

INVESTOR'S Edge



Wealth
Management

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Five tips for financial New Year's resolutions

For individuals and families, 2026 presents both challenges and opportunities. Commit to resolutions for resilience, growth and legacy.

Tip 1: Reinvent emergency liquidity for complex lifestyles

The foundation of financial stability begins with liquidity, as traditional savings accounts no longer suffice for households with significant assets. Instead, individuals and families should think about constructing a strategic liquidity reserve designed to weather extended market disruptions. This could mean targeting 12–24

months of living expenses, held in instruments like cash sweeps or high-yield savings accounts, short-term treasuries or municipal bonds that balance accessibility and yield. Something else to think about is automating replenishment from portfolios, which could help avoid depletion and enable you to see reserves remain robust without manual intervention.

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Consider 529 plans for education funding

For individuals and families, 529 plans offer more than just tuition savings—making them indispensable tools for your wealth strategy.

Strategic flexibility for evolving family priorities

529 plans are engineered to adapt to life's unpredictability, giving individuals and families unparalleled control. Should educational paths shift, you can seamlessly reallocate funds to alternate beneficiaries or repurpose assets for emerging priorities—whether supporting secondary education, addressing intergenerational needs or integrating with broader estate planning services and tax considerations. Strategic credit, including securities-based lending, could be a possibility as well.

This flexibility helps your plan remain aligned with your family's long-term vision and goals.

Tax advantages beyond state lines

While most states offer tax deductions for 529 contributions, you should consider prioritizing nationally optimized plans. Selecting plans with low fees, strong investment options and high contribution limits can maximize growth potential. Earnings grow federal tax-free and withdrawals for qualified expenses (tuition, fees, books, room/board) are exempt from state and federal taxes.

It's never too late to start

Contrary to some misconceptions, 529 plans can benefit families when children are in high school or college. Catch-up contributions and accelerated funding strategies can still yield significant tax savings.

Estate planning service considerations

For individuals and families with significant wealth, 529 saving plans may offer estate reduction. Contributions are considered completed gifts, removing assets from your taxable estate while also allowing you to retain control. You can front-load five years of gifts without triggering gift tax and assets remain available for your beneficiaries if plans change.

Whether funding Ivy League tuition or advanced vocational training, 529 plans offer unparalleled tax-sensitive investment strategies and control. These plans also offer many other important benefits that your financial advisor will explain during a consultation.

Consult with your financial advisor to find out if integrating a 529 plan is the right move for you and your family.

New Investors' Nook

Is K-12 tuition keeping you up at night?

For young families, the rising cost of private education can feel overwhelming. However, 529 plans offer a powerful solution. These tax-conscious accounts aren't just for college—they can cover K-12 tuition too, providing a strategic way to ease the burden.

Here's how they work:

- **Tax-free growth** — Earnings grow exempt from federal (and often state) taxes when used for qualified education expenses
- **Immediate use** — Unlike college-focused savings, 529 funds can be deployed starting at kindergarten
- **Generational gifting** — Grandparents and other relatives can contribute annually per parent without triggering gift taxes, helping to accelerate savings

The key is starting early. Even small, automated monthly contributions can compound significantly over a child's school years. By integrating a 529 plan into your wealth strategy, you have the opportunity to transform tuition anxiety into actionable progress.

Your child's future starts now. Contact your financial advisor to consult on 529 plans and bring generations together to achieve common goals.



Tax planning: an essential component of financial empowerment

To help empower your financial future, make certain that tax-planning strategies are integrated into your wealth plan.

It's important to embrace tax planning throughout the year and over time as it's a dynamic tool for wealth optimization, applicable to everyone at every stage of life and across all income levels. By aligning strategies with financial goals, tax planning becomes a catalyst for security, growth and legacy.

Why tax planning matters

- **Broad relevance** — Proactive planning helps maximize savings, fund life goals and reduce stress.
- **Annual opportunity** — Shifting laws, personal changes and time-sensitive opportunities (i.e., retirement contributions) demand regular review to optimize through revised strategies.
- **Wealth accumulation and preservation** — Starts with your first paycheck, through foundational steps like retirement contributions and beneficiaries, for all earners. For higher-net-worth individuals, sophisticated strategies like trusts and charitable giving may help mitigate estate taxes and protect intergenerational wealth.

Thinking about tax planning

- **Reframe it as wealth building** — Saved taxes can fund investments, retirement or passions.
- **Envision the personal impact** — See how tax-planning strategies align with goals (i.e., educational funding, earlier retirement).

- **Seek counsel from your tax advisors** — Turn to your relevant advisors to demystify any concepts and help create a plan toward optimizing your wealth.

Strategies are as varied as your goals

Just as life situations and goals change, so do tax-planning strategies. You will need to consult and plan with your tax, legal and financial advisors. It is important to note that many tax-planning strategies are heavily dependent on the nature and amount of your taxable income while others are more dependent on your personal net worth. Below are some potential tax-planning topics to ask about at varying levels of wealth.

Under \$500,000 net worth

- Tax-advantaged accounts, like retirement and health savings accounts
- Standard deductions and tax-loss harvesting
- Basic estate planning strategies (i.e., wills, beneficiaries, annual gifting)

Above \$500,000 net worth

- Charitable giving strategies and mortgage interest optimizations
- Advanced estate planning strategies (i.e., trusts, lifetime gifting)
- Business owners: bonus depreciation and qualifying deductions

Above \$10 million net worth

- Capital gains deferral investing opportunities
- Advanced wealth transfer options
- Strategic liquidity solutions

Above \$20 million net worth

- Private foundations
- Basis step-up strategies for appreciated assets
- Harness strategic liquidity opportunities

The financial advisor's role

Financial advisors guide your wealth planning and can help integrate tax-aware strategies (e.g., tax-efficient investing). They can work alongside your tax attorneys for specialized advice. A team approach helps with holistic, compliant planning.

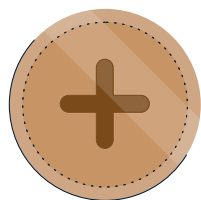
Final takeaway

Tax planning is a year-round, goal-driven process that empowers you to take control of your financial future. Combining proactive strategies and collaboration can serve as a cornerstone toward security, opportunity and legacy.

Connect with your financial, tax and legal advisors to develop, implement and review your tax-planning strategies.

How to medal in your financial life

Thinking of the winter games, how might you maximize your financial life to feel like you're on the medal platform? Read on for some ideas at various life stages.



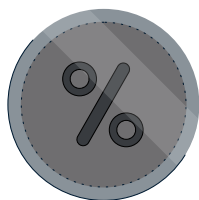
Bronze medal — endurance training for your financial future

To prepare for financial success, you

must train. This is as true for your financial health as it is for any athletic endeavor.

Begin by defining your goals and strategizing with your financial advisor to create a game plan consistent with those objectives. Consider the opportunities available to you—tax-advantaged vehicles like 401(k)s, for example, or maximizing your contributions to an employee-sponsored retirement plan.

Steps like these can help set you up for success in the long term.



Silver medal — approaches for retirement

You're in the thick of it now and hopefully your earlier

investments are paying off. But there's still more to do!

Align your investments with your goals and continue to assess and rebalance to stay on track and offset the impact of inflation.

It could be a good time to talk with your financial advisor about a Roth conversion or other tax-considerate strategies. At this stage, it may also be a good time to evaluate your long-term care coverage and think deeply about what you may need in the future to help meet your needs—as well as the needs of your loved ones.

You might also revisit estate planning documents, beneficiary designations and more.



Gold medal — thriving beyond the medal ceremony

You made it! You're on the podium wearing

a medal on your neck but it's not over. This is when you want to relish your accomplishments and enjoy the sense of accomplishment. You may also want to reduce your complexity so you can enjoy life more.

Consider consolidating your accounts to simplify your financial life and make managing your finances an easier task.

You may also want to conceptualize your finances in terms of the bucket strategy—placing assets in your portfolio into categories of near-, intermediate- and long-term needs.

This is also a great time to understand gift and estate tax thresholds and take advantage of wealth transfer exclusions and deductions.

While you're still feeling like a champion, take time to consider your end game.

Connect with your financial advisor to help get your legacy and wealth transfer plans in writing and share them out with your loved ones.



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Tip 2: Conduct a financial health reality check-up

Wealth complexities can often mask risks. Annually, audit your financial ecosystem with these priorities:

- **Asset alignment** — Reassess allocations against shifting economic tides, such as inflationary pressures or sector rotations
- **Tax efficiency** — Identify hidden leaks in portfolios, such as overlapping capital gains or underutilized loss harvesting
- **Risk exposure** — Stress-test concentrations (e.g., real estate, equities) against scenarios like prolonged volatility

This holistic approach can allow you to see if your strategy is remaining dynamic or is going static.

Tip 3: Diversify beyond the familiar

Traditional portfolios could see inconsistencies in 2026's landscape. Strategically allocating to private credit, venture capital or real assets (e.g., agricultural land) could be a strategy worth looking at. Even digital assets, when approached

via institutional-grade custodians, can serve as portfolio diversifiers. The key is intentionality: align alternatives with your risk appetite and long-term financial objectives.

Tip 4: Fortify family legacy and governance

Wealth erosion often stems from poor succession planning. Establish family governance frameworks—regular forums to educate heirs on stewardship and values-based investing. Involve the next generation early through structured mentorship and co-investment opportunities. For families with more than \$10 million in assets, formalize operations via a single-family office, centralizing investment oversight, tax-sensitive investment strategies and philanthropic initiatives under one roof.

Tip 5: Navigate regulatory crosscurrents

Anticipate tighter scrutiny in 2026. Enhanced SEC rules around private placements and special purpose acquisition companies (SPACs) may impact deal flow, while global initiatives like common reporting

standards (CRS) expansions demand rigorous beneficial ownership transparency. Proactively audit compliance across jurisdictions to help avoid penalties.

By embracing some of these New Year's resolution tips, you have the opportunity to transform ambiguity into clarity. Work with your financial advisor and tailor these strategies so you can see your wealth not only enduring but thriving in 2026 and beyond.

Your financial future deserves precision. Contact your financial advisor to engage in a deeper discussion in 2026.



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