

LET'S TALK FINANCIAL WELLNESS[®]

Article Summaries

May/June
2026

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

Important Date

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Let's Financial Wellness[®] newsletter,
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March 6, 2026
for new subscriptions

March 13, 2026
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Standard Financial Topics

[COVER PAGE]

Mid-Year Portfolio Review

As 2026 approaches the halfway point, it is a smart move to review your portfolio to assess the impact of market fluctuations and make any necessary adjustments to stay on track with your investment strategy.

[PAGE 4]

529 College Savings Plan to Minimize Taxes

A 529 college savings plan* is a popular way for families to save for higher education expenses while enjoying significant tax advantages. Contributions grow tax-free when used for qualified education costs, such as tuition, books, and room and board. To maximize these benefits, consider contributing early and regularly, allowing your investments more time to grow.

Retirement Planning

[COVER PAGE]

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.

[PAGE 4]

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.

Small Business Needs

[COVER PAGE]

Diversify to Mitigate Risk

Small business owners may discover that most of their net worth is invested in their business. But what happens if your business encounters a downturn? This can happen if, for example, your business's market sector experiences a decline.

[PAGE 4]

Building a Successful Partnership

Entering into a business partnership requires more than just sharing good ideas. For the partnership to succeed, partners must collaborate on decisions about the business's structure, financing, and conflict resolution.

Legacy/Insurance Planning

[COVER PAGE]

Saving on Funeral Costs and Final Expenses

Like everything else, funeral and burial costs have risen over the years. Even a basic service and burial can become more costly than expected. Pre-planning can help your loved ones avoid difficult decisions about your final wishes and can also lower some expenses.

[PAGE 4]

Hidden Talents of Life Insurance

When someone talks about life insurance, what do they think of? Most people are either satisfied, knowing they have sufficient coverage for their needs, or worried because they realize they need to obtain coverage. While the main goal of life insurance is to protect loved ones, it also has other talents.

Inside Articles

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.

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.

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

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.

Budget-Friendly Gardening Tips

May is prime time for spring planting in many regions, with warmer soil perfect for starting vegetables and flowers.

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.

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]

AI Can't Replace Your Financial Professional

In today's fast-paced financial landscape, technology is revolutionizing the way we invest. From robo-advisors to algorithms that analyze market trends, artificial intelligence (AI) is definitely making an impact. But as an investor, you might be wondering: Can AI really replace my financial advisor?

[PAGE 4]

Life Insurance Through the Generations

People's needs and opportunities change with each generation. Understanding these differences can help you make informed choices that align with your financial goals and family dynamics.

Inside Articles

The Best and Worst Assets to Leave Your Heirs

Deciding what to leave to your heirs can be one of the most emotionally difficult—and financially important—decisions you'll make. It's crucial to understand which assets can most benefit your heirs and which might create headaches down the road.

Control Versus Protection

When creating a trust, understanding the distinction between revocable and irrevocable goes beyond mere terminology. It can significantly affect asset protection and your control over those assets.

Plan for RMDs Before It's Time

Understanding the Required Minimum Distribution (RMD) rules and planning ahead for receiving distributions can help you strategize for the retirement lifestyle you want and minimize your tax burden.

AI Use Among Financial Advisors

AI is a primary tool for saving time on routine tasks and enhancing the quality of research and communication.

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WHAT TO KNOW BEFORE INVESTING IN ALTERNATIVE INVESTMENTS

Disentangling your portfolio is crucial to managing risk and enhancing returns. While traditional assets and funds have long been staples in investment portfolios, exploring alternative investments can open new avenues for generating wealth.

Real Estate
Real estate can provide a steady income through rental payments and potential long-term appreciation. It's often viewed as a "safe" investment, but it's not without risks. Factors like market fluctuations, tenant issues, and maintenance costs can impact returns. Additionally, investing in real estate often involves higher transaction costs and illiquidity. The tax benefits, such as mortgage interest deductions and property depreciation, can be significant, but they also come with their own complexities. Consulting with a professional is key to understanding the full picture.

Private Equity
Private equity tends to generate higher returns than public equities, particularly for investors with access to capital. However, these investments are typically illiquid and involve higher risk. They often require a long-term horizon and a deep understanding of the underlying businesses. Due diligence is crucial to identify potential risks and opportunities.

Collectible and Luxury Assets
Collectibles such as art, wine, cars, and jewelry have the potential for significant appreciation. However, they also come with their own set of risks, including market volatility and the need for specialized expertise. These assets can be challenging to store, insure, and liquidate. Proper valuation and documentation are essential to maximize their value.

Cryptocurrency
Cryptocurrency has gained popularity due to its potential for high returns and its status as a relatively uncorrelated asset class. It comes with the risks of technological innovation and the ability to access global markets. Understanding the underlying technology and market dynamics is crucial for making informed decisions.

OBBA SHINES ON THESE ESTATE STRATEGIES

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

Use Non-grantor Trusts
The OBBA provides a new estate and gift tax exemption to \$15 million, which is a significant increase. This allows for a greater opportunity to pass on your wealth without incurring substantial estate taxes. One way to do so is through non-grantor trusts, which can be used to hold assets for your beneficiaries. These trusts can provide a layer of protection and control over your assets, ensuring they are managed according to your wishes.

Exclude Capital Gains on Small Business Stock (QSBS)
You no longer have to sell five years to benefit from the capital gains exclusion on the sale of QSBS. For 2026, the exclusion is now 100% of the gain, up from 50% in 2025. This is a significant benefit for small business owners, as it allows them to realize a larger portion of their gains tax-free. To qualify, the business must be a U.S. company with fewer than 100 employees and must be a qualified small business.

Take Advantage of Your SALT Deduction
Consider giving an equal percentage of your home to multiple non-grantor trusts, which would benefit your children. For example, each trust may be able to claim the full SALT deduction if the trust income doesn't exceed the \$50,000 limit at which the deduction begins phasing back to \$10,000. To be effective, the trust must generate sufficient income to claim the deduction. Also, placing assets in a non-grantor trust removes them from your estate. At your death, they won't benefit from the step-up in cost basis that would otherwise have applied.

ALTERNATIVE INVESTMENTS IN 401(K)

You may now or soon see a new member choice 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. These options have been largely out of reach until now. The order directed the Department of Labor and the

SecureNet Exchange Continues to provide plan sponsors with guidance on the new investment choice early this year and has set up a helpline offering it. If and when your 401(k) plan is sure to consult with your trusted advisor to determine whether they can help you achieve your retirement goals before investing your plan assets.