

LET'S TALK FINANCIAL WELLNESS[®]

May/June 2026

Roth IRA: A Good Fit for Your Goals?

Traditional and Roth individual retirement accounts are both solid options for retirement savings. A Roth IRA offers tax advantages when you're ready to withdraw your funds, while contributions to a traditional IRA are tax-deferred until you take distributions. Comparing both IRA options can help you make an informed decision.



Roth Basics

Contributions to a Roth IRA are made with after-tax money. That means you won't get a tax deduction for your contributions. However, the money in your account grows tax free. Withdrawals are also tax free, providing you with a tax-free income stream in retirement. The maximum contribution to Roth and traditional IRAs in 2026 is \$7,500, or \$8,600 for people aged 50 or older.

No Required Distributions

Traditional IRAs require minimum distributions from your account after you reach age 73. In contrast, a Roth IRA has no minimum distribution requirement—ever. If you don't need the money in your account, you can leave it untouched to keep growing tax-free during your lifetime and then pass the Roth IRA tax-free to your heirs.

Income Limits

You cannot contribute to a Roth IRA if your modified adjusted gross income (MAGI)

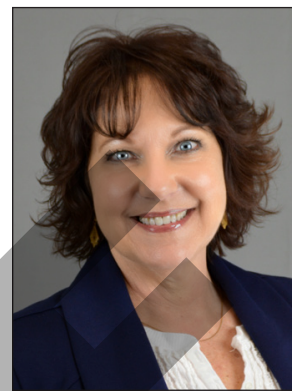
exceeds certain limits. In 2026, the income cap for single and head-of-household filers to contribute the maximum amount is \$168,000. Married joint filers can contribute the full amount if their MAGI is \$252,000 or less.

The Five-year Rule

Contributions to a Roth IRA can be withdrawn at any time, but earnings distributed before age 59-1/2 may be subject to a 10% penalty and income tax unless you meet an exception. After age 59-1/2, you can withdraw both contributions and earnings with no penalty once the account has been open for at least five tax years.

How to Decide

Consider a Roth IRA if you expect to be in a higher tax bracket in retirement. Since you'll pay taxes on the conversion, it's usually best to do so when your income dips. Your financial professional can help you make an informed decision.



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With my training and commitment to my clients, I am confident I can provide a high level of personalized service. As your financial professional, I will work diligently to help you work toward your financial goals with appropriate insurance products, investment and financial planning strategies.

Retirement Version



Basics of Estate Planning

Estate planning is a crucial process that ensures your assets are managed and distributed according to your wishes after your death. The foundation of a solid estate plan involves several key components.

Create a Will

It specifies how your assets—such as property, savings, and personal belongings—will be distributed. Without a will, state laws determine your estate's distribution, which may not align with your wishes.

Powers of Attorney

Consider establishing powers of attorney and healthcare directives. These legal documents designate trusted individuals to make financial and medical decisions on your behalf if you become incapacitated.

Trusts

Setting up a trust can be advantageous for controlling assets, avoiding probate, and minimizing taxes. Trusts can be especially helpful for managing assets for minors or beneficiaries with special needs.

Regularly reviewing and updating your estate plan is essential, especially after major life events such as marriage, divorce, or the birth of a child.

Consulting with an estate planning attorney ensures your documents comply with current laws and accurately reflect your intentions.



Top Summer Travel Destinations

Some of the top travel trends in 2026, according to U.S. News & World Report and Expedia, include iconic national parks, coastal getaways, mountain adventures, and historic cities celebrating America's 250th anniversary (America 250). Here are a few of the top trending destinations this year:



- Grand Canyon National Park, Arizona – great for summer rafting, hiking, and stunning sunsets
- Yellowstone National Park, Wyoming/Montana/Idaho – offering wildlife viewing, geysers, and hiking
- Big Sky, Montana – best known for summer hiking, rafting, and proximity to Yellowstone
- Outer Banks & San Diego Beaches – The Outer Banks offers relaxing beaches, while San Diego provides excellent surfing and vibrant waterfronts
- Philadelphia and Boston – historic hubs buzzing with America 250 events, boat parades, and festivals. Ideal time for Freedom Trail walks and Independence Hall visits.

Where will you make memories this summer, celebrating America's 250th birthday?

Budgeting for a Summer Vacation

As summer approaches, vacations offer a valuable opportunity to enjoy freedom, visit new places, and make lasting memories. To turn this dream into reality, smart budgeting is essential. Begin by setting a clear financial goal for your trip, including transportation, accommodations, food, activities, and souvenirs. Research destinations to estimate costs and prioritize experiences that match your idea of liberty—whether that's relaxing on a beach, hiking in nature, or exploring cultural sites.

Create a dedicated vacation fund by saving a small amount each month before summer. Reducing non-essential expenses, like dining out or entertainment, can help boost your savings. Consider using cashback apps or discounts to stretch your budget.

Booking early often results in lower prices for flights and hotels, helping you maximize your money. Flexibility with travel dates can also lead to savings.

With careful planning and disciplined saving, your summer vacation can be both affordable and enriching, allowing you the freedom to fully enjoy life's adventures.



Start Your College Grad's Financial Wellness Path

You may be able to do this utilizing any unused funds in the student's 529 Plan. The IRS now allows rollovers of these funds to a Roth IRA in the child's name.

Requirements

You must have owned the 529 account for at least 15 years before rollovers are permitted. Contributions made in the five years prior to when distributions begin — including the related earnings — are not eligible for a tax-free rollover. Rollovers can't exceed the 2026 annual Roth contribution limit of \$7,500 for beneficiaries under age 50 or \$8,600 for those age 50 and older (which includes a \$1,100 catch-up contribution).

The lifetime 529 rollover limit is \$35,000, so you'd have to do a rollover annually for several years. As the owner of the Roth IRA, your graduate must



have earned income at least equal to the amount of the annual rollover.

Consult your trusted advisors about your situation.

Budget-Friendly Gardening Tips

May is prime time for spring planting in many regions, with warmer soil perfect for starting vegetables and flowers. Here are practical tips to maximize your garden's output while minimizing costs:

Kick off by starting seeds in everyday recyclables—think egg cartons, yogurt cups, or toilet paper rolls. Free pots that biodegrade? Yes, please!

Whip up your own "black gold" compost using kitchen scraps and yard clippings in a simple pallet bin. Say goodbye to pricey fertilizers!

Layer on free mulch such as grass clippings or fallen leaves—it locks in moisture, blocks weeds, and reduces your water bill.

Go for high-return winners: tomatoes, basil, peppers, and zucchini. These



champions deliver harvest after harvest, perfect for eating fresh or preserving.

Hunt deals at nursery sales, join local seed swaps, direct-sow tough crops like beans and carrots, and craft trellises from branches or twine.

These fun, frugal moves keep costs low while delivering delicious rewards. Dig in, get creative, and watch your garden (and savings) grow like crazy!

Savvy New Car Shopping Tips

Memorial Day weekend kicks off summer—and some of the year's best car deals! Dealerships clear out older inventory to make way for new models, offering rebates, low APR financing, and lease specials.

Research ahead: Deals often start weeks early. Check manufacturer sites and tools like Edmunds or CarsDirect for current incentives—expect cash back, 0%-low rates, or military bonuses.

Get pre-approved: Obtain financing from banks or credit unions first to improve your negotiating position.

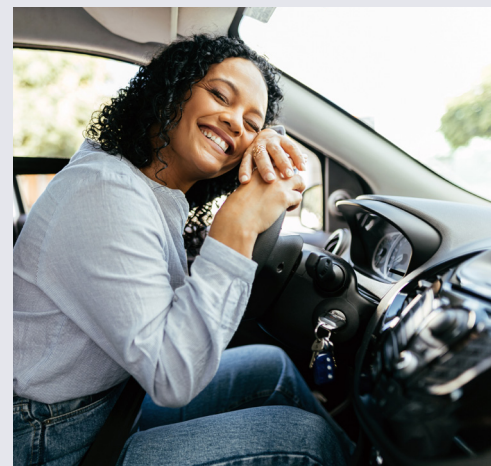
Target outgoing models: Previous-year vehicles typically receive the largest discounts to clear inventory for new arrivals.

Shop midweek: Avoid crowded weekends by visiting on Tuesday or Wednesday for more salesperson attention and flexibility.

Negotiate smartly: Prioritize the out-the-door price over monthly payments alone. Request quotes from multiple dealerships via email.

Test drive thoroughly: Make sure the car meets your needs, not just the deal.

With preparation, you can drive away saving thousands. Act fast—top offers end soon after the holiday!



Building Wealth for Retirement

Saving for retirement through an employer's 401(k) plan or an individual retirement account (IRA) is only one part of a wealth accumulation strategy. A comprehensive wealth strategy involves a personalized, detailed review of what your financial future might look like. Having a wealth strategy can help you establish a path toward financial stability in retirement.

Your Financial Situation

The strategy you use to build wealth will partly depend on an evaluation of your current finances, including the assets you already possess. A review can help determine whether you're saving and investing enough each year based on your goals and identify any potential gaps.



Your Goals

The amount of money you'll need in retirement will depend on your expenses and desired lifestyle. Consider where your income will come from and how much you can expect from each source. Then, estimate your expenses, including living costs, health care, taxes, travel, hobbies, and legacy plans. Knowing how much money you'll need for each expense will give you a clearer picture of what you'll need to earn from your investments. Use this as a guide to determine your asset allocation* and the level of risk you're willing to take with your investments.

Strategies for Growth

The wealth strategies you use should be tailored to your goals and include both growth and protection measures. Start with a diversified portfolio that features a variety of asset classes, such as stocks, ETFs, mutual funds, and fixed-income investments. Also, consider an annuity to help provide a lifetime income stream for

you or for you and your spouse.** Consider adding life insurance to replace a spouse's income if he or she passes away, a long-term care policy to protect you from rising care costs, and a health savings account if it's available to you.

Your financial professional can help you develop and implement a wealth-accumulation strategy to prepare for retirement.

**Diversification and asset allocation cannot eliminate the risk of investment losses. Past performance won't guarantee future results. An investment in stocks or mutual funds can result in a loss of principal. Asset allocation may help reduce volatility in your portfolio.*

***Distributions from annuities are taxed as ordinary income and, if taken prior to reaching age 59-1/2, may be subject to an additional 10% IRS tax penalty.*

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ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

February 10, 2026

Reference: **FR2026-0122-0360/E**

Org Id: 23568

1. LTM Retirement May/June 2026
Rule: FIN 2210
5 Pages

Our review is based on the understanding that the final version of this communication will prominently disclose the name of the member, pursuant to FINRA Rule 2210(d)(3)(A). If our understanding is inaccurate, please notify the Department immediately as additional comments are necessary.

The communication submitted appears consistent with applicable standards.

Reviewed by,

Jeffrey R. Salisbury
Principal Analyst

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