

LET'S TALK FINANCIAL WELLNESS®

Article Summaries

March/April
2026

See the articles
that will be featured
in the **High Net
Worth Version!**

Important Date

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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

What are “Trump Accounts”?

These are government-funded investment accounts designed to help children build wealth from birth. Children born between January 1, 2025, and December 31, 2028, who are U.S. citizens and have a Social Security number, are eligible to receive a one-time \$1,000 deposit from the U.S. Treasury to start the account.

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Keep Calm, Stay the Course

We all hope for a prosperous year, having had the opportunity to evaluate the first quarter of 2026. However, we also know that markets are fluid, and their performance cannot be predicted or timed; therefore, it is essential for every investor to adhere to well-established fundamentals to help them stay on track toward their goals.

Retirement Planning

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“On Target” for Retirement

Your employer’s retirement plan may offer the option to contribute to a target date fund.* Target date funds feature an investment mix that becomes more conservative over time, reducing risk as retirement gets closer.

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Is Inflation Impacting Your Retirement?

Thinking about retirement can evoke a range of mixed emotions. You may be looking forward to leisure time, but still have some concerns about whether you’ll have enough money to live the life you want without a steady paycheck. Creating a realistic spending plan and planning for economic changes are essential.

Small Business Needs

[COVER PAGE]

Tax Credits for Retirement Plans

Small businesses can greatly benefit from tax incentives that encourage the creation of employee retirement plans. Recent updates show that small business owners starting a new retirement plan can claim a tax credit of up to \$5,000 annually for the first three years.

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March Mastery: Essential Checklist for Small Business Owners

As the last snowflakes melt and cherry blossoms tease the horizon, March arrives like a double-edged sword for small business owners. It’s a pivotal point—bridging winter’s quiet reflection with spring’s explosive growth.

Legacy/Insurance Planning

[COVER PAGE]

Benefits of Long-Term Care Insurance

Long-term care (LTC) insurance offers crucial financial protection for individuals who require ongoing assistance with daily activities due to aging, chronic illness, or disability. As healthcare costs rise, LTC insurance offers significant benefits, making it an essential consideration for many.

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Estate Planning and Taxes

From an estate and gift tax perspective, the most significant change OBBBA made is a permanent increase to the estate, gift, and generation-skipping transfer (GST) tax exemption amounts.

Inside Articles

Making Charitable Contributions in 2026

OBBBA introduced several significant changes for individuals who deduct charitable contributions. Starting in 2026, you may deduct itemized charitable contributions if the total exceeds 0.5% of your adjusted gross income

Preparing for Tax Day: Tips to Stay Ahead

Tax Day 2026 is April 15, and early preparation ensures a stress-free tax filing experience. Start by organizing key documents, including W-2s, 1099s, receipts, and records of deductible expenses. Avoid last-minute chaos by gathering these now.

Spring Clean Up

Many of us think of Spring as a time to refresh our homes — decluttering rooms, sorting closets, or deep cleaning neglected areas — but it’s also a great time to get your documents and files in order.

Understanding EBITDA

EBITDA, or Earnings Before Interest, Taxes, Depreciation, and Amortization, is a financial metric used to evaluate a company’s operating performance. It measures profitability from its core business activities by excluding non-operating expenses, such as interest and taxes, as well as non-cash charges, including depreciation and amortization.

Getting Family Tax Credits

In 2026, there are some changes to the credits related to families and children, most notably the Child Tax Credit and the Child and Dependent Care Tax Credit. These credits include a phase-out structure based on certain income thresholds

THE FOLLOWING ARTICLES WILL BE FEATURED IN THE HIGH NET WORTH VERSION OF THE NEWSLETTER. ADD IT TO YOUR MIX!

High Net Worth Topics

[COVER PAGE]

What To Know Before Investing in Alternative Investments

Diversifying your portfolio is crucial to managing risk and enhancing returns. While traditional stocks and bonds have long been staples in the investment world, exploring alternative investments can open new avenues for generating wealth.

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Roth Conversions May Be Tricker Under OBBBA

The One Big, Beautiful Bill of 2025 (OBBBA) appears to make Roth conversions more attractive due to temporarily lower federal tax brackets, expanded standard deductions, and additional deductions for seniors. However, planning for Roth conversions under OBBBA isn't simply a matter of transferring funds. You need to weigh the impact of the conversion on other tax considerations.

Inside Articles

OBBBA Shines On These Estate Strategies

The One Big Beautiful Bill Act (OBBBA) has opened new avenues for effectively managing your wealth for future generations.

Beware of These HNW Money Mistakes

Be careful not to invest too much in nonproductive assets; avoid lifestyle creep; manage liquidity needs; address insufficient tax and estate planning; and communicate money matters to your heirs.

Ways To Trim Tax On Investments

Minimize taxes. Maximize returns. Knowing how to manage taxes can significantly enhance your overall financial strategy, helping you retain more of your hard-earned income.

Alternative Investments in 401(K)s

You may now, or soon, see a new investment option available for your employer-sponsored retirement savings plan. A Fall 2025 Executive Order allows 401(k) plan participants to access investments such as private equity, real estate, infrastructure, and even digital assets.

LET'S TALK FINANCIAL WELLNESS®

January/February 2026

RETHINKING THE AMERICAN DREAM

With rising market volatility, soaring home prices, and high interest rates, it's no surprise that increasing numbers of people in your position are exploring varied investment opportunities—and finding plenty of reasons to think beyond traditional home ownership.

The Cost of Home Ownership

Owning a home has long been touted as a way to accumulate wealth. But today, many are questioning the wisdom of this path. For those with significant net worth, the costs of home ownership can be staggering. Beyond the purchase price, there are property taxes, insurance, maintenance, and the opportunity cost of tying up capital in a single asset. For high-net-worth individuals, the costs of home ownership can be a significant drain on their resources.

High-Net-Worth vs. Mass Affluent

While the average American may struggle to afford a home, high-net-worth individuals often face unique challenges. For example, they may have a large portfolio of assets, but their cash flow may not be sufficient to cover the costs of home ownership. This can lead to a situation where they are unable to take advantage of the tax benefits of home ownership.

Consequences of Poor Planning

Failure to plan for the costs of home ownership can have serious consequences. For example, it can lead to a situation where the individual is unable to cover the costs of the home, leading to foreclosure. This can have a devastating impact on their credit and net worth.

You may also be on the hook for local real estate taxes. Generally, the more expensive the property, the higher the taxes. This can be a significant burden for high-net-worth individuals.

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With my training and commitment to my clients, I am confident I can provide a high level of personalized service. I will work diligently to help you reach your financial goals with expertise, experience, and financial planning strategies.

As a high-net-worth individual, you have a lot of options when it comes to investing. I can help you navigate these options and make the best choice for your situation.

It's important to have a clear understanding of your financial goals and the risks involved in each investment option. I can help you develop a comprehensive financial plan that takes into account all of your assets and liabilities.

RETHINKING THE AMERICAN DREAM

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no-brainer. Renting or leasing provides a level of convenience that home ownership can't compete with.

Lifestyle Perks

Renting often opens doors to upscale amenities, including concierge services, world-class pools, and gyms. Instead of being tied to one address, you may choose to live in vibrant city centers, stunning coastal towns, or exclusive gated communities—without the burden of home ownership.

It's time to reevaluate your approach to real estate with your trusted advisor and consider what long-term plan may best suit your needs.

ROTH OR TRADITIONAL: CONSIDERATIONS FOR HIGH EARNERS

The higher your income, the more complicated the choices. Generally, deductible IRA and Roth IRA contributions aren't permitted if you have a 401(k) or 403(b) plan. However, if you have a 401(k) or 403(b) plan, you can still contribute to a Roth IRA. This can be a powerful way to grow your wealth tax-free.

Individuals with modified adjusted gross income (MAGI) of \$140,000 or less can make deductible contributions to a traditional IRA. If your MAGI is between \$140,000 and \$144,000, you can make nondeductible contributions. If your MAGI is \$144,000 or more, you cannot make deductible contributions.

For the 2025 tax year, the income limits for Roth IRA contributions are as follows:

Married (joint filers)	Single
\$214,000 - \$229,000	\$144,000 - \$154,000

If your income is above these limits, you can still contribute to a Roth IRA, but your contributions will be considered nondeductible. This means that your contributions will be taxed when you withdraw them in retirement.

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