



Welcome to 2026

MICHAEL CUDLIPP AIF®, President

MARIAH CUDLIPP-GANT, Registered Representative

Happy New Year and welcome to 2026!

We hope you and your loved ones enjoyed a wonderful holiday season. We are excited to see what the new year will bring.

The year 2025 was filled with many significant events, from ushering in a new president, to a brief but alarming market correction. Overall, it proved to be a great year for investors. Investors enjoyed strong returns, and major indexes reached multiple new highs. The Fed's decision to lower interest rates in the latter half of the year, a continued healthy and resilient economy, and strong corporate earnings fueled positive investor sentiment.



We enter 2026 with a service goal of exceeding our clients' expectations and providing them with first-class service. We take pride in providing holistic service and our ability to fully understand and effectively respond to our clients' needs. **We are thankful for the opportunity to work with them and want to extend the same service to you this new year.** Please take the time to review the **2026 Checklist** and call us if you'd like to take advantage of a complimentary financial check-up.

In 2026, our clients will continue to enjoy the following services:

- **Client review meetings.**
- **Periodic economic updates.**
- **Tax reports to keep them updated on proactive tax-saving opportunities and changes.**
- **Regularly scheduled updates on timely and important topics.**
- **Consistent and meaningful articles on topics that directly affect investors.**
- **An exceptional client service experience.**

Does your current financial professional offer these services to you?

The new year will bring changes to monetary policy, including changes in tax laws that could affect your investment plan. Would you like us to take a second look at your financial situation?

Please call us at (585)383-6555 for a complimentary financial check-up today!

Looking Ahead to 2026

Financial planning encompasses many elements, but several areas will continue to be particularly important in the year ahead:

- **Interest Rates:** Interest rate movements remain a critical factor for investors. The Federal Reserve's recent policy shifts toward rate reductions have influenced borrowing costs, bond yields, and equity valuations. We will continue to monitor these developments closely and assess their impact on the economy and markets.
- **Inflation:** Inflation remains resistant and while we are getting closer, it remains above the Fed's long-term 2% target. We'll continue tracking inflation data in 2026 to evaluate its effect on consumer spending, business growth, and portfolio performance.
- **Stock Market Valuations:** Valuations play an important role in shaping long-term returns. While short-term market movements can be unpredictable, maintaining discipline and focusing on your risk tolerance and investment horizon remains essential. Market volatility is a natural part of investing, and our role is to help our clients stay focused on their long-term objectives rather than short-term fluctuations.
- **Our Clients' Personal Situations:** First and foremost, our clients' personal situations are always our highest priority. We are here to help them with any financial moves or concerns throughout the year. We understand that each individual and household has different goals and needs. We will continue our tradition of keeping our clients informed of any changes that we think may affect their personal situation.

As we begin 2026, we remain cautiously optimistic. A sound financial foundation built on discipline, diversification, and proactive strategy is key to achieving lasting success. Revisiting your plan regularly ensures it stays aligned with your goals and the changing environment. Our mission remains to provide clarity, confidence, and continuous support for our clients' journeys toward long-term financial security.



The One Big Beautiful Bill Act (OBBBA), signed into law in 2025, introduced new potential tax strategies. As the year progresses, we will try share any new rules we believe may be beneficial to our clients.

Help us identify the items you would like to address in the upcoming year!

After reviewing this list, please call our office to discuss any items you have checked off. This will help us advise you in the most effective and proactive manner.

- ☐ Do you anticipate changes to your investment goals?
- ☐ Has your risk tolerance changed?
- ☐ Have your 2026 income or savings needs changed?
- ☐ Do you plan to retire or change jobs?
- ☐ Will there be a change in your marital status?
- ☐ Do you plan to move, refinance, or sell/transfer a major asset such as a home or business?
- ☐ Did you recently receive or anticipate receiving a gift or inheritance?
- ☐ Will you have any changes in your income needs +/- (i.e., vacation, assisted living needs, selling home, child/grandchild assistance)?
- ☐ Do you expect any additional family members or dependents?
- ☐ Do you anticipate any additional dependents such as an elderly parent or other family member? Will they require assisted living?
- ☐ Do you have a child/grandchild you will be assisting with their educational cost needs through a 529 plan?
- ☐ Do you anticipate any major transfer of wealth?
- ☐ Do you plan on gifting to heirs or donating money to charity?
- ☐ Do you need to adjust your estate plan?
- ☐ Do you maximize your ability to use retirement plans?
- ☐ Do you want to explore converting a traditional IRA to a Roth IRA?
- ☐ Do you or a dependent family member have a severe illness?
- ☐ Do you anticipate any life, financial, or employment (retiring) changes that may require you to adjust your life and health insurance policies?
- ☐ Did you contribute to an IRA? If not, would you like to discuss contributing to an IRA before April's tax deadline?
- ☐ Is there anything else we should know to help you plan for 2026?

Important Birthdays

➡ **50** Allows for catch-up contributions to IRAs and qualified retirement plans

➡ **55** If you are retired, allows you to take distributions from your 401(k) without the 10% penalty

➡ **59½** Allows you to take distributions from an IRA, annuity, or other retirement plan without penalty

➡ **60** Allows for start of widow/ widower benefits from Social Security

➡ **61-63** New extra catch-up contribution for retirement plans

➡ **62** Allows for starting early Social Security benefits

➡ **65** Allows for enrollment in Medicare and government drug plan

➡ **65+** New senior tax deduction (subject to phase-outs)

➡ **66-67** Allows for full retirement benefits from Social Security

➡ **70** Start date for enhanced Social Security benefits if you deferred claiming benefits previously

➡ **70½** Allowed to make a Qualified Charitable Distribution directly from an IRA

➡ **73** Mandatory required minimum distribution from retirement accounts must be taken no later than April 1st of the year after the year you turn 73

If you have an important birthday in 2026, please let us know!

As always, we are here for you! If you have any questions or concerns, please call our office and we would be happy to assist you! We look forward to helping you pursue your financial goals in 2026!

We are accepting new clients in 2026!



Do you feel your advisor is fully aware of your financial situation? ☐ Yes ☐ No ☐ Not Sure

Are you satisfied with how your advisor is keeping you updated? ☐ Yes ☐ No ☐ Not Sure

Has your advisor reviewed your tax forms to understand how to coordinate your investments with your taxes? ☐ Yes ☐ No ☐ Not Sure

Has your advisor discussed tax planning strategies that could help you keep more of what you make? ☐ Yes ☐ No ☐ Not Sure

Is your advisor updated and current on tax planning strategies? ☐ Yes ☐ No ☐ Not Sure

Would you like a complimentary review of your financial situation? ☐ Yes ☐ No ☐ Not Sure

If you answered **No** or **Not Sure** to any of these questions, we would like to offer you a **complimentary, one-hour, private consultation** with one of our professionals at absolutely no cost or obligation to you.

To schedule your complimentary financial check-up, please call us at **(585)383-6555**.

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