Subject: Newsletter: Successful Early Retirement + When to Update Your Letter of Instruction
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From: Greenleaf Financial Group
To: info@greenleaf-fg.com

Hello Greenleaf,

Welcome to Our Client Newsletter
August 2026

- **Successful Early Retirement: What Does it Take?**
- **How Often Do I Need to Update My Letter of Instruction?**
- **Market News: Gains Despite Wobbles**

Successful Early Retirement:

What Does it Take?

Many people dream of leaving the daily grind in their early sixties or even in their fifties.

Whether it's a switch to lower-paying but more meaningful work, a reduction in hours, or an extended break, a good plan will help achieve your goals.

The best early-retirement candidates have accumulated enough savings and have predictable expenses that can be controlled with diligent oversight.

Early retirement is possible for excellent savers, those with a windfall from an inheritance, or

Question:

When Should I Update My Letter of Instruction?

Answer: Your letter of instruction may need to be updated every few years. This letter should be an immediate and practical guide that communicates information that won't be in your will.

An effective letter of instruction will provide answers to questions that arise immediately after your death.

For example, your letter will specify:

Market News: Gains Despite Wobbles

Investors successfully contended with unwelcome news throughout the month of August. The U.S. government debt passed $40 trillion, oil prices rose above $90 per barrel, and data-center hyperscalers contiuned to borrow vast sums of money through the corporate bond market.

These concerns caused several wobbles to the global stock and bond markets during the month, but markets are still on track for month-end gains. Gold, silver, stock compensation that has produced a sizable nest egg. However, there are still financial and psychological risks.

If you want to say goodbye to climbing the career income ladder, here are the essentials:

First: Hone in on a Realistic Budget With a Little Flexibility
Knowing how much you need to spend to enjoy your non-working years is absolutely critical.

If you have high expenses or lifestyle costs that constantly fluctuate, then the risk of your savings not meeting your future needs is high.

With a careful budget that includes the ability to potentially limit some expenses when other costs occur, we can project whether your goal is attainable with your assets and future income sources.

Although it's the least glamorous part of early retirement, having a budget and tracking your spending is necessary. Factors such as higher inflation or stock-market declines may require spending adjustments to remain on a sustainable path.

Second: Have a Plan for the Non-Financial Parts of Retirement
Typically, there are three challenges for retirees at any age:

- The stress of no longer adding to retirement accounts and living off those accounts.
- The challenges of a new life without a daily structure or the meaning that work can provide. In addition, the loss of daily interactions with

- Your funeral and disposition preferences and any prepaid arrangements.
- Locations of your will and other critical documents.
- Dates of your most recent will, trust, and other documents.
- Passwords that might be needed immediately.
- Bank account information.
- Contacts for advisors and attorneys.

We recommend updating your letter after any of the following:

- A move.
- Death of an important contact.
- New funeral preferences.
- New or closed accounts.
- New versions of wills, trusts, and other legal documents.

Your letter of instruction is not a legally binding document. Consequently, you should not include the following:

- Asset distribution other than small items with low monetary value.
- Information that could cause family conflict.
- Statements that contradict your will or beneficiary designations.

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and bitcoin climbed in August, signaling a decline in enthusiasm for the U.S. dollar.

The big story of the month was a fall in long-term government bonds, namely 30-year Treasuries. At current debt levels, nearly $1 out of every $5 in revenue goes to paying interest on U.S. government debt. Interest payments are now the second-largest spending area of the government, ahead of defense spending, Medicare, and Medicaid.

Throughout 2026, investors have mostly shrugged off war, inflation, and debt levels. However, markets appear to be more on edge, particularly since consumer spending appears to be softening. During these uncertain times, we will continue to make sure your accounts are well-diversified and balanced in order to participate in market gains without taking unnecessary risks.

If you have a question or a concern, please contact us! We are always happy to discuss your investments with you.

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people can leave a hole.

- The relationship strain of one partner making a change, but the other partner continuing along the former path.

While these are not easy issues to resolve, being ready with new activities and social outlets will provide a successful transition.

California
Jennifer Hartman, CFP
jhartman@greenleaf-fg.com
323-395-8801
1239 S. Rimpau Blvd.
Los Angeles, CA 90019

Indiana
Kathleen Hartman, CFP, CFA
khartman@greenleaf-fg.com
317-993-3384
13295 Illinois St., Suite 322
Carmel, IN 46032

Greenleaf Financial Group
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www.greenleaf-fg.com