

WILDES FINANCIAL STRATEGIES NEWSLETTER



OUR HEART FOR STEWARDSHIP

At Wildes Financial Strategies, we hold a deep commitment to exemplifying biblical stewardship and supporting ministries that promote the Gospel. We believe that God has entrusted each of us with valuable resources, and we are dedicated to using those gifts to create a significant impact in the Kingdom, especially by collaborating with ministries that share the Gospel with clarity and compassion. Our passion lies in partnering with organizations that empower believers to express their faith in genuine and practical ways.

A few weeks ago, we had the pleasure of hosting Dennis Nunn, the founder of Every Believer a Witness—a ministry we have partnered with for many years. Dennis shared valuable insights about his ministry with the local community, inspiring believers to naturally and authentically live out their faith in their daily lives. His passion for equipping Christians in their spiritual journey resonates deeply with our mission.

By supporting and learning from ministries like Every Believer a Witness, we strive to fulfill our calling as a Christian business and stand alongside those engaged in meaningful Kingdom work.

"Two are better than one, because they have a good reward for their toil. For if they fall, one will lift up his fellow. But woe to him who is alone when he falls and has not another to lift him up!" - Ecclesiastes 4:9-10



PLANNING AHEAD FOR LIFE'S NEXT MILESTONES

The month of May kicks off an exciting season of celebrations, with graduations and weddings taking center stage. These life milestones bring families together to celebrate growth, commitment, and the next chapter of life.

They also often bring new financial considerations. Graduation can mean first jobs, new benefits, or learning how to manage income and savings for the first time. Weddings and marriages may introduce shared goals, new responsibilities, and opportunities to be intentional about how assets are stewarded.

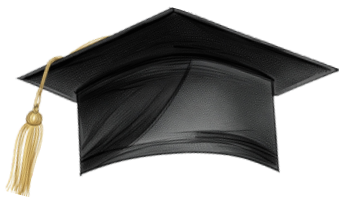


At Wildes Financial Strategies, we see these exciting moments as natural opportunities for thoughtful planning. Conversations around gifting, next-generation wealth transfer, and stewarding assets can help ensure that support given today aligns with long-term values and future goals. Addressing these events early with your WFS advisor can help us provide you with clarity, confidence, and direction through your family's intentionally crafted Wildes Financial Strategy.

Graduations and weddings are not the only major life events that can benefit from early financial conversations.

Other life milestones may include:

- Career changes or promotions
- Buying or selling a home
- Preparing for retirement or adjusting retirement income



With a small amount of proactive planning, life's transitions—both expected and unexpected—can become opportunities to strengthen your financial foundations and support what matters most.

If you or a loved-one is approaching a milestone this year, we're here to help you consider how it fits into your broader financial picture. Please don't hesitate to reach out to your Client Stewardship Associate or Financial Advisor to schedule a conversation. We're always glad to be a resource as you navigate life's next steps.

CELEBRATING MILESTONES WITH A LASTING IMPACT

Do you have a child or grandchild graduating soon? As you consider how to celebrate this accomplishment, it may be worth thinking beyond traditional gifts. Instead of a gift card that may be gone by mid-summer, opening or contributing to a Roth IRA can provide a meaningful foundation for long-term financial stewardship.

For graduates with earned income, a Roth IRA allows contributions to grow tax-free and supports the development of healthy saving and investing habits early on. Even modest contributions can have a lasting impact over time and can become a practical way to encourage responsibility and intentional stewardship as young adults begin managing their own finances. With a Roth IRA, you're not just giving a gift; you're investing in their financial future.

At Wildes Financial Strategies, we can help families thoughtfully incorporate Roth IRAs into their broader strategy, ensuring gifts fit within their overall Wildes Financial Strategy. If this is something you'd like to explore for a graduate or young family member this year, your Financial Advisor would be glad to help you take the next step in the process.

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ROTH IRA BREAKDOWN

- **Earned income required:**
Contributions are allowed only if the account holder has earned income
- **Tax-free growth:** Contributions grow tax-free, and qualified withdrawals are tax-free in retirement
- **Early advantage:** Starting earlier allows time and compounding to work in your favor
- **Annual limits apply:**
Contributions are capped each year (\$7,500 for individuals under 50 in 2026)

DISCLOSURES

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