Investment Solutions, Inc.

# The Long Run
## Newsletter

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For Your Information

**Investment Solutions, Inc.**
Long & Associates, P.C.
Benefit Resource Group, Inc.
107 East Main Street
Hydro, Oklahoma 7304
405-776-0600
www.long-cpa.com

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# Building Your Legacy

"Carve your name on hearts, not tombstones. A legacy is etched into the minds of others and the stories they share about you."
–Shannon L. Alder

The desire to leave a legacy may be the height of altruism for it is a gift to the future, the benefit of which you may never witness, nor ever feel its appreciation by others.

Creating your legacy does not happen overnight, and it doesn't come without strategy and hard work.

## Your Framework

**Create Your Vision:** You should have an end in mind before you begin. Start by reflecting on what you value and care most about. Consider your passions and the unique skills you have. Your career and hobbies are good places to start. Be sure to ask your friends and family to weigh in. They may offer a perspective that you don't see about yourself.

**Determine Your Legacy:** Think about the legacy you wish to leave and the impact you want to make. A legacy can come in many colors. It can be financial, institutional, instructional, or wish fulfillment, or the passing of values and life lessons.

**Develop a Strategy:** A legacy will not happen without a blueprint and the persistent pursuit of your objective. A strategy can help you organize your efforts and keep you on the path that leads to success.

**Live Your Legacy:** A legacy is not only what you leave behind, but the impact you make on others while alive that they carry into the future. Be sure to live your values with your family, at work, and in your community. Nothing is more likely to survive you than the impact on the lives you touch today.



# Your Changing Definition of Risk in Retirement

During your accumulation years, you may have categorized your risk as “conservative,” “moderate,” or “aggressive,” and that guided how your portfolio was built. Maybe you concerned yourself with finding the “best-performing funds,” even though you knew past performance does not guarantee future results.

What occurs with many retirees is a change in mindset—it’s less about finding the “best-performing fund” and more about consistent performance. It may be less about a risk continuum—that stretches from conservative to aggressive—and more about balancing the objectives of maximizing your income and sustaining it for a lifetime.

You may even find yourself willing to forego return potential for steady income.

A change in your mindset may drive changes in how you shape your portfolio and the investments you choose to fill it.

Let’s examine how this might look at an individual level.

## Still Believe

During your working years, you understood the short-term volatility of the stock market but accepted it for its growth potential over longer time periods. You’re now in retirement and still believe in that concept. In fact, you know stocks remain important to your financial strategy over a 30-year or more retirement period.[1]

But you’ve also come to understand that withdrawals from your investment portfolio have the potential to accelerate the depletion of your assets when investment values are declining. How you define your risk tolerance may not have changed, but you understand the new risks introduced by retirement. Consequently, it’s not so much about managing your exposure to stocks, but considering new strategies that adapt to this new landscape.[1]

## Shift the Risk

For instance, it may mean that you hold more cash than you ever did when you were earning a paycheck. It also may mean that you consider investments that shift the risk of market uncertainty to another party, such as an

insurance company. Many retirees choose annuities for just that reason.

The guarantees of an annuity contract depend on the issuing company's claims-paying ability.

Annuities have contract limitations, fees, and charges, including account and administrative fees, underlying investment management fees, mortality and expense fees, and charges for optional benefits. Most annuities have surrender fees that are usually highest if you take out the money in the initial years of the annuity contract. Withdrawals and income payments are taxed as ordinary income. If a withdrawal is made prior to age 59½, a 10% federal income tax penalty may apply (unless an exception applies).

The march of time affords us ever-changing perspectives on life, and that is never more true than during retirement.

1. Keep in mind that the return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost. This is a hypothetical example used for illustrative purposes only.

## For Your Information

- We are open from 9:00 a.m. – 5:00 p.m. Monday through Thursday, and 9:00 a.m. – noon on Fridays.
- We are open during the lunch hour.
- We have a mail drop on the far north door of the building. If you have any information you would like to deliver after normal business hours please drop it off there.
- Our office will be closed Thursday, November 26th, and Friday, November 27th, for the Thanksgiving holiday.

Gratitude and attitude are not challenges; they are choices.

**"Don't wait until the fourth Thursday in November, to sit with family and friends to give thanks. Make every day a day of Thanksgiving!"**
**—Charmaine J. Forde**




**Long & Associates, P.C.**
Assisting you with accounting, tax preparation, and tax planning

**Investment Solutions, Inc.**
Advising you and creating strategies for investment and retirement planning

**Benefit Resource Group, Inc.**
Handling employee benefits and other business services

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**Whether you need one of these services, or all three, you'll work with the same professional, knowledgeable staff with our Comprehensive Solutions Program**

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