

the visionary

WINTER 2026 EDITION

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& Question of the Quarter

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Say You Do Here?



LEE STOERZINGER
WEALTH MANAGEMENT

Winter Welcome

Happy Winter,

Each quarter as we frame out how our Envisionary looks before going to print, I get the privilege of sitting down and writing this welcome portion, which gives a framework for what to expect. I so look forward to it, and after many years, it never gets old. Thank you.

For winter 2026, we present a blend of different topics. They include everything from why we need your legal documents, to tax updates for the new year, and even some office housekeeping related to staffing roles and who does what at our firm. They are packed with information, and we hope you find them valuable. There's also a special section on HOW we think about money.

One more thing. I wanted to share that I will be spending time in Arizona again this winter as last season proved extremely beneficial. I will still be fully available, and the team will be around to serve you as always.

Thank you for your time.

All my best!

Lee Stoerzinger, CFP®
President

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Quarterly Inspiration & Question of the Quarter

Quarterly Inspiration: "True Wealth"

*a poetry excerpt from Lee's book,
On the Back Burner*

"TRUE WEALTH"

What would you tell me if I asked you to say
What wealth means to you?
A request, if I may:
To talk about money is easy to do—
As the center of culture, it's what we pursue.
Our hearts may not mean it, but time after time,
It's how we are measured—the ladders we climb.
Life spent with others! More than one may contend,
"Nothing much matters, but family and friends."
They will always be with you, through the thick and the thin,
To support you when you're losing and cheer when you win.
Maybe we're searching for more than this story.
A spiritual quest, bound by faith, hope, and glory?
They say the hereafter is what we're all for—
"You can't take it with you" is what they implore.
True Wealth, such a question, on the surface, so clear.
But it's more than a slogan of what we hold dear.
I think to define wealth, for life's truest sake:
It's what we can't buy ... and death cannot take.



GIVE POWER
TO YOUR JOURNEY

Question of the Quarter

At this point in our current "age", how do you sort through all the information available and determine what is true knowledge and how it best applies to your life?

How We Think About Money

Written by: Lee Stoerzinger, CFP®

I remember when I was growing up, my mom would do most of the grocery shopping, make daily meals, and run the household. It was “only one box of sugar cereal” at the store, making things last, and being smart with food planning. Then, every so often, my dad would decide he was going to cook and would come home with a few bags from the little grocery store down the street. It was way more expensive than the one my mom went to, and he would buy all the “fancy” stuff. Like the whole trip was for one meal, and in addition, we would get awesome cookies, different snacks, etc. I could always tell there was a bit of tension when these events happened, and while it seemed to be about food, I realized early on that it was also about money. Does this story conjure anything from your own past? It seems like a simple story. But it is a strong representation of how money works in our lives.

So. What comes to mind when you think of the word money? Any of these things?

Portfolio management. Behavioral finance. Status. Debt consolidation. Car lease. Wealth. Student loan. Anxiety. Estate planning. Withdrawal fees. Penny stocks. Insomnia. Insurance premiums. Membership fees. Power. Late charges. Mortgage rates. Taxes. Globalization. Poverty. Gratitude. Bull market. Bear market. Black Friday. Margin. Inflation. Minimum wage. Entitlement. Wall Street. Retirement. Happiness. Significance. Inheritance. Capital gains. Safety. Extreme success. Two-parent working family. Budget. Over-extension. Depression. High blood pressure. Commission. Property tax. Clearance sale. Fund allocation. Get rich quick. Part time. Freedom. Overtime. Garage sale. Unemployment. Opportunity. Pyramid scheme. Golden

“
If someone asked you “How do you think about money?” what would you say? “I’m a spender”? “I like to save”? etc. ”

parachute. Housing bubble. Competition. Ignorance. Fear. Birth. Life. Death. Income gap, rainy day funds, and Christmas presents.

It’s interesting. We live in a world where discussions on money are so often just financial in nature. Yet we know innately that it is also emotional, intellectual, and spiritual. We call them the four elements of money; and you will find pieces of each in the words above. Having the recognition that each of these elements working together provides significant value beyond the financial realm. With that said, there is more to the story.

If someone asked you “How do you think about money?” what would you say? “I’m a spender”? “I like to save”? etc. Each of us is a culmination of many different things related to how money works in our lives. What we learned or didn’t learn in school. Our parents and other family members. Genetics. Epigenetics. Society. It is all these things working together that present us with where we are right now. The question is, are you satisfied in all areas?

How money works is a reflection not only of our elemental realms, but also the experiences that are unique to our lives. It is the study and experience we bring in both areas that we seek to share with the clients we work with, as we believe that money goes far beyond the latest news headlines or market numbers. It’s about being our best selves when we think about how we engage with money. How it affects us, how we use it, and how we pass it on. Just like most things in life, it takes practice, education, proactive work, and often even coaching. This is where we come in, as we seek to build a community seeking to engage at this level, gain a true understanding of how money works in our lives, and be as healthy in this area as we seek to be in all other parts of our lives.

Some Things That Affect How We Think About Money

Parents and family

Values and beliefs

Culture

Genetics

Education or lack of education

Epigenetics

DAF (Donor Advised Fund) Funding Options

Written by: Lee Stoerzinger, CFP®

Charitable planning is an important part of many of the clients we work with, and the use of something called Donor Advised Funds is often a great resource. Briefly, they are accounts one can establish through an institution that allows the donor to contribute for a specific year. The funds go into an account that can be invested as the donor wishes, and the contribution for that year is deductible. However, the funds do not have to be distributed that same year. Instead, they can stay in the account until the donor decides to make a gift, often over many years based on the needs of the family. There are many additional nuances such as setting up beneficiaries for legacy planning, donating other items such as real estate, fine art or business interests, but for this article, we just wanted to focus on two specific items, cash and securities.

Cash

When one contributes cash to a donor-advised fund, the money is simply moved into the account and invested from there. While there is no tax benefit from the investment side, there is a tax deduction of up to 60% of an annual AGI (Adjusted gross income). This is the maximum amount allowed to be deducted each year.

Securities

The most common way we tend to fund donor-advised funds is through the gift of highly appreciated securities. For example, if someone has stock they paid \$10,000 for and it is now worth \$50,000, they can donate the full amount, avoid the taxes on the \$40,000 gain, and get the tax deduction for the year. Appreciated securities are limited to 30% of AGI per year but can be carried forward for 5 years. This double benefit can be very meaningful.

One other item we often discuss with clients as part of an overall tax planning picture is to use active losses to offset gains in outside portfolios and then use the cash from the sale to fund the DAF. This often occurs when there is not outside cash readily available, but in a year where planning could benefit from charitable planning. We don't receive the benefit from asset appreciation but still get the 60% AGI benefit as well as offsetting outside losses against gains.

Donor Advised Funds as they exist today are easy and useful opportunities for folks with charitable intentions and looking for a very simple way to establish a legacy plan. Please give us a call if you would like to further discuss these plans.

Getting Started: Donor Advised Funds



We Need Your POA Documents

Written by: Lee Stoerzinger, CFP®

As a wealth management practice, we often play a central role in the relationships we have with our clients, and the other professionals they trust in their lives. Some of the folks we communicate with are accountants, bankers, realtors, and most often estate attorneys. On the attorney side, we are involved in discussions related to pretty much everything, including beneficiaries, property ownership, gifting, legacy planning, etc., as there is much crossover.

When people engage estate planning professionals, there are often three main items that need to be completed. Health care directives, powers of attorney, and wills / trusts. Health care directives are what detail the wishes of an individual from a medical perspective, and who is appointed to help with decisions when needed. A power of attorney is someone who is appointed to help with the financials when a person cannot on their own. Wills and trusts are the legal documents which spell out things when a person passes away. So, in combination, this covers much of what is needed related to the legal side of life and legacy planning. While all three are valuable, let's focus on Power of attorney documentation and how they are related to our relationships.

Powers of attorney, or POA's as they are often called, can be key in wealth planning. Regarding situations where someone cannot or is not able to enact financial transactions, things can get complicated quickly. Distributing funds from investment accounts, banking, or even paying bills can come to a halt if these documents are not in place. We see all too often that the intention is there to get things completed, something happens, and then things become challenging. One note, POA's end when someone passes away, as wills and when applicable, trusts come into play, and the executor takes over. They are only valuable when a person is living.

If you do not have your estate planning documents updated to reflect everything you need, please do so as soon as you are able. If you have them and have not provided them to us, send them over as well; especially your power of attorney documentation. We cannot act on any direction of our clients when they are unable, without them, including spouses.

Thanks much.

2026 Tax Brackets & IRS Updates

Each year, we aim to provide you with key financial updates across all areas. As we embark on a new year, we want to ensure you're fully informed about the tax adjustments affecting 2027 filings. Below are the 2026 tax brackets, which reflect a slight increase compared to 2025. The lower brackets (10% and 12%) rose by about 4%, while all other brackets (22% and above) increased by approximately 2.27%. Please refer to the chart below to find your specific rate and read on for more details about what to expect.

The following information is sourced from the Internal Revenue Service's 2026 tax inflation adjustment release.

2026 tax brackets				
Tax rate	Single filers	Married couples filing jointly	Married couples filing separately	Head of household
10%	\$12,400 or less	\$24,800 or less	\$12,400 or less	\$17,700 or less
12%	\$12,401 to \$50,400	\$24,801 to \$100,800	\$12,401 to \$50,400	\$17,701 to \$67,450
22%	\$50,401 to \$105,700	\$100,801 to \$211,400	\$50,401 to \$105,700	\$67,451 to \$105,700
24%	\$105,701 to \$201,775	\$211,401 to \$403,550	\$105,701 to \$201,775	\$105,701 to \$201,750
32%	\$201,776 to \$256,225	\$403,551 to \$512,450	\$201,776 to \$256,225	\$201,751 to \$256,200
35%	\$256,226 to \$640,600	\$512,451 to \$768,700	\$256,226 to \$384,350	\$256,201 to \$640,600
37%	Over \$640,600	Over \$768,700	Over \$384,350	Over \$640,600

Key IRS Tax Changes for 2026

- Standard Deduction.** For tax year 2026, the standard deduction increases to \$32,200 for married couples filing jointly. For single taxpayers and married individuals filing separately, the standard deduction rises to \$16,100 for tax year 2026, and for heads of households, the standard deduction will be \$24,150.

(Additionally, for tax year 2025, the OBBB raises the standard deduction amount to \$31,500 for married couples filing jointly. For single taxpayers and married individuals filing separately, the standard deduction for 2025 is \$15,750, and for heads of households, the standard deduction is \$23,625.)

Standard deduction	Single; Married Filing Separately	Married Filing Jointly; Surviving Spouses	Heads of Households
TY 2025 Under OBBB	\$15,750	\$31,500	\$23,625
TY 2026 Under OBBB	\$16,100	\$32,200	\$24,150

- Alternative Minimum Tax Exemption Amounts.** For tax year 2026, the exemption amount for unmarried individuals is \$90,100 and begins to phase out at \$500,000 (\$140,200 for married couples filing jointly for whom the exemption begins to phase out at \$1,000,000).
- Estate Tax Credits.** Estates of decedents who die during 2026 have a basic exclusion amount of \$15,000,000, up from a total of \$13,990,000 for estates of decedents who died in 2025.
- Adoption Credits.** The maximum credit allowed for adoptions for tax year 2026 is the amount of qualified adoption expenses up to \$17,670, up from \$17,280 for 2025. For tax year 2026, the amount of credit that may be refundable is \$5,120.
- Employer-Provided Childcare Tax Credit.** For tax year 2026, the OBBB significantly enhances an important credit for employers; it increases the maximum amount of employer-provided childcare tax credit from \$150,000 to \$500,000 (\$600,000 if the employer is an eligible small business).

Other notable items affected by indexing

- Earned Income Tax Credits.** The tax year 2026 maximum Earned Income Tax Credit (EITC) amount is \$8,231 for qualifying taxpayers who have three or more qualifying children, up from \$8,046 for tax year 2025. Revenue Procedure 2025-32 contains a table providing maximum EITC amount for other categories, income thresholds and phase-outs.
- Qualified Transportation Fringe Benefit.** For tax year 2026, the monthly limitation for the qualified transportation fringe benefit and the monthly limitation for qualified parking increases to \$340, up \$15 from 2025.
- Health Flexible Spending Cafeteria Plans.** For tax years beginning in 2026, the dollar limitation for voluntary employee salary reductions for contributions to health flexible spending arrangements increases to \$3,400, up \$100 from prior year. For cafeteria plans that permit the carryover of unused amounts, the maximum carryover amount is \$680, an increase of \$20 from tax years beginning in 2025.
- Medical Savings Accounts.** For tax year 2026, participants who have self-only coverage in a Medical Savings Account, the plan must have an annual deductible that is not less than \$2,900, up \$50 from tax year 2025 – but not more than \$4,400, an increase of \$100 from tax year 2025. For self-only coverage, the

maximum out-of-pocket expense amount is \$5,850, up \$150 from 2025. For tax year 2026, for family coverage, the annual deductible is not less than \$5,850, up from \$5,700 for 2025; however, the deductible cannot be more than \$8,750, up \$200 from the limit for tax year 2025. For family coverage, the out-of-pocket expense limit is \$10,700 for tax year 2026, an increase of \$200 from tax year 2025.

- Foreign Earned Income Exclusion.** For tax year 2026, the foreign earned income exclusion is \$132,900 up from \$130,000 for tax year 2025.

- Annual Exclusion for Gifts.** For tax year 2026, the annual exclusion for gifts remains at \$19,000. (However, the annual exclusion for gifts to a spouse who is not a citizen of the United States increases to \$194,000 for calendar year 2026, up \$4,000 from calendar year 2025.)

Items unaffected by indexing

By statute, certain items that were indexed for inflation in the past are currently not adjusted.

- Personal Exemptions.** For tax year 2026, personal exemptions remain at 0, as in tax year 2025. The elimination of the personal exemption was a provision in the Tax Cuts and Jobs Act of 2017 and was made permanent by OBBB. (The personal exemption described here does not include the senior deduction added by OBBB.)
- Itemized Deductions.** The limitation on itemized deductions was previously eliminated for tax years 2018 - 2025. The elimination of the limitation was made permanent by OBBB, although it imposes a limitation on the tax benefit from itemized deductions for those taxpayers in the highest tax bracket (37%).
- Lifetime Learning Credits.** The modified adjusted gross income (MAGI) amount used to phase out the Lifetime Learning Credit has not been adjusted for inflation for tax years beginning after Dec. 31, 2020.

The Lifetime Learning Credit is phased out for taxpayers with MAGI between \$80,000 and \$90,000 (\$160,000 and \$180,000 for joint returns).

Source: "IRS Releases Tax Inflation Adjustments for Tax Year 2026, Including Amendments from the One, Big, Beautiful Bill." Internal Revenue Service, 9 Oct. 2025, www.irs.gov/newsroom/irs-releases-tax-inflation-adjustments-for-tax-year-2026-including-amendments-from-the-one-big-beautiful-bill.



So, What Do You Say You Do Here?

At Lee Stoerzinger Wealth Management, each member of our team plays an important role in serving you, our valued clients. At times our business can be complicated relating to all the different pieces of wealth planning. Who do you talk to when you need to withdraw funds? How about that complex work benefit program?



Lee Stoerzinger, CFP®

Founder & President

As Founder and President, Lee sets the long-term vision and strategy for Lee Stoerzinger Wealth Management while leading investment research and money management solutions. He builds and nurtures client relationships, ensuring every strategy aligns with individual goals. Beyond overseeing the firm's operations, Lee is passionate about guiding the team and creating opportunities for the company to make a positive impact in the community.



Nicole Ford, BFA™

Director of Operations

Nicole is the heart of the business, ensuring the firm runs smoothly and efficiently. She oversees operations, project management, finance, human resources, and benefits while continuously improving processes that support both the team and clients. By integrating strategic thinking with practical solutions, Nicole ensures the firm delivers a seamless experience for clients and empowers the team to perform at their best.



Brandon Bailey, BFA™, CRPC™

Associate

Brandon partners with clients to develop strategies that align with their financial goals, offering guidance grounded in both expertise and perspective. As an advisor, he values building strong relationships, collaborating closely with clients, and supporting them in achieving meaningful outcomes. Brandon is also the team's resident Medicare and ACA expert, helping clients navigate the Medicare landscape and answering questions to ensure they make informed choices. His work is fueled by a commitment to understanding clients' unique needs and helping them navigate their financial journeys confidently.



Suzy Coelho

Associate

Suzy works as an associate advisor, partnering with clients to understand what matters most to them. Collaborating closely with the advisory team, Suzy plays a key role in maintaining a high standard of care and follow-through for every client relationship. She takes pride in making the process approachable and ensuring every client feels confident and cared for along the way.



Joyce Osaile

Client Services & Office Coordinator

Joyce ensures that our clients feel supported and valued by managing office operations and client interactions. She coordinates essential office tasks, guides clients through processes, serves them, and helps our team deliver timely, organized solutions. Joyce's work plays a key role in maintaining an efficient, client-focused environment that allows the firm to provide thoughtful, high-quality service at every step.



Evan Tomaro, BFA™

Marketing Strategist

Evan brings creativity and strategy together to strengthen the firm's brand and client relationships. By developing thoughtful, client-centered marketing initiatives, he ensures clients feel informed, valued, and confident in their journey. Evan's work supports both business growth and the client experience, helping the firm communicate its values and build lasting connections through innovative and meaningful storytelling.



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Since 1993, the team at Lee Stoerzinger Wealth Management has been helping individuals and families plan for what matters most. Through the unique approach of merging personal values with financial goals, Lee and his team create customized wealth management solutions that are meaningful, comprehensive and designed for optimization.