



GUNDRUM INSURANCE & INVESTMENTS LLC

Newsletter: Volume 1 / Issue 1

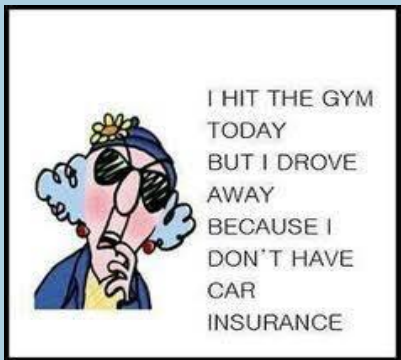
September 2026

101 E Washington St
Slinger, WI 53086
262-644-5866
www.gundrumii.com

WHAT WE CAN HELP WITH:

INSURANCE: Medicare,
Health, Group, Auto, Life,
Homeowners and Commercial

INVESTMENTS:** Retirement
Consulting, Roth and
Traditional IRA, Mutual Funds,
Stocks, Bonds, Annuities,
College Savings



Joke of the Day:

If you think no one cares about you
try missing a couple of payments!



Follow us on Facebook:
Gundrum Insurance &
Investments LLC

GUNDRUM INSURANCE & INVESTMENTS IS REMODELING!

We’re remodeling! Please excuse the mess and inconvenience.
Stay tuned for updates, improvements and pictures.



REVIEWING WHAT YOU KNOW!

Q: When is the Medicare annual enrollment period?

A: Medicare’s Annual Enrollment Period (AEP) is October 15th through December 7th.

Q: When is the Marketplace annual enrollment period?

A: The Marketplace Annual Enrollment Period (AEP) is November 1st through December 15th for a January 1st effective date, and December 15th through January 15th for a February 1st effective date.

*“An ounce of prevention is worth a pound of
cure.” -Benjamin Franklin*

THE GUNDRUM TEAM & HOW THEY HELP YOU!

- Rick Gundrum** – Investment Consultant
- Brad Schultz* – Commercial, Property & Causualty
- Joel Schodron* – Commercial, Property & Causualty, Life
- Rene Schweitzer* – Health & Medicare, Property & Causualty, and Travel
- Jessica Derks* – Health & Medicare, Property & Causualty, and Travel
- Jenna Krueger* - Health & Medicare, Property & Causualty, Life, and Travel
- Dan Breuer*** – Investment Advisor
- Mary Wiskerchen* – Secretary

If you have any additional questions about your insurance coverage, call our
office at 262-644-5866 to talk to an agent. We are always happy to assist!

YOUR INVESTMENTS MATTER 5 HABITS TO ADAPT YOUR FINANCIAL STRATEGY

1. Schedule Regular Financial Check-Ins

Just as you visit your physician for an annual physical, regular financial
check-ins with your financial professional can help protect your financial
health and prevent problems down the road. Even in retirement, your
financial plan isn’t a “set it and forget it” strategy. Markets evolve, tax laws
change, and personal needs shift. Your plan should be responsive to these
changes.

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entity. Registered office address; 101 E Washington St, Slinger, WI 53086

2. Increase Retirement Contributions While You Can

For many people, their final working years are peak earning years. As such, this might also be the perfect time to give your retirement accounts a boost. In fact, if you’re 50 or older, you can take advantage of catch-up contributions in accounts like 401(k)s and IRAs. Even small increases—say, bumping your savings rate by 1–2%—can make a meaningful difference over time.

3. Adjust Spending and Saving Habits for Future Income Changes

To prepare, practice living on your projected retirement budget before you actually retire. Try a three- to six-month “test run” where you limit spending to what your retirement income will be. This can reveal whether your planned lifestyle is realistic or needs adjusting.

When considering your future income needs, remember to account for rising health care costs and inflation. Today’s \$100 won’t buy the same amount 10 years from now, so it’s wise to keep discretionary expenses flexible. Consider whether downsizing, paying off debt, or scaling back on large purchases now might be helpful to free up more resources for the future.

4. Recognize Emotional Triggers

It’s important to recognize the emotional triggers that might push you toward impulsive choices. Common examples include reacting to short-term market dips, comparing your spending habits to friends or family, or facing a sudden health issue.

A healthy habit is to pause before making big financial moves. Build in a waiting period before acting on large withdrawals, portfolio shifts, or major purchases. Even just a week can help you gain clarity on your situation and options. Additionally, make it a habit to lean on your financial professional as a sounding board to provide perspective and strategy, and to keep you focused on the bigger picture.

5. Streamline and Update Accounts for Consistency

Over the course of your career, you may have collected multiple retirement plans, investment accounts, or bank relationships. Juggling all of them can make it harder to see the full picture of your wealth and increase the risk of missing important requirements like required minimum distributions (RMDs).

Make it a habit to review and streamline your accounts regularly. Rolling old 401(k)s and IRAs into fewer accounts can simplify management and reduce oversight errors. Just as important, review account titles and beneficiaries annually to ensure they reflect your wishes.

Keeping account access up to date—passwords, contact information, and documentation—can also enable loved ones and your advisory team to support you if needed. Streamlining isn’t just about convenience; it’s a proactive way to help protect your financial well-being and legacy.

Building Confidence for the Road Ahead

Retirement is the beginning of a new chapter, and like any transition, it comes with adjustments. By focusing on these habits—working with your financial professional, maximizing contributions, adapting your spending, recognizing emotional triggers, and streamlining accounts—you can create a retirement that feels both secure and fulfilling.

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BACK TO SCHOOL OR COLLEGE BOUND? DON'T FORGET THE INSURANCE CHECK LIST!

Sending a student off to college is a massive milestone, but amidst the packing lists and dorm shopping, insurance updates often get left behind. Whether your student is heading across town or across the country, here is a quick look at what needs to be reviewed:

- **Auto Insurance:** If your student is taking a vehicle to school, we need to update their garaging address, as a new zip code can change their rate. If they are leaving the car at home, let me know! You might qualify for a "resident student" discount, which lowers your premium while still covering them when they come home to visit.
- **Renters & Personal Property:** If they are living in a dorm, your current homeowners policy *might* extend a limited amount of coverage to their belongings. But if they are moving into an off-campus apartment, they will almost certainly need a standalone renters insurance policy. This protects their laptop, phone, bike and more from theft, and provides crucial liability coverage if someone is hurt in the student’s residence.
- **Health Insurance:** Most students can remain on a parent’s plan until age 26. However, if they are going out of state, it is vital to check if local campus doctors and hospitals are considered "in-network."

Disclaimer: Before deciding whether to retain assets in a 401(k) or roll over to an IRA, an investor should consider various factors including, but not limited to, investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgements, required minimum distributions and possession of employer stock. Please view the Investor Alerts section of the FINRA website for additional information.