LET'S TALK MONEY®
March/April 2026

"On Target" for Retirement

Your employer's retirement plan may offer the option to contribute to a target date fund.* Target date funds feature an investment mix that becomes more conservative over time, reducing risk as retirement gets closer.

How They Work

You invest by choosing a fund with a target year that's closest to the year you expect to retire. The gradual shift to more conservative investments, or "glide path," can vary significantly from fund to fund. Some funds take an investor up to retirement, after which the fund's asset allocation never changes; other funds continue through the target year and may not reach their most conservative allocation until the investor is past retirement age. Before you invest, determine whether the fund's glide path is appropriate for your circumstances, since it will likely affect the fund's risk and performance.

What's in Them?

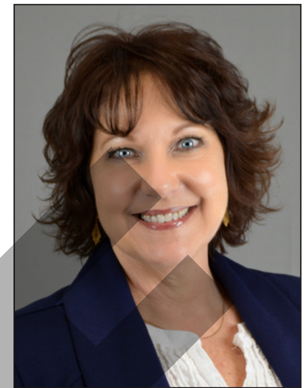
Target date funds often hold other mutual funds in their portfolios, although they may also invest directly in individual stocks and bonds. Benefits of investing in the fund include automatic rebalancing and a diversified portfolio. Target date funds are designed to be stand-alone investments. If you decide to add other investments to your portfolio, make sure the overall asset allocation doesn't present more risk than you're comfortable taking.

Fund Selection

In addition to choosing a fund that reflects your anticipated retirement year, consider the fund's investment strategies and your own risk tolerance. While target date funds are designed to help you achieve your goals, your contributions, the fund's performance, and other sources of retirement income will be important factors.

As with any investment, check the fund's fees and expenses, and talk with your financial professional before you invest.

**Investors should consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. Contact the issuing firm to obtain a prospectus, which should be read carefully before investing or sending money. Because mutual fund values fluctuate, redeemed shares may be worth more or less than their original value. Past performance won't guarantee future results. An investment in mutual funds may result in the loss of principal.*



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I am committed to helping my clients achieve their financial goals for themselves, their families and their businesses by providing them with strategies for asset accumulation, preservation and transfer.

Retirement Version

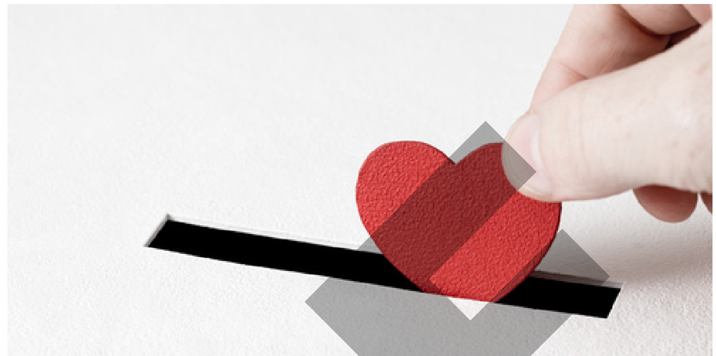
LTM Client Marketing
helping financial professionals stay connected

PROOF

Making Charitable Contributions in 2026

OBBBA introduced several significant changes for individuals who deduct charitable contributions. Starting in 2026, you may deduct itemized charitable contributions if the total exceeds 0.5% of your adjusted gross income (AGI). This change effectively limits the deductibility of smaller contributions, particularly for lower- and middle-income taxpayers.

However, OBBBA also brings some good news for individual donors. It makes permanent the 60% AGI limit for cash contributions to public charities, a provision originally enacted by the Tax Cuts and Jobs Act (TCJA). TCJA increased the AGI limit from 50% to 60%, allowing taxpayers to deduct cash contributions to public charities up to 60% of their AGI in a single year. Without the change under OBBBA, the limit would have gone back to 50% of AGI after 2025.



When donating to a charity, ensure the organization is qualified by searching the IRS database, https://www.irs.gov/charities-non-profits/search-for-tax-exempt-organizations. Only donations qualified by the IRS are eligible for tax deductions.

Preparing for Tax Day: Tips to Stay Ahead

Tax Day 2026 is April 15, and early preparation ensures a stress-free tax filing experience. Start by organizing key documents, including W-2s, 1099s, receipts, and records of deductible expenses. Avoid last-minute chaos by gathering these now.

Review your previous year's return to identify potential deductions or savings. Major life changes—such as a new job, home purchase, or investments—may affect your taxes. Consult a tax professional to maximize credits and minimize liabilities.

Check withholdings and estimated payments to avoid surprises. Set up direct deposit for faster refunds or plan early payments to dodge penalties. If you owe, consider a payment plan.

Stay updated on 2026 tax law changes affecting deductions or credits. By staying organized and proactive, you'll approach Tax Day confidently, potentially saving money and reducing stress. Start now for a smoother filing experience.

Financial Literacy in America

73% **of US adults** believe they would be further ahead financially if they'd had early personal finance education.

72% **of US college students** admit to making financial decisions based on social media advice.

Financial literacy scores among first-year college students dropped 3 points year over year, averaging 56% in 2025.

Source: Financial Literacy Crisis in America, Ramsey Solutions, 2025

PROOF

Family Tax Credits

In 2026, there are some changes to the credits related to families and children, most notably the Child Tax Credit and the Child and Dependent Care Tax Credit. These credits include a phase-out structure based on certain income thresholds.

The Child Tax Credit
For 2026, the amount is $2,200 per qualifying child. In the future, under OBBBA, the credit amount will be adjusted annually for inflation. The credit phases out for higher-income taxpayers, starting at $400,000 for couples filing jointly and $200,000 for single filers. The phase-out reduces the credit amount by 5% for every dollar earned above these thresholds.

Child and Dependent Care Tax Credit
OBBBA introduced two key changes to the Child Dependent Care Tax Credit that take effect in 2026. The tax credit calculation increased from 35% to 50% of qualifying dependent care expenses. Also, there's a new phase-out structure with two tiers based on adjusted gross income (AGI).

In the first tier, the credit percentage is reduced by 1% for each $2,000 of AGI over $15,000. The rate cannot be reduced below 35% in this phase. In the second tier, for AGIs above $75,000 ($150,000 for joint filers), the percentage is further reduced by 1% for each $2,000 ($4,000 for joint filers) over that threshold. The floor remains at 20%. The qualifying dependent care expense cap remains $3,000 for one child and $6,000 for two or more dependents.

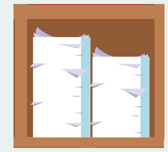
Understanding EBITDA

EBITDA, or Earnings Before Interest, Taxes, Depreciation, and Amortization, is a financial metric used to evaluate a company's operating performance. It measures profitability from its core business activities by excluding non-operating expenses, such as interest and taxes, as well as non-cash charges, including depreciation and amortization. This provides a clearer view of a company's cash flow and operational efficiency, making it easier to compare firms across industries.

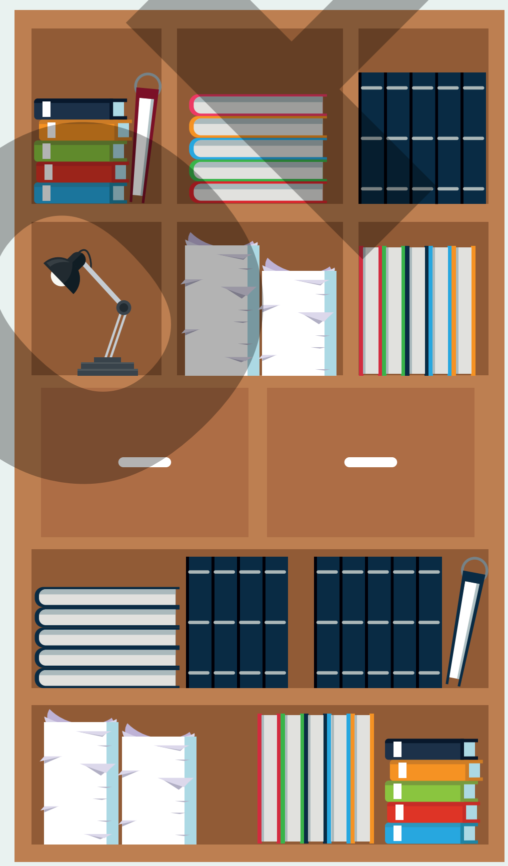
To calculate EBITDA, start with net income, then add back interest, taxes, depreciation, and amortization expenses from the income statement. It's widely used by investors and analysts to assess a company's financial health, especially for businesses with high debt or significant assets. However, EBITDA has limitations—it doesn't account for capital expenditures or changes in working capital, which can impact actual cash flow.

Understanding EBITDA is essential for spring financial reviews to gauge business performance and plan strategically.

Spring Clean Up



Many of us think of Spring as a time to refresh our homes —decluttering rooms, sorting closets, or deep cleaning neglected areas —but it's also a great time to get your documents and files in order.



Get Organized and Energized
Create a streamlined system for your documents and filing. Gather tax-related papers (W-2s, 1099s, receipts) and file them securely for easy access during tax season. Shred outdated documents to reduce clutter and protect sensitive information. You may even have access to a local "Shred Day" event hosted in your community, which you can take advantage of. Use labeled folders or a digital scanning system for bills, warranties, and insurance policies. Set aside an hour weekly to maintain organization.

A tidy home and organized paperwork reduce stress, prepare you for a productive year, and energize you to enjoy life and focus on what matters most to you and your family.

PROOF

Is Inflation Impacting Your Retirement?

Thinking about retirement can evoke a range of mixed emotions. You may be looking forward to leisure time, but still have some concerns about whether you'll have enough money to live the life you want without a steady paycheck. Creating a realistic spending plan and planning for economic changes are essential.

Inflation is Inevitable
Inflation — an increase in the prices of goods and services — makes buying food, driving a car, and heating and cooling your home more expensive. Over time, even low inflation can erode your retirement savings. So, as you create your retirement spending plan, account for rising prices in your budget.

Location Makes a Difference
Housing, food, and even gas prices may vary depending on where you live in retirement. Rising prices can affect rents, association fees, and property taxes. While you can't control inflation, you can be realistic about living costs before you decide whether to move or stay put.

Don't Forget Health Care Costs
Healthcare might be one of your biggest expenses in retirement. Even if you're healthy now, your medical costs are likely to rise as you get older. If you're eligible, think about saving money in a Health Savings Account (HSA) or Health Reimbursement Account (HRA) to cover future healthcare expenses.

Surviving Inflation
Adding investments to your portfolio that are less affected by inflation is a good place to start. Here are just two of several investment types to consider.

- Stocks have historically earned returns that outpace inflation. However, stocks from certain economic sectors, such as energy and consumer staples (including household goods, food, and hygiene products), tend to perform better than others during periods of rising prices.
- Treasury Inflation-Protected Securities (TIPS) are indexed to inflation. As inflation rises, the principal increases (or decreases with deflation). Interest payments based on the principal are made twice a year. Investors receive either the adjusted principal or the original principal at maturity.

Consult your financial professional to discuss investment selections for your portfolio with at least some potential inflation protection.

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We Value Your Input...

Your feedback is very important to us. If you have any questions about the subjects covered here, or suggestions for future issues, please don't hesitate to call. You'll find our number on the front of this newsletter. It's always a pleasure to hear from you.

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FINRA

ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

December 2, 2025

Reference: **FR2025-1113-0215/E**

Org Id: 23568

1. LTM Retirement March April 2026
   Rule: FIN 2210
   5 Pages

Our review is based on your representation that the final version of this communication will prominently disclose the name of the member, pursuant to FINRA Rule 2210(d)(3)(A).

The communication submitted appears consistent with applicable standards.

Reviewed by,

Jeffrey R. Salisbury
Principal Analyst

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