

LET'S TALK FINANCIAL WELLNESS[®]

Article Summaries

January/February
2026

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

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Standard Financial Topics

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The One Big Beautiful Bill Act (OBBBA)

As you look back on 2025 and start planning your financial strategies for 2026, here's a brief overview of provisions in the OBBBA that you may want to consider in that planning.

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Investing Principles for Pursuing Your Financial Goals

Investing for your future requires a strategic approach grounded in clear objectives and disciplined principles. By understanding and applying key investment concepts—asset allocation, diversification, time horizon, and risk tolerance—you can build a robust portfolio to meet your financial aspirations.

Retirement Planning

[COVER PAGE]

Rebalancing for Retirement

As we kickoff a new year, it's important to review the contributions you're making to your retirement plan(s). Consider rebalancing your investments annually to maintain your chosen asset allocation. It's easy to do simply by contributing less to the investment class that's forging ahead and more to the class that's lagging.

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Tools to Help Automate Retirement Investing

Company-sponsored 401(k) plans have undergone significant changes over the years, including matching contributions from your employer and automatic enrollment, rebalancing, and contribution escalators. Even if you don't have these options, you can still model your retirement investing behavior after some of these plan features.

Small Business Needs

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OBBBA and Businesses

The One Big Beautiful Bill Act (OBBBA), enacted on July 4, 2025, introduces significant tax and financial changes that reshape the landscape for small business owners. This legislation offers opportunities for growth but also presents challenges, requiring strategic planning to maximize benefits.

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Protecting Your Business

Life insurance can help fund various business agreements and fill out an attractive employee benefits menu. Life, health and disability income insurance play prominent roles, but as a business owner you likely need to insure your company in several other ways.

Legacy/Insurance Planning

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Experiencing or Expecting Changes in Life?

From marriage to retirement, life's events will likely alter your life insurance needs. Let's look at some of life's stages and how life insurance may play a role during these times.

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The Importance of Estate Planning

Estate planning is a critical process that ensures your assets are distributed according to your wishes after your passing, while minimizing taxes, legal complications, and family disputes. With rising financial complexities, estate planning is essential for individuals of all wealth levels.

Inside Articles

Understanding Tariffs

Tariffs are taxes imposed by governments on imported or exported goods, primarily to regulate trade, protect domestic industries, or generate revenue. They play a crucial role in international economics, influencing prices, supply chains, and global relations.

Time to Review Your Withholdings

As 2026 begins, reviewing your tax withholdings is a critical financial step. Withholdings determine how much income tax is deducted from your paycheck, directly impacting your cash flow and tax refund or liability. Life changes—marriage, a new job, or having children—can shift your tax bracket or eligibility for credits, making last year's settings outdated.

Getting Your Finances Back on Track

The holiday season often leaves wallets strained, but 2026 can start with financial recovery.

Understanding Beneficiary Designations

Your will is an important document for passing assets to loved ones when you die, but it doesn't apply to everything. Life insurance proceeds, retirement accounts, annuities and similar accounts pass through beneficiary designations and are not governed by your will.

Building an Emergency Fund

Having an emergency fund is essential to help ensure funds are available when unexpected financial hardships occur. Aim to save 3-6 months' worth of living expenses to provide peace of mind.

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]

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.

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The One Big Beautiful Bill Act (OBBBA)

As you look back on 2025 and start planning your financial strategies for 2026, here's a brief overview of provisions in the OBBBA that you may want to consider in that planning.

Inside Articles

Include Health Care in Your Wealth Plan

Healthcare costs can be difficult to forecast, and while even routine care is pricey, the costs associated with unexpected health issues can be staggering. Now is the time to be proactive and include healthcare arrangements in your wealth plan or review the provisions you already have in place.

Teach Your Children Well

Teaching children about finances isn't just about numbers and assets; it's about equipping them with the skills they'll need to manage wealth responsibly. To foster a productive learning environment, separate financial education from discussions about assets.

Retiring Early in 2026?

As your retirement date approaches, it's essential to develop a comprehensive strategy that aligns with your personal goals and desired lifestyle. Retirement is not merely a departure from the daily grind; it's an exciting chapter that offers the opportunity to delve into passions, create lasting memories, and build a legacy that reflects your values.

Roth or Traditional: Considerations for High Earners

The higher your income, the more complicated the options. Generally, deductible IRA and Roth IRA contributions aren't permitted if you have a 401(k)/403b/457 retirement savings plan at work.

LET'S TALK FINANCIAL WELLNESS

November/December 2025

USING STOP ORDERS IN UNCERTAIN TIMES

Investors may face heightened risks during periods of market volatility. One strategy for safeguarding your investments during these turbulent times is the use of stop orders. Stop orders aren't just tools for selling of underperforming assets. They can also serve as a comprehensive approach for protecting your portfolio gains while adhering to your investment strategy.

A stop order is a direction to buy or sell a security once it reaches a specified price, known as the stop price. They can be used across various asset classes, including ETFs, mutual funds, and commodities. This versatile tool is especially useful during uncertain times. Once triggered, your financial professional will execute the order at the best available price. This mechanism may help prevent further losses in a volatile market or lock in profits during a rally.

HOW A STOP-LOSS ORDER WORKS

This is a hypothetical example for illustration purposes only.

Investors should read the prospectus and consider the investment objectives, risks, charges, and expenses of the fund before investing. Because mutual funds share risks, future performance may be more or less than the investment. Past performance does not guarantee future results.

1. Categorize assets into your own, and assess how they align with your financial goals.

2. Focus on paying off high-interest, bad debt first.

3. Leverage good debt. Ensure your investments have a clear return pathway and weigh the risks associated with borrowing.

4. Seek professional guidance.

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IS SANTA CLAUS COMING TO TOWN?

History

John F. French, the founder of the annual Stock Return Awards, coined the "Santa Claus Rally" in 1970 for the best market performance during the last five trading days of December and the first two trading days of January (12 to 15) of the year. But the history of the Santa Claus Rally dates to the early 1900s. In 1940, author John B. McQuinn presented his analysis in "The Journal of the Business of the University of Chicago." He used the Dow Jones Industrial Average (DJIA) to study the effect from 1907 to 1940.

While past performance doesn't guarantee future results, the period has posted higher stock prices about 70% of the time since 1950. The S&P 500 index has averaged a 3% gain during the time. When stocks decline during this period, significant market downturns have often followed. For example, in 1998, a 4% decline during the Santa Claus rally period was followed by the Dow's 17.2% loss over the next 32 months, and in 2007, a rally period decline preceded the 2008 financial crisis.

Possible Causes

One theory is that greater consumer spending during the holiday season leads to positive retail earnings, giving investors confidence and increasing stock prices. Another factor is the general mood in the market. Investors often feel more optimistic about the holidays, buying more stocks. This rebalances their portfolio and moves them toward more volatile assets and upward price movements, that allow the Santa Claus rally to thrive.

Approach with Skepticism

It's smart to be aware of market conditions and focus on long-term investing strategies rather than relying on seasonal trends. Monitor your investments and overall market conditions, and stay in touch with your financial professional about how your investments could perform during this unique time.

Rally Year	Santa Claus Rally Return
2013	2.00%
2014	1.0%
2015	1.0%
2016	1.0%
2017	1.0%
2018	1.0%
2019	1.0%
2020	1.0%
2021	1.0%
2022	1.0%
2023	1.0%
2024	1.0%
2025	1.0%

* As of closing 5/16/25 Source: S&P 500

USING STOP ORDERS IN UNCERTAIN TIMES

Additionally, stop orders can aid in risk management. By using stop orders, you effectively create a safety net that helps manage downside risk. For example, if a stock you own has made significant gains, you can set a trailing stop order. This allows you to capture profits while still giving the investment room to grow.

Hypothetical Example: You've invested heavily in a tech company whose stock has surged due to a product launch. As the price climbs, you might set a stop order at a percentage lower than the peak price. If the stock price begins to slide after a short-lived rally, your stop order kicks in, selling your shares before they can drop significantly. This strategy secures your profits and mitigates potential losses, allowing you to reinvest your capital elsewhere.

Discipline and Leverage

Implementing stop orders into your investment strategy isn't just about selling losses—it's about maintaining a disciplined approach to managing your wealth. They provide you with the leverage to navigate market fluctuations with more confidence and peace of mind.

So, as you consider your strategy with your financial advisor, don't underestimate the power of stop orders. They're invaluable in your quest to protect portfolio gains, minimize downside risk, and focus on the long-term growth of your wealth. Let them be a part of your financial strategy.

INTRODUCING THE GREEN IMPACT STOCK EXCHANGE (GIX)

Set to launch in early 2026, the GIX* is being hailed as the first stock market in the U.S. solely dedicated to the burgeoning \$25 trillion sustainability economy. The sustainability economy encompasses a wide range of sectors, including renewable energy, waste management, sustainable agriculture, and more.

Exchange Standards

The Exchange plans to implement rigorous standards for listed companies, ensuring that they meet specific environmental, social, and governance (ESG) criteria. It will also provide diverse investment opportunities, from green technology startups to established companies transitioning to more sustainable practices and more social enterprises that prioritize community impact.

*You cannot invest directly in an index. Past performance cannot predict future results. You must take certain adjustments into account in the estimated income calculation.

Footnotes

As you prepare for 2026, talk with your financial professional about how companies listed on the Green Impact Exchange might fit into your investment strategy. By investing in GIX-listed companies, you and your financial professional may be able to position your portfolio at the intersection of profitability and social responsibility.