LET'S TALK FINANCIAL WELLNESS®

January/February 2027

Dividend Barbell Approach to Retirement Investing



The dividend barbell approach to building a retirement portfolio divides your investments into two distinct parts: high-dividend stocks for current income and dividend growth stocks for potential long-term growth. The goal is to balance income today with the potential for rising income and capital appreciation over time.

The Right Sleeve—High-Dividend Stocks
High-dividend stocks are issued by companies that distribute a significant share of their profits as dividends. Think of companies in established sectors such as utilities, consumer goods, or real estate, many of which have a long history of paying dividends. Some investors look to these stocks as a source of current income.

The Left Sleeve—Dividend Growth Stocks
The other side of the barbell holds dividend growth stocks. These companies may pay lower dividends today than high-dividend stocks, but they have historically increased their payouts over time. That combination may offer the potential for long-term growth along with rising income. Dividend growth stocks appear across many sectors, including some established companies in healthcare, consumer staples, and technology. Past dividend increases do not guarantee future increases, and companies can reduce or suspend dividends at any time.

The Bar In Between
Think of your investment strategy as the bar holding the sleeves together. Some investors split their retirement contributions between high-dividend stocks and dividend growth stocks. High-dividend stocks typically pay a larger share of their price in current dividends, which some investors use toward near-term income needs. Dividend growth stocks come from companies that have historically raised their payouts over time. That may help income grow and reduce how much you need to draw from principal. Keep in mind that dividends are not guaranteed. Companies can reduce or eliminate them at any time, and both types of stock can lose value. Diversification does not ensure a profit or protect against loss in a declining market.

Of course, implementing the dividend barbell rule requires regular monitoring and rebalancing of your portfolio.* It's important to track each segment's performance and meet with your financial professional periodically to adjust your mix as needed. Market conditions, changes in company performance, and your personal financial situation can influence your strategy. Remember, it's about finding the right mix to suit your lifestyle as you work toward retirement.

**Rebalancing a portfolio may create a taxable event if done outside of a retirement account.*



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Retirement Version

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Can't Work? Your Paycheck Can Still Show Up

Illness, injury, and pregnancy don't wait for a convenient time. Short-term disability insurance helps replace part of your income while you're out — call your insurance professional to learn more.

The Basics

Short-term disability typically replaces 40 to 70 percent of your monthly income until you return to work or your benefit period ends, usually three to six months. It covers only nonwork-related injuries or illnesses.

Short-term disability policies typically use an "own occupation" definition of disability, meaning you're covered if you can't perform the duties of your current job. A stricter "any occupation" definition — which applies only if you're unable to work in any job — is more common in long-term disability policies. Check your policy's specific definition of disability before you need to rely on it.



Pregnancy Coverage

Sometimes, disability coverage begins two weeks before a woman's due date and lasts six weeks after the birth. You can amend the start date of disability coverage with updated medical information. The Family and Medical Leave Act (FMLA) provides eligible employees with up to 12 weeks of unpaid, job-protected leave for the birth or care of a child — the same right applies to mothers and fathers alike. FMLA generally applies to employees who've worked at least 12 months and 1,250 hours for an employer with 50 or more workers nearby. Note that FMLA protects your job, not your paycheck — that's what short-term disability coverage is for.

Buying a Policy

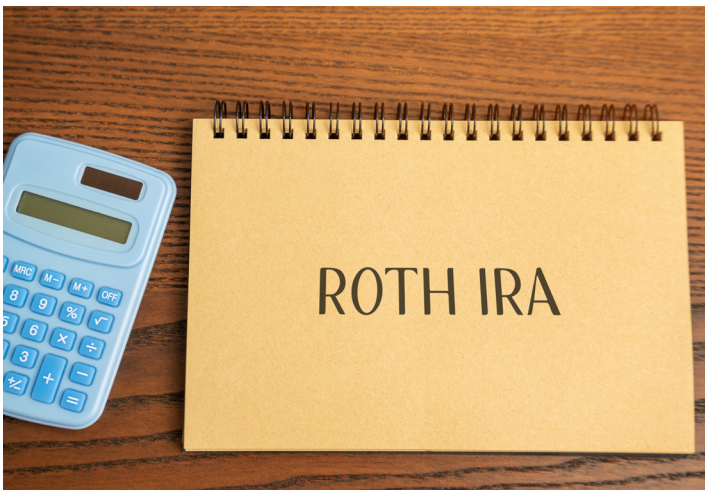
The cost of a short-term disability policy depends on your age, gender, occupation, and overall health. Before purchasing a policy, review the insurer's definition of disability, the length of the waiting and benefit periods, and the coverage amount.

Roth For Tax Diversification

A retirement plan is a strong start, but you'll still owe income taxes on much of what you withdraw in retirement. Tax-free retirement income from a Roth account can help offset taxes on withdrawals from a tax-deferred account, giving you more control over your tax bill.

How a Roth Can Help

- If you plan to retire to a lower-tax state but circumstances change and you end up staying put, you'd pay more state tax on traditional withdrawals than expected.
- Required minimum distributions (RMDs) from tax-deferred accounts could push you into a higher bracket. Roth accounts aren't subject to RMDs, so they won't add to that risk.
- A surviving spouse typically shifts to single-filer status, where tax rates climb more quickly, and RMDs grow larger with age — a combination that raises your tax bill further.



Consult your tax and financial professionals to learn more about planning for taxes in retirement.

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The Holiday Bills Are In — Now What?



The gifts are unwrapped, and the credit card statements have arrived. Tackling holiday debt is one of the best ways to start the new year on solid footing.

Know What You Owe
Add up all holiday balances — including credit cards, buy-now-pay-later plans, and store financing.

Pick a Payoff Strategy
The avalanche method targets your highest-interest balance first to save more money, while the snowball method pays off the smallest balance first for quick wins. Either way, keep paying at least the minimum on the remaining balances.

Know the Difference
Credit card balances from holiday shopping are high-interest "bad" debt that should be paid off quickly. A mortgage, education loan, or business loan is typically "good" debt that builds your future.

Plan for Next Year
Once you pay off the holiday debt, open a dedicated savings account and contribute monthly to prevent a repeat next year.

Your January Money Reset

The holidays are behind you, and so is the spending that came with them. January is the natural time to see where your money actually went and to reset before old habits creep back in.



Compare Plan to Reality
Review your December statements and compare what you actually spent with what you budgeted. Look closely at categories that ran over — gifts, travel, dining out — and note why. This gap is where next year's budget should start.

Try a Spending Freeze
Consider a one-month freeze on non-essentials: no dining out, no new clothes, and no impulse buys. Keep it simple — pay bills, buy groceries, cover essentials, and pause everything else. A short freeze breaks the momentum of a high-spend season and makes it easier to see what you truly value versus what was just habit.

Get A Head Start On Tax Season

A new year means tax season is coming. Gathering your documents now, rather than in April, can save you time, reduce stress, and possibly save money.

What to Collect

- Income statements: W-2s, 1099s for freelance or investment income, and any distributions from Social Security or retirement plans.
- Deduction records: mortgage interest statements, property tax bills, charitable donation receipts, and medical expense receipts.
- Business and investment records: expense logs, mileage logs, and year-end statements from brokerage or retirement accounts.
- Life changes: notes on marriage, a new child, a home purchase, or a job change, since each can affect your filing status.



Keep It Organized
Create a single folder, either physical or digital, for everything as it arrives. Include last year's return for reference, as many figures carry over.

Starting early gives your tax professional more time to identify deductions and credits rather than rushing to meet the deadline.

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Is It Time To Retire — or Just Time For a Change?



Picture your first morning of retirement: no alarm, no commute, just the day ahead. Is it freedom pulling you in, the chance to spend time as you wish — or the number in your savings account holding you back?

Your Work Environment
Your attitude toward your current job and workplace may influence how you feel about retirement. Are you ready to stop working, or do you simply want a change? A lack of satisfaction with your work life may mean you're ready for a new challenge. It may also signal that you're ready to leave the working world behind.

Baby Steps
If you're not ready to fully retire, consider asking whether your company will allow you to work part-time. Cutting back on your hours can give you more leisure time without severing your ties to colleagues and the workplace.

Consider whether you'll lose benefits you need, such as health insurance and the ability to contribute to a retirement account. Don't forget about matching contributions.

Your Finances
Where will your money come from when you retire? Will income from Social Security, retirement accounts, and pensions be enough to maintain your lifestyle? Before you decide, you and your financial professional should review your current and projected expenses and develop a realistic projection of your future. Discuss what you hope your retirement will look like, such as travel, hobbies, or even a move to another state or country.

Health Concerns
You'll want to spend as many years as possible in retirement. Personal health problems or a family history of medical or cognitive conditions could influence your decision to retire. If you plan to retire before 65, budget for coverage until you become eligible for Medicare.

Social Security Decisions
The full retirement age for Social Security benefits is currently 67, but you can receive reduced benefits as early as age 62. Delaying benefits beyond full retirement age increases your monthly payment by about 8% per year, up to age 70.

A Business Plan
Starting your own business or working as a contract worker in your field of expertise can give you more freedom while still providing an income. Consult your tax advisor about the rules that apply to self-employed individuals.

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FINRA

ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

October 9, 2026

Reference: **FR2026-0828-0137/E**

Org Id: 23568

1. LTM 180 Jan Feb 2027 Retirement
   Rule: FIN 2210
   5 Pages

This letter supersedes our review letter dated October 5, 2026 regarding the communication titled "LTM 180 Jan Feb 2027 Retirement". The revised version uploaded on October 8, 2026 appears consistent with applicable standards.

Reviewed by,

William W. Brill
Principal Analyst

***NOTE**: Our review is limited to the communication as submitted and does not extend to any hyperlinks, QR codes or references to other content. In our review, we assume that all statements, claims, and representations in the communication are accurate and can be substantiated.*

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