



Newsletter



Independence, Perspective, and What Endures

Tyler Stief | February 2026

As our country approaches its 250th birthday, it feels like a natural moment to pause and reflect on what independence truly means, not just in history books, but in everyday life. Independence shows up in your ability to make choices, care for the people you love, and move through each stage of life with dignity and stability.

This year also marks a milestone for us at Align: our 25th anniversary. It's a good time to look back at how far we've come and, more importantly, what has made that progress possible: thoughtful preparation, clear perspective, and strong partnership. Independence doesn't stand alone; it grows stronger when it's supported by a clear plan and a shared vision.

There's a quote from Abraham Lincoln that has stayed with me:

"I don't like that man. I must get to know him better."

Independence of thought doesn't mean distance; it means curiosity, humility, and a willingness to understand another point of view. That mindset has shaped the way we engage with differing opinions, changing markets, and your unique goals.

I've seen the power of perspective in my work with Leadership Lancaster, where leaders from across the county come together around a common goal of building a stronger community. We come from different backgrounds and beliefs, but through honest conversation and shared experience, what stands out is not how different we are, but how aligned we are in our hopes for stability, opportunity, and dignity for our neighbors.

The same principle applies to your financial life. Over the past few years, markets have felt unsettled at times, and headlines have not always been calming. Uncertainty rarely means everything is falling apart; more often, it means clarity takes time. ▶



Having a long-term plan, staying grounded, and resisting the pull of day-to-day noise are some of the most effective ways to protect both your independence and your confidence.

Whether you're already retired or still building toward that next chapter, independence is less about certainty and more about preparation. It's about resilience. It's about having a plan that reflects who you are and what matters most, while allowing room for life, and the world, to evolve over time.

As we celebrate both our country's 250th and Align's 25th year, we're choosing to focus on what we share: a desire for security, flexibility, and the freedom to make thoughtful choices for the future. We're deeply grateful for your trust and for the privilege of walking alongside you with a steady, long-term view. You're never alone with Align. ■

From HR to Align: Annette's Story

Annette Emrich-Starry has built her career where people, benefits, and workplace progress meet, turning everyday HR tasks into long-term support for employees and their families. Today, as a Service Specialist at Align, she helps make retirement plans feel less like paperwork and more like a source of clarity and confidence.

Her journey began in a one-person HR department at a Lancaster manufacturer, where she handled payroll and 401(k) administration for both salaried and production workers, including many Spanish-speaking employees. With limited tools, she focused on one priority: making sure people truly understood their benefits so they felt seen, supported, and valued.

A turning point came when she learned about a three-part retirement plan model, Recordkeeper + Third Party Administrator + Advisor, which confirmed what she already believed: employees deserve real conversations, not just packets and forms. She helped bring that approach to life by choosing partners who could connect with every employee and provide ongoing education and one-on-one guidance.

That path eventually led Annette to Align, where she found a firm whose values matched her own commitment to empathy, education, and meaningful employee experiences. Today, she focuses on simplifying the retirement plan journey so employees and employers alike never feel alone in their financial decisions.

To learn more about Annette's journey and how it shapes the way Align serves employers and employees, read the full article on our blog: [Annette's Story](#). ■



Helpful Articles & Links

Don't Delay! - It's easy to put off saving for retirement, but time, not just money, is your most powerful ally. Starting early, even with small amounts, can make a big difference. Learn why waiting can be costly, how to get started at any income level, and simple ways to stay consistent through every stage of life.

Spring Has Finally SPRUNG! - After a winter that just wouldn't quit, the snow is finally melting and the flowers are blooming! Who's ready for warmer weather and longer days? Check out Lancaster's Things To Do This Spring!

Warren Buffet's Farewell - Warren Buffett's farewell letter is a brief, reflective goodbye to Berkshire shareholders, highlighting his trust in successor Greg Abel and sharing a few final lessons on long-term investing and leadership.



Market Thoughts March 2026 - Check out this a video post from Chris Fasciano, Commonwealth's Chief Market Strategist.

February was a volatile month for stocks, with investor concerns around AI, tariffs, and trade policy. The Dow Jones was the best-performing of the large-cap U.S. markets, while international stocks were the best-performing part of the global market.

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SHARING THE FINANCIAL JOURNEY WITH YOU!**



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