

LET'S TALK FINANCIAL WELLNESS®

Article Summaries

March/April
2026

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

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LTM Client Marketing

Standard Financial Topics

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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

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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

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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.

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.

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.

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.

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.

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.

