

Happy New Year and welcome to 2026!

We hope you and your loved ones enjoyed a wonderful holiday season. Thank you for allowing us the opportunity to help you pursue your financial goals. We look forward to our continued relationship with you and seeing what the year ahead will bring.

The year 2025 was filled with many significant events, from ushering in a new president, to a brief but alarming market correction. Overall, it proved to be a great year for investors. Investors enjoyed strong returns, and major indexes reached multiple new highs. The Fed's decision to lower interest rates in the latter half of the year, a continued healthy and resilient economy, and strong corporate earnings fueled positive investor sentiment.

Heading into a new year, we remain dedicated to supporting you throughout your financial journey. Our proactive approach focuses on anticipating your needs and identifying opportunities to strengthen your financial plan. To assist with that, we've included a **2026 Planning Checklist** designed to help you review key financial items to discuss with us in the coming year.



We are honored to continue these services in 2026:


- **Client review meetings.**
- **Periodic economic updates.**
- **Tax reports to keep you updated on proactive tax-saving opportunities and changes.**
- **Regularly scheduled updates on timely and important topics.**
- **Consistent and meaningful articles on topics that directly affect investors.**
- **An exceptional client service experience.**

Looking Ahead to 2026

Financial planning encompasses many elements, but several areas will continue to be particularly important in the year ahead:

- **Interest Rates:** Interest rate movements remain a critical factor for investors. The Federal Reserve's recent policy shifts toward rate reductions have influenced borrowing costs, bond yields, and equity valuations. We will continue to monitor these developments closely and assess their impact on the economy and markets.
- **Inflation:** Inflation remains resistant and while we are getting closer, it remains above the Fed's long-term 2% target. We'll continue tracking inflation data in 2026 to evaluate its effect on consumer spending, business growth, and portfolio performance.
- **Stock Market Valuations:** Valuations play an important role in shaping long-term returns. While short-term market movements can be unpredictable, maintaining discipline and focusing on your risk tolerance and investment horizon remains essential. Market volatility is a natural part of investing, and our role is to help you stay focused on your long-term objectives rather than short-term fluctuations.
- **Your Personal Situation:** Your personal goals and circumstances remain our highest priority. Every household's financial journey is unique, and we are committed to providing customized guidance that aligns with your needs. We will continue our tradition of keeping you informed of any changes that we think may affect your personal financial situation.

As we begin 2026, we remain cautiously optimistic. A sound financial foundation built on discipline, diversification, and proactive strategy is key to achieving lasting success. Revisiting your plan regularly ensures it stays aligned with your goals and the changing environment. Our mission remains to provide clarity, confidence, and continuous support on your journey toward long-term financial security.



The One Big Beautiful Bill Act (OBBBA), signed into law in 2025, introduced new potential tax strategies. As the year progresses, we will try share any new rules we believe may be beneficial to our clients.

Help us identify items that you would like addressed in the coming year!

After reviewing this list, please call our office to discuss any items you have checked off. This will help us advise you in the most effective and proactive manner.

- Do you anticipate changes to your investment goals?
- Has your risk tolerance changed?
- Have your 2026 income or savings needs changed?
- Do you plan to retire or change jobs?
- Will there be a change in your marital status?
- Do you plan to move, refinance, or sell/transfer a major asset such as a home or business?
- Did you recently receive or anticipate receiving a gift or inheritance?
- Will you have any changes in your income needs +/- (i.e., vacation, assisted living needs, selling home, child/grandchild assistance)?
- Do you expect any additional family members or dependents?
- Do you anticipate any additional dependents such as an elderly parent or other family member? Will they require assisted living?
- Do you have a child/grandchild you will be assisting with their educational cost needs through a 529 plan?
- Do you anticipate any major transfer of wealth?
- Do you plan on gifting to heirs or donating money to charity?
- Do you need to adjust your estate plan?
- Do you maximize your ability to use retirement plans?
- Do you want to explore converting a traditional IRA to a Roth IRA?
- Do you or a dependent family member have a severe illness?
- Do you anticipate any life, financial, or employment (retiring) changes that may require you to adjust your life and health insurance policies?
- Did you contribute to an IRA? If not, would you like to discuss contributing to an IRA before April's tax deadline?
- Is there anything else we should know to help you plan for 2026?

Important Birthdays

- ➔ **50** Allows for catch-up contributions to IRAs and qualified retirement plans
- ➔ **55** If you are retired, allows you to take distributions from your 401(k) without the 10% penalty
- ➔ **59½** Allows you to take distributions from an IRA, annuity, or other retirement plan without penalty
- ➔ **60** Allows for start of widow/ widower benefits from Social Security
- ➔ **61-63** New extra catch-up contribution for retirement plans
- ➔ **62** Allows for starting early Social Security benefits
- ➔ **65** Allows for enrollment in Medicare and government drug plan
- ➔ **65+** New senior tax deduction (subject to phase-outs)
- ➔ **66-67** Allows for full retirement benefits from Social Security
- ➔ **70** Start date for enhanced Social Security benefits if you deferred claiming benefits previously
- ➔ **70½** Allowed to make a Qualified Charitable Distribution directly from an IRA
- ➔ **73** Mandatory required minimum distribution from retirement accounts must be taken no later than April 1st of the year after the year you turn 73

As always, we are here for you! If you have any questions or concerns, please call our office and we would be happy to assist you! We look forward to helping you pursue your financial goals in 2026!

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