or protect against loss. Stifel does not provide legal or tax advice. You should consult with your legal or tax advisor regarding your particular situation. Rebalancing may have tax consequences, which you should discuss with your tax advisor.

**To learn more, or schedule some time, give our office a call or send an e-mail to anyone on the team.**

---



---

## Contact Us

**(989) 494-5474 | 1865 East M 21, Suite 100 | Owosso, Michigan 48867**

**Scan to visit our website!**

**[www.schluckerbierwmg.com](http://www.schluckerbierwmg.com)**

