



Great Lakes Benefits
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

TODAY'S RETIREES NEWSLETTER

September 2026

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Recipe of the Month



Maple-Roasted Sweet Potatoes & Apples

Celebrate the flavors of September with this simple, cozy combination of roasted sweet potatoes, crisp apples and a touch of maple.

2 large sweet potatoes, peeled and cubed	½ teaspoon cinnamon
2 apples, cored and sliced	½ teaspoon salt
1 small red onion, cut into wedges	¼ teaspoon black pepper
2 tablespoons olive oil	Optional: chopped pecans and/or fresh thyme
1 tablespoon maple syrup	

Heat oven to 425°F.

Place sweet potatoes and onion on a sheet pan. Toss with olive oil, salt and pepper.

Roast for 20 minutes.

Add the apples, maple syrup and cinnamon. Toss everything together.

Roast another 15–20 minutes, until the sweet potatoes are tender and the apples are lightly caramelized.

Sprinkle with pecans or thyme, if desired.

What's in season?

Fruits: apples, pears, grapes, figs, plums, peaches

Vegetables: pumpkins, sweet potatoes, corn,
carrots, beets, potatoes, onions, cabbage

Your September Financial Checklist

September marks the beginning of autumn—a season defined by harvest, maturity, and preparation for the winter ahead. In the financial world, this translates perfectly to evaluating your portfolio's performance, harvesting gains or rebalancing, and planning for upcoming tax and year-end deadlines.

Portfolio & Investment Tune-Up

Audit Asset Allocation: Check if your mix of stocks and bonds has drifted by more than 5% from your target strategy.

Harvest & Rebalance: Consider trim-selling overperforming assets to buy underperforming ones, lock in gains, or manage future tax liabilities.

Review Cash Reserves: Ensure your emergency fund (3-6 months of living expenses) is sitting in a High-Yield Savings Account (HYSA) taking advantage of current competitive yields.

Proactive Tax & Contribution Planning

Max Out Retirement Tracks: Calculate your Year-to-Date (YTD) contributions to your 404(k), 403(b), or IRA. Adjust your payroll deductions now if you need to catch up to the annual limits.

Assess Flex Spending Accounts (FSA): Check your FSA balances. Because these are usually “use-it-or-lose-it” accounts, start planning medical appointments or healthcare purchases now so you aren't scrambling in December.

Check Tax Withholdings: If you had a major life change this year (marriage, new job, home purchase), review your W-4 withholding to avoid an unexpected bill next April.

Family & Lifestyle Protection

Fund Education Accounts: If back-to-school season is top of mind, automate your monthly or seasonal contributions to 529 plans or educational savings vehicles.

Review Beneficiary Designations: Check that the primary and contingent beneficiaries on your workplace retirement plans and life insurance policies are accurate and updated. (These override instructions left in a traditional will!)

Pre-Budget for the Holidays: Avoid “holiday debt hangover.” Lock down your total Q4 holiday spending budget this month and set that cash aside now.

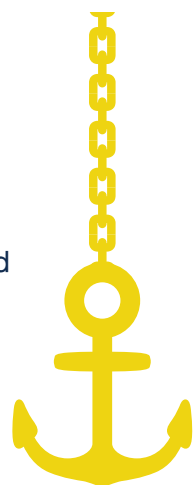
Not sure where your numbers stand?
Let's take 15 minutes this month to run a quick check and ensure your portfolio is completely aligned for Q4.

Call **866-626-3990** to schedule a call.

Anchored in family values

Wayne's mission is to be the 'go to' resource for retirement, tax, and financial planning. In addition to over 25 years of experience, Wayne brings to clients his status as a CERTIFIED FINANCIAL PLANNER™ (CFP®) practitioner, which is considered the “Gold Standard” in the financial services industry. Earning that certification required advanced coursework in taxes, retirement planning, estate planning, investments, risk management, and other financial issues.

To learn more about how Great Lakes Benefits & Wealth Management can partner with you to develop a cohesive, prudent strategy to confidently pursue your lifestyle and financial goals, schedule a complimentary meeting with Wayne over the phone, through video-conference, or in our office.



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for your referrals!

Refer us to a friend or family member and receive a gift card!

September recipient:
Mr. & Mrs. Bob Murphy



Monthly Message from Wayne

You may have noticed that we skipped the August newsletter. The office and I have been pretty darn busy, and we also had our Client Cruise to Kelleys Island. For whatever reason, I feel—and the consensus seems to be—it was the best one yet! About 200 clients and guests enjoyed great food from Bone Boys, great music by Matt Goodrich, great service from Joe Lamb and his staff on the Goodtime I, and perfect weather for the afternoon. If you're not yet a Money Management client (meaning some of your risk money is in the market), I think the way we spoil our clients is reason enough to become one—at least with some of your money to get started!

I also recently had my annual Padua High School football alumni golf outing. It was held at the new Ridgewood Golf Course in Parma, Ohio. After the event, I drove to Cleveland Hopkins Airport and hopped on a Frontier flight to Florida for a few days of scalloping and offshore fishing with two of my sons, Jacob and Jack. I also had some time to mess around at the house before heading back to Ohio. On the flight down, as the plane got close to Tampa, it took a series of turns where it literally circled back and backtracked. We were about 30 to 45 minutes from landing, and it was very unfamiliar to me! Because of my lifelong fear of flying, I have made a habit of knowing the sounds, dings, movements, staff routines, turns, turbulence, etc. It helps me fly with little or no fear. These turns were new to me, especially more than 100 miles from our destination. I was a little concerned! The pilot finally came over the speaker and explained that there was a storm over Tampa and air traffic control had put our plane into a holding pattern. We literally circled for quite a long time. The next day, I looked up the flight on FlightAware.com, and sure enough, it showed our route and the circular pattern before we reached Tampa.

In life, there are times when we *too* need to go into a holding pattern. This can happen for numerous reasons: our health or a family member's health, the needs of our family, our businesses or professions, or even our financial situations. *Pausing is normal* and, many times, necessary.

When it comes to our finances, there are times when folks don't pause even though they absolutely should, and it costs them either money or time in the long run. Air traffic control made a better-safe-than-sorry decision to delay our arrival and keep our plane safely away from the storm until the danger had passed. We need to do the same at times.

I often try to get my well-off clients to spend and enjoy their money. BUT there are also times when I try to talk clients down. I try to slow them down when they are considering things I don't feel they are in a position to do, like buying a new car, buying or building a new house, or even retiring! There are times when some folks shouldn't buy, build, retire, travel, loan money, gift money to their kids, start a business, invest in a risky stock, etc., because at that particular time they simply aren't in the ideal position to do so. Sometimes they take my advice. Other times they ignore it. Of course, I always hope they do well, and time will tell whether it was a good decision or whether it disrupted their long-term goals and objectives.

Don't be afraid to take a deep breath, slow things down, or delay a bit if things don't feel quite right—or if certain *professionals* advise against it. I said *professionals*, not friends or family! Friends or family, you can ignore. Everyone has opinions; take those with a grain of salt.

Until next month,

Wayne

P.S. In the investment letter my money management clients receive, I included contact information for a trusted gentleman who can evaluate and inventory coins, if needed. If you would like his information, reach out to the office and we will forward it to you.

Traveler of the month...

Mr. & Mrs. Roger Moore

Enjoying time away in Montana
at Glacier National Park!



If you are one of Wayne's "managed money" clients, don't forget to take an interesting picture of you on vacation holding up our GLB "I am a Today's Retiree" handkerchief for the chance to win a \$100 gift card!



Client Cruise 2026



TODAY'S RETIREES
WITH WAYNE MASLYK JR., CFP™

LISTEN on WLRD FM 96.9 Saturday @ 8:30 AM

LISTEN on WGGN FM 97.7 Sunday @ 10:00 AM

WLRD
96.9
Today's Southern Gospel Music

FM 97.7
WGGN Castalia/Sandusky
Today's Christian Music