

**JAN  
FEB  
2026**



**HARTMANN**  
FINANCIAL ADVISORS

*A Guiding Light to a More Secure Tomorrow*

## **NEWS YOU CAN USE**

### **New Year, New Rules: Key Social Security Updates for 2026**

For millions of Americans, Social Security is a cornerstone of retirement income. Staying informed about annual changes is essential to optimizing your benefits and preserving your financial future. 2026 brings several key updates, from benefit adjustments to new rules on earnings.

A cost-of-living adjustment of 2.8% has been announced for 2026. Although this will mean a boost in your monthly check, the increase is fairly minimal, especially in light of persistent inflation.<sup>1</sup>

Your full retirement age (FRA) — the age at which you can claim 100% of your earned benefits — may have changed depending on your birth year.<sup>2</sup> Remember, claiming benefits before your FRA results in a permanent reduction, while delaying past it can significantly increase your monthly payment.

The maximum earnings subject to Social Security tax have also been adjusted for 2026. While this primarily affects those still working, it's a key factor in the program's long-term funding that supports current and future retirees.

Staying proactive is the best way to make confident financial decisions. For personalized advice, contact our office or visit the Social Security Administration website.

<sup>1</sup> Social Security Administration. Oct. 24, 2025. "Social Security Announces 2.8 Percent Benefit Increase for 2026." <https://blog.ssa.gov/social-security-announces-benefit-increase-for-2026/>. Accessed Oct. 27, 2025.

<sup>2</sup> Andrew Lisa. Nasdaq. Oct. 6, 2025. "3 Changes to Social Security That Retirees Should Worry About in 2026." <https://www.nasdaq.com/articles/3-changes-social-security-retirees-should-worry-about-2026>. Accessed Oct. 10, 2025.



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## THAT TIME OF YEAR

# The Scammer's Playbook: Guard Against Medicare Scams

Each year, thousands of Medicare recipients fall victim to scams, costing millions and risking personal information. Fraudsters often target older adults, exploiting their trust and reliance on health care. The best defense is knowledge — stay informed to protect yourself.

## UNDERSTANDING COMMON SCAM TACTICS

Most schemes fall into a few common categories.

- **Phishing emails and texts:** Scammers may pose as Medicare, claiming your card is expiring or urging updates. Their goal is to steal your Medicare, Social Security or bank details.
- **Medical equipment scams:** Scammers use these offers to steal your Medicare number and bill for items you never received, including unrequested genetic testing or health screenings.
- **Billing fraud:** Dishonest providers or criminals with your Medicare number may bill for services you didn't receive. Review your statements carefully to spot any discrepancies.

## RECOGNIZING RED FLAGS

Scammers often give themselves away if you know the signs.

- **Unsolicited contact:** Medicare rarely calls or visits unprompted to sell or request information. Be suspicious of any unexpected contact.
- **Requests for personal information:** Only share your Medicare number with your doctor or other trusted health care providers. Medicare will not call you to ask for bank account details or demand payment over the phone.
- **High-pressure tactics:** Fraudsters create urgency, threatening to cancel coverage or demand decisions. Be wary of promises of free services or expensive equipment. If an offer sounds too good to be true, it probably is.

## STEPS FOR PREVENTION

You can take several proactive steps to protect yourself from fraud.

- **Protect your Medicare number:** Treat it like a credit card. Don't carry your card unless you're heading to a medical appointment.
- **Verify before you act:** If someone claiming to be from Medicare calls, hang up. Verify calls by contacting Medicare directly, not using the numbers that scammers provide.
- **Monitor your statements:** Create a free, secure account at [MyMedicare.gov](https://www.mymedicare.gov) to track your claims and services, making it easier to spot fraud quickly. Look for charges for service or equipment you didn't receive and report anything suspicious.

## SCAM REPORTING RESOURCES

If you suspect you have been targeted, your report can help prevent others from becoming victims.

- **Medicare fraud hotline:** Call 1-800-MEDICARE to report suspected fraud.
- **Senior Medicare Patrols (SMPs):** SMPs are grant-funded projects that assist Medicare beneficiaries in preventing and detecting health care fraud. Find your local SMP at [smpresource.org](https://www.smpresource.org).
- **Federal Trade Commission (FTC):** Report the scam to the FTC at [reportfraud.ftc.gov](https://reportfraud.ftc.gov).
- **Local law enforcement:** If you lost money or believe that your identity was stolen, contact your local police.



## THE GOOD LIFE

### The Art of Connection: Staying Social in Retirement

Staying socially active is not just about having fun; it supports your mental, emotional and even physical health.<sup>1</sup> This makes retirement the perfect time to focus on nurturing meaningful relationships.

#### Building New Friendships

Stepping out of your comfort zone can lead to wonderful new connections. Try joining a local club based on your interests, attending community events or taking a class to meet like-minded people. Platforms like Meetup or various Facebook Groups are excellent resources for finding local activities and connecting with individuals who share your passions.

#### Maintaining Existing Relationships

Nurturing long-standing friendships is just as important. Make an effort to stay in touch, even if distance is a factor. Schedule regular phone calls,



plan a weekly coffee meetup or set up a video chat to catch up with old friends and share your life updates.

#### Participating in Community Activities

Getting involved in your community is a fantastic way to stay engaged and meet new people. Consider volunteering for a cause you care about, joining a hobby group like a book club or a gardening circle, or signing up for a fitness class. These activities offer a natural way to connect with others who share your passions.

<sup>1</sup> World Health Organization. June 30, 2025. "Social connection linked to improved health and reduced risk of early death." <https://www.who.int/news/item/30-06-2025-social-connection-linked-to-improved-health-and-reduced-risk-of-early-death>. Accessed Oct. 3, 2025.

## HOW TO ...

### Taming the Paper Tiger

Having documents ready and accessible makes managing finances easier and speeds up meetings with your advisor. Here are two effective methods to simplify this process.

#### One In, One Out

This rule focuses on preventing paper accumulation. Whenever a new statement or document arrives, like a new monthly bank statement, the oldest equivalent document is reviewed and shredded.

This prevents clutter and forces consistent review of financial

paperwork; keeps filing systems lean; and simplifies the task of purging old files.

#### Action Box

This involves separating documents based on the task required. Three trays or boxes are used: "To do," "To file" and "To shred." All incoming mail is immediately sorted into one of these boxes.

This offers a clear way to manage incoming paperwork. You won't miss bills, and documents get filed or thrown out on time.





## DOLLARS & SENSE

# From Health Care to Wealth Care: Unlock the Power of Your HSA

If you have a Health Savings Account (HSA), you know it helps cover out-of-pocket health care costs. But your HSA can also strengthen your retirement plan. By mid-2025, HSA assets reached \$159 billion, with a 30% year-over-year jump in investments.<sup>1</sup> More people are seeing HSAs as more than just a place to stash cash for copays.

Here's how you can maximize your HSA.

### CHOOSE THE RIGHT HSA STRATEGY

Everyone's financial situation is different, so consider how to use your HSA:

- **The “Pay-As-You-Go” Approach**

If cash flow is tight or you're cautious with investments, contribute enough to cover yearly health costs. You'll get a tax break for money you spend anyway, without market risk involved. It's straightforward and safe, helping with short-term needs, even if it doesn't build a large nest egg.

- **The “Balanced Saver” Plan**

If you can, max out your HSA while keeping your funds in low-risk, interest-earning accounts (like savings or money markets). Your money grows gradually as a backup for future medical costs. This option keeps things predictable.

- **“Go for Growth” — The Long Game**

Treat your HSA like a retirement account: max your contributions, invest in growth assets and pay health costs from your checking account. Save receipts and reimburse yourself later after your investments grow. Compounding earnings can mean a bigger payoff.

### WHY AN HSA BELONGS IN YOUR RETIREMENT PLAN

Analysts say HSA assets could reach \$208 billion by 2027.<sup>2</sup> If you invest and let it grow, your HSA can cover future health expenses, one of retirement's biggest costs. Unlike 401(k)s or IRAs, there's no age when you must withdraw from your HSA and no required minimum distributions.<sup>3</sup> That means true flexibility and continued, tax-free growth.

Plus, your HSA can pay for Medicare premiums, long-term care insurance, dental and more.<sup>4</sup> Flexibility to use funds for many eligible medical costs makes your HSA a consistent resource through retirement.

### FINAL THOUGHTS

Your HSA is more than just a doctor visit safety net. With top-tier tax benefits and investment potential, it can boost your retirement strategy. Whether you're conservative or growth-minded, there's a way to make your HSA work for you.

Want to review your current HSA approach? Consider reaching out to your financial professional about ways to fit this versatile account into your financial plan.

<sup>1,2</sup> Devenir. Oct. 9, 2025. “2025 Midyear Devenir HSA Research Report.” <https://www.devenir.com/research/2025-midyear-devenir-hsa-research-report/>. Accessed Oct. 14, 2025.

<sup>3,4</sup> Rob Williams. Charles Schwab. March 12, 2025. “Potential Long-Term Benefits of Investing Your HSA.” <https://www.schwab.com/learn/story/potential-long-term-benefits-investing-your-hsa>. Accessed Oct. 14, 2025.



THE SCOOP

Travel Trends for 2026

As you map out your adventures for the new year, the world of travel is evolving in exciting ways. Whether you’re planning a grand tour or a quiet getaway, here are three trends shaping travel in 2026.

AI Travel Agents

Artificial intelligence (AI) is becoming a popular tool for building itineraries, booking hotels and finding the best deals. According to survey specialists Kantar, “40% of global travelers have already used AI-based tools to plan their trips, and 62% are open to using them in the future.”<sup>1</sup> Although AI is a helpful tool, rely on your own research to create your final itinerary.

Discovering Hidden Gems

Travelers are sick of arriving at their dream destination, only to find it teeming with other tourists. In response, they’re seeking out underrated spots to avoid the crowds. This shift toward discovering new (and sometimes cheaper) places allows for more authentic connections with the locale — without the long lines and disgruntled residents.

The Rise of Slow Travel

The fast-paced tour is giving way to a more relaxed approach. Travel expert Simon Mayle told Forbes that there is a renewed interest in slow transport and an appetite for destinations that combine nature, culture and family connection.<sup>2</sup> This trend means choosing meaningful experiences over checking off a list and taking the time to really savor your vacation.



<sup>1</sup> Steve Wigmore. Kantar. Feb. 6, 2025. “When machine meets wanderlust: The role AI plays in tourism.” [www.kantar.com/inspiration/research-services/the-role-ai-plays-in-tourism-pf](http://www.kantar.com/inspiration/research-services/the-role-ai-plays-in-tourism-pf). Accessed Sept. 29, 2025.

<sup>2</sup> Laura Begley Bloom. Forbes. Aug. 26, 2025. “The 26 Best Trips For 2026, According To Travel Experts.” [www.forbes.com/sites/laurabegleybloom/2025/08/21/the-26-best-trips-for-2026-according-to-travel-experts/](http://www.forbes.com/sites/laurabegleybloom/2025/08/21/the-26-best-trips-for-2026-according-to-travel-experts/). Accessed Sept. 29, 2025.

5	3	2	6	5	3	3	8	11
5	5	2	9	5	3	1	3	1
11	8	6	5	2	2	5	9	6
4	1	4	9	2	13	1	4	4
2	7	6	1	1	1	3	8	5
3	8	4	4	12	2	3	6	6
5	6	11	4	1	13	5	3	5
5	8	4	7	3	2	4	1	8
5	1	10	5	5	7	6	11	2

BRAIN GAMES

15 Up

Game Rules

Each puzzle must be divided into regions totaling 15. The regions can be any shape as long as all the cells touch each other. Use a pen or pencil to draw the boundaries around groups of cells all adding up to 15.

# Winter Refresh

## Remodeling Tips To Warm Your Space

Winter is the perfect time to make your space warmer, cozier and more inviting. From sealing drafts to adding personal touches, small changes can have a big impact on your comfort. These simple tips will help you refresh your home and keep out the winter chill.

### Draft Defense: Keep the Cold Out

Winter often means higher energy usage, but a few smart upgrades can help keep your home cozy without breaking the bank. Start by sealing any drafts or leaks that let warm air out. Weatherstripping around windows and doors and caulking gaps in walls, floors and ceilings creates a barrier that locks in heat.

Your windows might also be working against you. A 2020 study published in *Joule* found that “in winter, windows are responsible for 30% of energy loss.”<sup>1</sup> You can combat this by installing heavy-duty plastic film on your windows to reduce heat loss and keep your heating bill in check. It’s a simple, cost-effective solution that makes a big difference.

### Getting Rug-Snug

When temperatures drop, you’ll spend more time inside. Make it warm and inviting! Start by focusing on the heart of your living space: the fireplace. You don’t have to replace it with a new one to enjoy its charm. Think about upgrading the mantle or simply rearranging seats or couches to make it the center of the room if it isn’t already. Don’t forget the floors! Area rugs aren’t just stylish; they’re also great insulators. Adding a thick wool or plush rug to your living room or bedroom can help trap heat and keep your feet toasty on chilly mornings.

### Beat Back the Winter Blues

Sometimes, the winter season can snow you in. Turn cabin fever into creativity with a few simple projects. A fresh coat of paint in a bright color can make a room feel lighter. Use it to create an accent wall that draws attention to family photos or artwork. In tiled rooms, like the kitchen or bathroom, re-grout or re-caulk tiles for a clean, fresh look. DIY enthusiasts can invite the kids or grandkids over to help build a unique shelf or table that will have your family’s fingerprints all over it.



<sup>1</sup> Yang Zhou et al. *Joule*. Nov.218, 2020. Pages 2,458-2,474. “Liquid Thermo-Responsive Smart Window Derived from Hydrogel.” <https://www.sciencedirect.com/science/article/pii/S2542435120304037>. Accessed Oct. 10, 2025.

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# HFA Events

## Two great client fishing trips in 2025 with two more scheduled for 2026

Once again, for the 11th summer, we sponsored two guided fly-fishing trips for our clients, up to Rawhide Ranch, in Bailey, CO. And once again, everyone caught lots of big trout, including a few 26-inch Rainbows. No prior fly-fishing experience is necessary, because the guides are that good!


**Save the dates:** We have two more trips to Rawhide scheduled for 2026:  
**August 11th**  
**and September 14th.**



### BRAIN GAMES

ANSWER KEY:

5	3	2	6	5	3	3	8	11
5	5	2	9	5	3	1	3	1
11	8	6	5	2	2	5	9	6
4	1	4	9	2	13	1	4	4
2	7	6	1	1	1	3	8	5
3	8	4	4	12	2	3	6	6
5	6	11	4	1	13	5	3	5
5	8	4	7	3	2	4	1	8
5	1	10	5	5	7	6	11	2

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### RECIPE BROCCOLI CHEESE SOUP

This broccoli cheese soup is very flavorful. It's great for serving at luncheons or special gatherings with quiche or a salad.

#### INGREDIENTS

- ½ cup butter
- 1 onion, chopped
- 1 (16 oz) package frozen chopped broccoli
- 4 (14.5 oz) cans chicken broth
- 1 lb cheddar cheese, cubed
- 2 cups milk
- 1 tbsp garlic powder
- ⅔ cup cornstarch mixed with 1 cup water

#### HOW TO MAKE IT:

1. Gather all ingredients.
2. Melt butter in a stockpot over medium heat. Add onion and cook, stirring occasionally, until softened. Stir in broccoli.
3. Add broth and simmer until broccoli is tender, 10 to 15 minutes.
4. Reduce heat; add cheese cubes and stir until melted. Stir in milk and garlic powder.
5. Stir cornstarch and water together in a small bowl until smooth. Stir into soup; cook, stirring frequently, until thick. Serve and enjoy!



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## UPCOMING DATES

### **JANUARY**

01 New Year's Day

01 Medicare Advantage Open  
Enrollment Opens

19 Martin Luther King Jr. Day

### **FEBRUARY**

02 Groundhog Day

14 Valentine's Day

16 Presidents Day

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