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Riana LeJeune

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- EMPOWERING WOMEN TO FOLLOW THEIR PASSIONS AND TO FIND THEIR BLISS

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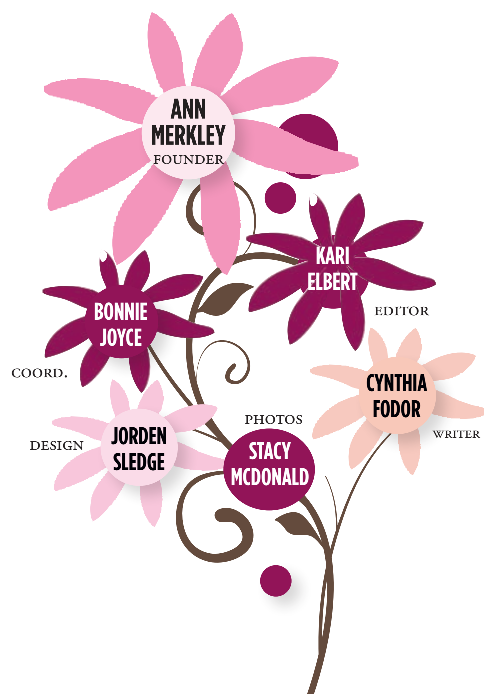

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Ann Merkley

LIFE INSURANCE: A Legacy, Not Just an Expense

Many people cancel their life insurance when they retire, believing they no longer need it once the children are grown and the mortgage is paid off.

But what if that's the wrong question?

Rather than viewing life insurance simply as an expense, consider it an asset—one that can become an important part of your family's financial legacy. In most cases, the death benefit is received income tax-free by your beneficiaries, making it one of the most tax-efficient assets many families will ever own.

Consider this analogy: owning a life insurance policy is a bit like owning a home. Every premium payment is similar to making a mortgage payment. If you surrender the policy after years of paying premiums, it's a little like giving your house back to the bank. Most of us wouldn't willingly do that with our home, so why automatically assume it's the right decision with life insurance?

There are three primary types of life insurance. **Term insurance** provides coverage for a specific period of time and is generally the least expensive option. It offers valuable protection but does not build cash value.

Whole life insurance provides lifetime coverage while building cash value on a tax-advantaged basis. Although premiums are generally higher, the policy can become a long-term financial asset.

Universal life insurance combines permanent coverage with cash value accumulation and flexible premiums. Because insurance costs generally increase as you age, these policies should be reviewed regularly to help ensure they continue to perform as intended.

One strategy worth considering is purchasing an affordable term policy when you're younger and later converting it to a permanent policy before the conversion period expires. Many policies allow this without requiring you to prove your insurability again, making it an attractive option if your health changes over time.

As retirement approaches, ask yourself an important question: **What kind of legacy do I want to leave my family?**

Many retirees have accumulated significant savings in traditional IRAs and 401(k) plans. Those accounts were designed to provide retirement income and are generally taxable when withdrawn. For some families, it makes sense to spend those assets during retirement while paying taxes gradually along the way.

A permanent life insurance policy, on the other hand, can provide a generally income tax-free death benefit to loved ones. In that sense, life insurance can provide the confidence to enjoy the retirement savings you've worked so hard to build while still leaving a meaningful financial legacy.

Perhaps the better question isn't, **"Do I still need life insurance?"** Instead, ask yourself, **"What role do I want life insurance to play in my family's future?"**

Sometimes the greatest value of life insurance isn't what it does during your lifetime—it's the legacy it leaves behind.

Remember: Money is more than numbers. It's a tool to care for the people you love, enjoy the life you've built, and leave a legacy that reflects what matters most. *

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Susan Sutton-Ludwig

THE MIDWEST SHIFT:

Why Multigenerational Living Is Becoming the Future of Real Estate - Part 2

Instead of paying massive monthly costs outside the household, many families are beginning to rethink how living together—or at least closer together—could create both financial and emotional support.

Grandparents helping with childcare.

Adult children helping aging parents.

Families sharing expenses.

Parents maintaining independence while still having support nearby.

Could it be that we are circling back to older family values where generations worked together instead of separately.

The interesting part is that real estate is adapting to this shift.

Years ago, many buyers focused mostly on square footage, fancy finishes, or formal dining rooms. Today, buyers are beginning to ask much different questions:

- Could my parents live here someday?
- Is there room for my college-aged child to come back home?
- Could we convert this lower level into a separate suite?
- Is there enough land for another structure later?
- Could this property support our family long term?

Those questions are becoming more common.

And honestly, I think builders and city planners need to start paying closer attention in the Midwest.

I believe we will eventually see more cities reconsider zoning regulations to allow:

- Casitas
- Accessory dwelling units (ADUs)
- Carriage houses
- Garage apartments
- Multi-home acreages
- Flexible multigenerational communities

Instead of only building homes designed for one traditional family structure, I think we will see more floor plans intentionally created for multigenerational living. Separate entrances, private suites, kitchenettes, dual laundry spaces, and flexible living areas will become increasingly desirable.

And honestly, this type of housing is not just practical—it is smart investing.

Real estate is still one of the biggest investments most people will ever make. Families are beginning to realize that if they are already investing hundreds of thousands of dollars into a property, perhaps that home should support the entire family structure—not just one stage of life.

From toddlers to teenagers.

From young adults returning home.

To aging parents needing care.

Homes are becoming less about temporary living and more about long-term functionality.

I also think there is something emotionally beautiful about it.

CHECK OUT THE OCT/NOV ISSUE FOR PART 3!

Susan Sutton-Ludwig
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Tara Hofbauer

PREMARITAL AGREEMENTS:

What They Can (and Can't) Do

We've all seen the headlines about mega stars — cough, Taylor and Travis, cough — and the internet's breathless speculation about their "ironclad" prenups. Watching the coverage, you'd think everyone with any amount of wealth signs one before saying "I do." I've been a licensed attorney since 2007, working mostly in family law since 2012, and I can tell you definitively: premarital agreements, better known as prenups, are surprisingly rare.

WHAT A PRENUP ACTUALLY IS

Under Iowa law, a premarital agreement is any agreement between prospective spouses made in contemplation of marriage, meant to take effect upon marriage. It must be in writing and signed by both parties. Simple enough, but the limitations are where most clients are caught off guard.

WHAT A PRENUP CAN'T DO IN IOWA

Child support can never be negotiated away in a premarital agreement, and neither can spousal support. This surprises a lot of high-earning clients, since spousal support is often their number one concern going in. No matter how airtight the rest of the agreement is, that piece of it is off the table.

WHAT A PRENUP CAN DO IN IOWA

Property rights take center stage instead, specifically, how property is divided and who owns what. These agreements often include provisions that function like estate planning, spelling out where your assets go if you die. And most importantly, they lay out how assets and debts get divided if the marriage ends in divorce.

THE FINE PRINT: DISCLOSURE AND VOLUNTARINESS

Premarital agreements require both parties to fully disclose their assets, debts, and income to each other before signing. Signatures must also be voluntary — which means you cannot hand your beloved a prenup while she's in the middle of hair and makeup, walking-down-the-aisle-adjacent, with the implied threat of calling the whole thing off if she doesn't sign.

That said, voluntariness is a lower bar than people expect. As long as your betrothed had the opportunity to review the agreement with her own attorney, and proper disclosures were made, courts are extremely reluctant to let anyone out of the terms later.

THE TAKEAWAY

Prenups aren't just for celebrities and billionaires — but they also aren't a blank check to write your own rules for divorce. If you're considering one, the real conversation to have with your partner isn't about the wedding headlines. It's about what you can't negotiate, and being honest early about what you can.

Tara L. Hofbauer - Shareholder
Shindler, Anderson, Goplerud & Weese P.C.
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Phone - (515) 850-1505 • Email - hofbauer@sagwlaw.com

I earned my law degree from Drake University Law School (J.D. with honors, 2006) after studying English and Rhetorical Studies at Iowa State University (B.S. with distinction, 2004). One of the most rewarding experiences of my education was attending an intensive foreign language program at the Universidad Internacional in Cuernavaca, Morelos, Mexico. Before joining Shindler, Anderson, Goplerud & Weese, P.C. in 2012, I was a prosecutor and served on the Board of Directors at Child Abuse Prevention Services. With experience in Family Law, Juvenile Law, Custody, Child Support and more, I am not merely striving for results; I am striving for your peace of mind. When the final ruling is delivered, you will know that I have scoured every inch of the case because I believe in being the most prepared lawyer in the courtroom – every time. I am determined never to look back on a case and wonder if I've done enough. You deserve the best preparation and representation so that you can set yourself up for a brighter future.


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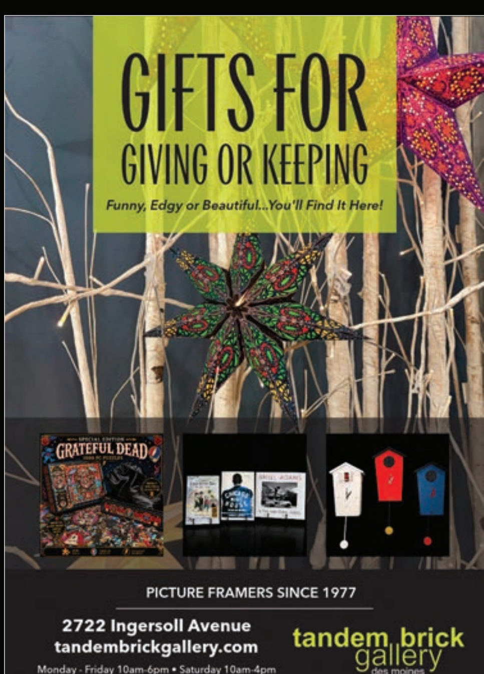
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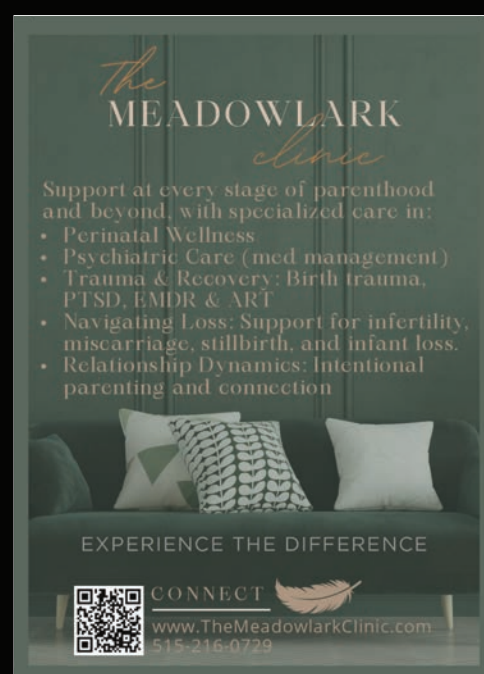
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Debra L. Sears

PIT STOP!
Time for a Check-Up!

The pace should be more relaxed as we coast into summer. The holidays, tax time, graduations, celebrations of all kinds are about to wind down and we can spend the summer in the relax/think mode.

When I say it's time for a check-up, I am referring to taking a look at your health, dental, vision, disability and life insurance plans and the options that are available. Employers need to break stride long enough to evaluate benefits so they're competitive in the marketplace, but within their budget. Group benefits are a very important thing!

EMPLOYERS: Whether you have recently renewed or you are close to renewing, doesn't matter. You can "shop" anytime of the year and summer seems to make sense for the majority. Sears Insurance takes a holistic approach to your current status. We look closely at your plan benefits, the network of providers as well as pricing. It is important to carefully examine the needs, wants and budget of the employees that you have. In many cases, the incomes vary significantly from the highest wage earner to the least; all being a very important part of your team, but each have different needs. I ask only for the opportunity to quote. This provides you an aerial view of where you are in the marketplace and identify some details that could easily be overlooked. These "small" things can have a big impact on the coverage and the pricing. If you have employees that are of Medicare age, let's talk. They need to know their options. I will assist the employer and the employee in knowing the options, "the math", and the pros and the cons of each choice. I will also educate you on how the group insurance will be prioritized and pay if you are Medicare eligible and choose to remain on the group coverage. You will want to know these items. There is a win-win here!

INDIVIDUALS UNDER AGE 65: If you happen to be a new Graduate – Congratulations! You can continue to stay on your parent's plan until you are 26 years old (if you are considered a dependent), you should strongly consider your new employer's group benefits or you would be able to have individual coverage of your own. We need to look at all options so you may make an informed choice. If you will be leaving Iowa, we need to talk before you move.

TRAVEL OUTSIDE OF THE USA: Anyone traveling abroad please call me to discuss the Wellmark GeoBlue travel insurance. There could very well be coverage outside of the USA included on your credit card or through a travel agent; however, some plans have specific definitions and priority that you will want to know about. This type of insurance is very inexpensive and will save you big expenses if there is an illness or injury.

INDIVIDUALS OVER AGE 65: Please contact me three months prior to your birth month. I will coach you on Medicare enrollment, your choices on Medicare Supplement and Part D plans vs. Advantage plans so you can position yourself for a smooth transition. The goal is to have no lapse and no duplicate coverage.

As a country, I feel that we are addressing some serious issues that should make life better regarding prescription drugs. The pricing in America is very high on a lot of drugs that are commonly used to treat heart, cancer, diabetes and mental health as compared to other parts of the world. Recently there has also been an issue with global distribution, making it difficult for folks to even access the drugs that they are being prescribed and needed. In the end, the pricing will affect the health insurance whether you are under age 65 or utilizing a Part D Prescription Drug plan (PDP). I will be watching this and when there's more to share, I will keep you up to date.

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I look forward to visiting with you soon! Please note our consultations are free and I thank you for the opportunity to serve your needs! *

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THE FABRIC OF *Success*

Giving Furniture and Craftsmanship A Second Life

By Cynthia Fodor

Who doesn't have an old chair passed down from your Grandma that is a bit worn or tattered but with its sentimental value, you can't bear throwing it to the curb? Riana LeJeune is on a mission to keep family heirlooms out of the landfill, to spring new life into the old seat.

“When I look at an old wing chair, I see good bones and how it can be reimagined. We don’t tear down homes because they need new wallpaper. We shouldn't be throwing out wooden frames because they need a fresh fabric or foam,” she says. “Furniture is the third most expensive thing people buy next to homes and cars, and it’s the number one least recycled item. So we’ve gotten into this fast furniture mindset.”

As the founder of Repinned Luxury Upholstery, LeJeune keeps one finger on the past and another pointed toward the future. She has modernized the skilled trade through education. apprenticeships and AI technology. She started the company 13 years ago after teaching herself how to reupholster dining room chairs, out of necessity to pay her bills. She began by refinishing secondhand dressers in her garage after seeing DIY projects on Pinterest.

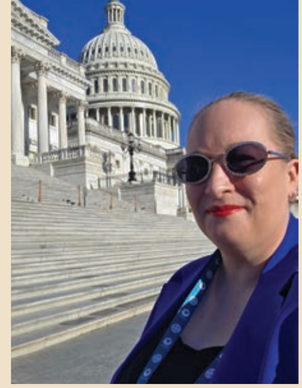
“In those early years, there was a lot of crying and trying, and perseverance to get it right,” LeJeune says. “The majority of upholsterers are men at retirement age so I couldn't find a mentor to teach me because there’s been this hoarding of knowledge for too long. I came from the shop floor- fabric, foam and figuring it out!”

LeJeune made it her goal to develop a training program for other young artisans to learn this craft. She created Iowa’s first 'Registered custom upholstery apprenticeship' with the U.S. Department of Labor. She was asked to write the curriculum which is now used by shops around the U.S. to implement their apprenticeship programs, which she says is the only clear pathway for future generations.

While rebuilding sofas and sewing colorful fabrics, LeJeune came up with another idea to elevate the industry. She built Renewabl, an AI-powered platform to help professionals visualize designs and close sales. It shows the customer what the piece will look like refurbished. The system is now used in 20 countries around the world. “What makes these platforms different is that they weren't conceived in a tech incubator. They were built from years of experience at the workbench,” she says.

As LeJeune’s business started growing, she faced a new challenge becoming a mother. Her daughter was diagnosed with autism. At age 40, LeJeune faced the same diagnosis.

“Wanting to learn everything about it for her, it was



an awakening for me," she admits. "I was like, 'Oh, Mom has all those things too.' More people are self-identifying because of their kids, Looking back at your life, you say how did I not know this before?"

LeJeune did not let the new challenge slow her down. She became an advocate for neural inclusive hiring practices to promote fair hiring. In many ways, she has given new life to dozens of quality pieces and to a dying craft.

The success of her business preserving furniture is built on her perseverance.

"It's just seeing what works, what doesn't work and being open to change. Sometimes people give up before they can hit their stride. Being willing to fail and pivot is important. I could have tried to make a bench and failed and said, 'OK, upholstery is not my thing.' You shouldn't give up just because something is hard."

"What I say is – just because it's been done before, doesn't mean I can't do it better. The creator of Spanx, all she did was cut off the feet of pantyhose. And now she's one of the first female billionaires and owns 100% of her company. Oh, there are other upholsterers but it doesn't mean I can't bring something new to the table."*

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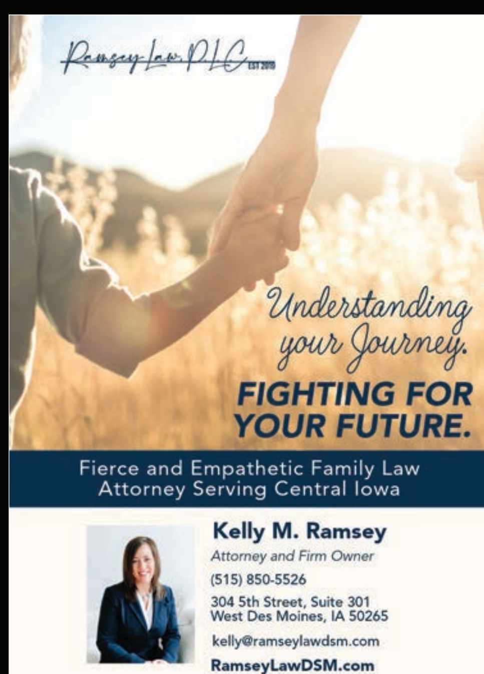

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Meredith Mauro

When Meredith opened Celebrations Couture Bridal & Formalwear, a premier bridal shop in Valley Junction, West Des Moines, she envisioned more than a place to shop for a wedding dress. She created a destination where brides from Des Moines metro, Central Iowa and beyond could enjoy a personalized, unforgettable bridal experience while finding the gown that perfectly reflects their style.

As owner, Meredith has built Celebrations Couture around the belief that every bride deserves expert guidance, genuine connection, and exceptional service. The boutique features a carefully selected collection of designer wedding dresses, bridal accessories, evening gowns, prom, and homecoming dresses offering styles that range from timeless elegance to contemporary sophistication. Every bridal appointment is private and tailored to each guest, allowing ample time to explore gowns, receive professional styling advice, and create lasting memories with family and friends.

Known for its warm hospitality and elevated experience, Celebrations Couture has quickly become a trusted Des Moines bridal shop for brides seeking more than beautiful dresses. Luxurious private suites, exclusive designer collections, and personalized attention have earned the boutique a reputation for helping women feel confident, celebrated, and authentically themselves throughout their wedding journey.

Meredith's passion extends beyond fashion. As a local entrepreneur, she is committed to strengthening the Valley Junction and Central Iowa communities while continually introducing exclusive designers and innovative experiences that distinguish Celebrations Couture from other bridal boutiques in Iowa. Whether helping a bride discover her dream wedding dress, styling a mother of the bride, or finding the perfect formal gown, Meredith believes every milestone deserves to be celebrated with confidence, kindness, and a touch of magic. At Celebrations Couture, unforgettable moments begin the moment you walk through the door.

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LOW TOXY

Reducing Toxins in Your Home

Ashley Asberry

Odds are, if you're in Iowa, you've researched how to reduce your cancer risks and protect your future health. Would it surprise you to know only 5%-10% of all cancers are genetic, and the rest are connected to environmental exposures?

"Environmental" includes exposures in water, air and food - as well as what we use on and around our body. As the state with the fastest growing cancer rates in the nation, we know our environmental risks are high, but studies show even small changes, make a big impact.

89% of ingredients in personal care items are not tested for safety before being put on shelves, and they are shown to increase risks of:

- childhood cancer
- cancer under 50
- infertility
- autoimmune disorders
- and more

A recent study concluded, women who removed only 2 ingredients from their daily products, parabens and phthalates, reversed breast cancer markers in just 28 days.

A Berkeley study showed teenagers who changed only 2 of their daily products, significantly reduced hormone disrupting chemicals in their blood in 3 days.

Study after study shows what comes into our home significantly impacts our health AND we don't have to change everything to improve it.

My top tips to reduce toxins are:

- filter drinking water
- safe laundry detergent
- open windows daily
- dust with wet cloth
- switch one product you're putting on your skin daily (think SPF, makeup, deodorant, etc.)

For my favorite safe brands and options, follow on IG at @low_toxy_ or scan the QR code!

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AND MANY MORE IN VALLEY JUNCTION!

Lily Hou

LEG STRENGTH: A Critical Predictor of Independence in Seniors

Daily leg strengthening involves moderate-intensity and consistent movements that focus on safety and function for seniors. Stronger thigh muscles reduce some risks of premature death, improved balance, and prevention of falls, which are a leading cause of hospitalization in aging populations. Consistency over high intensity is the key principle; performing simple exercises 2-3 times each week or engaging in short, frequent movements daily to achieve better long-term results than sporadic, intense workouts.

ESSENTIAL EXERCISES FOR STRONGER LEGS

Building leg strength does not need a gym or fancy equipment. The most effective routine combines compound movements that mimic daily activities with stability-focused exercises.

- **Daily Walking and Stairs Climbing:** Daily walking and stair climbing are effective for building leg strength, cardiovascular endurance and muscle power, particularly for maintaining mobility as we age. Stair climbing is significantly more effective than flat walking for strengthening the quadriceps, hamstrings, glutes and calves because it forces muscles to work against gravity with each step.
- **Squats:** These mimic rising from a chair or sitting down, engaging the thighs, hips, and core. They are fundamental for maintaining independence in daily life. These can performed in different fitness levels, from easy slight knee-bending, chair squats, staircase squats and deep squats. Chair squats (sit-to-stand) are widely considered the most important and accessible leg exercise for seniors.
- **Step-Ups:** Stepping up and down on a yoga block, stable bench or stair strengthens the legs and actively encourages balance, simulating stair climbing.
- **Lunges:** These strengthen both the front and back muscles of the legs, aiding significantly in overall stability and coordination.
- **Romanian Deadlifts:** This exercise targets the hamstrings and lower back, which are critical for maintaining good posture and preventing back pain. Harvard Health and physical therapists confirm that lunges target the quadriceps, hamstrings, and glutes, which are essential for daily activities like walking, climbing stairs, and standing up from a chair.
- **Calf Raises Sitting or Standing:** A simple move that strengthens calf muscles, improves ankle stability, and supports better walking mechanics. Studies indicate calf raises can also help lower post-meal blood sugar spikes.
- **Sit-to-Stands:** A highly functional exercise for seniors that strengthens the glutes and quadriceps, essential for getting out of chairs or toilets without using hands.

BENEFITS BEYOND MUSCLE STRENGTH

Legs with muscles enables easy walking, climbing, and getting from the bed or the floor. However, leg movement improves circulation, which reduces inflammation and helps the heart functions effectively. A healthy heart means better oxygen and nutrient supply to all organs, including the brain. Furthermore, studies also show consistent movement powered by strong leg muscles increases chemicals in the body that helps in remembering, focusing, and mood regulation, potentially reducing the risk of cognitive loss and neurodegenerative diseases.

It is crucial to maintain proper forms to reduce injury risks and practice progressively.

TEXT LILY AT (515) 991-6266 FOR A FREE CLASS!

Lily Hou has owned Green Yoga House (greenyogahouse.com) since 2003. She began her practice in the mid-1990s and quickly discovered the transforming benefits of yoga for her rheumatoid arthritis. She has received training by some renowned yoga masters on various styles. As a certified yoga instructor, Lily is known to teach with an eclectic blend of many styles and uses her extensive knowledge of body alignments and exercise safety in designing her classes to meet individual needs. She approaches her mostly private classes with enthusiasm, compassion and respect for each client. Lily has a Bachelor's Degree in English and a Master's Degree in American Literature. She frequently speaks on yoga and wellness. She is also passionate about her fun jewelry business,"Lily Hand Made."
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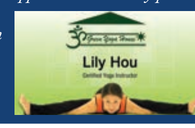

Joleyne Young

Filed a Tax Extension? Here's What You Need to Know

If you filed a federal extension for your 2025 tax return, remember that an extension gives you **more time to file—not more time to pay.** Any unpaid taxes were still due by the original filing deadline, and interest and possible penalties may continue until the balance is paid.

2025 Federal Extension Deadlines

- **Individuals (Form 1040): October 15, 2026**
- **Calendar-Year C Corporations (Form 1120): October 15, 2026**
- **Partnerships (Form 1065): September 15, 2026**
- **S Corporations (Form 1120-S): September 15, 2026**
- **Trusts & Estates (Form 1041): September 30, 2026**

Don't wait until the deadline to gather your tax documents. Missing information, delayed K-1s, or overlooked income can delay filing and create unnecessary stress.

Once your 2025 return is complete, it's the perfect time to begin planning for **2026.** Tax planning isn't just for year-end—it should happen throughout the year. Reviewing income, retirement contributions, business purchases, estimated tax payments, and major life changes now can help reduce your 2026 tax liability and eliminate surprises next filing season.

Profit Consultants is expanding to offer Tax Planning Services this Summer & Fall! A proactive tax strategy can help you keep more of what you earn while making informed financial decisions throughout the year.

Call **Profit Consultants, LLC** at **515-808-8016** to schedule your personalized tax planning appointment today.

Joleyne Young, LPA
Joleyne is a Licensed Public Accountant in the state of Iowa. She has over 35 years of experience in both public and private accounting. She works with her clients by making complex financial matters approachable, so that they will succeed at what they are good at! She enjoys traveling, country living, and spending time with her animals.
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