

MANAGING YOUR WEALTH IN 2026 SEMINAR

Do you have any friends or family who would be interested in joining? Bring them with!



12:00pm - 1:30pm



May 5, 2026
Lunch provided!



Oak Marsh Golf Course
**Seminar in the Willow Room*

526 Inwood Ave N
Oakdale, MN 55128

RSVP by April 27, 2026

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We're excited to invite you to an exclusive in person seminar presented by our Red Rock Group team. During this session, we'll explore:

- Key market trends shaping the 2026 financial landscape
- Proactive tax planning strategies
- Practical steps to navigate inflation, interest rates, and investment opportunities
- What you can do today to set up a stronger tomorrow



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April 2026

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DEPOSIT CHECKS USING SCHWAB MOBILE DEPOSIT

Make sure you download the Schwab Mobile app so you can easily deposit checks into your brokerage and retirement accounts. It's a fast and secure way to deposit funds and saves you time by eliminating the need to mail checks to our office.

How to deposit a check:

1. Open the Schwab Mobile app and select deposit check from the home screen.
2. Choose the appropriate account (if you have multiple) and enter the check amount. If making a contribution into an IRA, make sure to select the correct tax year.
3. Take clear photos of the front and back of your endorsed check.
4. Review your information and tap deposit.
5. Hold onto your check until Schwab confirms the deposit is complete.



For an easy step-by-step video guide, visit our website. Click on About Us > How-To Videos.

WHAT CAN YOU BUY WITH 529 DISTRIBUTIONS?

Some of the biggest challenges many face when it comes to education are financial. Luckily, a 529 college savings plan can help. And they're not just for college anymore - added to the tuition eligibility are K-12, private, and religious schools. These funds can also be used for four and two-year colleges, trade schools, graduate programs, and some international institutions.

A 529 plan is a college savings plan that allows individuals to save for college on a tax-advantaged basis. State tax treatment of 529 plans is only one factor to consider prior to committing to a savings plan. Also, consider the fees and expenses associated with the particular plan. Whether a state tax deduction is available will depend on your state of residence. State tax laws and treatment may vary. State tax laws may be different from federal tax laws. Earnings on non-qualified distributions will be subject to income tax and a 10% federal penalty tax.

Here's a list of 529 qualified educational expenses:

Educational Strategy

To take advantage of the 529 distribution for educational costs, you must submit your request for the funds during the same calendar year. If you request cash during the academic year, you may end up owing taxes as a non-qualified withdrawal.

- **Higher Education** - Post-secondary students (after high school) are eligible to participate in the federal student aid program administered by the U.S Department of Education and qualify for the use of 529 funds.
- **Vocational or Trade School** - Culinary students can draw from their 529 accounts to pay expenses related to culinary institute courses. Eligible educational institutions are those participating in federal student aid programs.
- **Early Education** - K-12 schools, public, private, and religious institutions can now use 529 plan distributions up to \$20,000 per student for tuition.

Lifestyle and School Supplies

Learning how best to use your 529 distributions while establishing a manageable budget for qualified and non-qualified purchases can be tricky. Here are some tips to keep in mind.

- **Housing** - Campus housing can be paid through 529 distributions, including college room and board fees. Off-campus housing rentals qualify up to the same cost of the room and board on campus.
- **Books and Supplies** - Paper, pens, and textbooks required by the specific course are qualified expenses. Schools set the budget limit for books and supplies.
- **Needs and Services** - Special needs equipment and services qualify for 529 distribution. Students using equipment for mobility may be eligible for 529 distribution purchases. Depending on the circumstances, other modes of transportation may also apply.



Welcoming Technology

Finally, many don't realize that computers and some electronics are included on the list of qualified education expenses. Keep in mind that these items must be required as part of the students' study programs to qualify.

- **Personal Computer** - Computers must be used primarily by the student during any of the years the student is enrolled at the eligible educational institution.
- **Software** - Software may qualify as a 529 distribution expense, but only if it's used by the student and required by a class. For example, technical engineering or design classes may involve computerized assignments.
- **Internet** - Lastly, under certain circumstances, internet services can be paid for using 529 funds. Check with your internet service provider (ISP) for more details.

The above tips are sure to help get you started, but make sure to check with the school as well as chat with us to learn more. As mentioned earlier, each state and school may have different restrictions on using 529 funds. If you are unsure about anything, your plan sponsor may be able to provide some guidance.

INVENTORYING YOUR POSSESSIONS

Only 47% of Americans have a completed home inventory, despite the fact that more than 4 million Americans were displaced by natural disasters in 2024, the most recent data available.

It's great to have insurance against damage and loss, but if you can't show proof of your possessions, it may result in a protracted settlement process with your insurance company.

FOUR TIPS FOR CREATING AN INVENTORY

Creating an inventory may take a bit of upfront work, but it can pay future benefits in smoothing the claims settlement process with your insurer and increase the potential of receiving the maximum payment possible.

Tip #1—Make a Video of Your Possessions

A visual record of your possessions is the best proof of ownership. When videoing your home contents, make sure you are methodical and thorough in going through all your rooms and storage spaces. Speak while you are taping to describe each item, including any relevant information (e.g., This is a signed first edition of "Moby Dick").

Tip #2—Document the Value of Your Items

Scan or video receipts of the items in your home. Indicate the make and model where appropriate. If you have artwork or antiques, consider creating a record of any appraisal you may have received on your collectibles.

Tip #3—Secure Your Inventory

An inventory doesn't help much if you keep it in the house and your home burns to the ground. If your video is digital (highly recommended), consider storing the file in a "cloud" account, rather than on your computer, or on a USB stick stored in a safety deposit box.

Tip #4—Keep Your Inventory Updated

Failure to regularly update your inventory may mean leaving off expensive new purchases.

Get started by asking your insurance agent if they have an inventory checklist, which may help you remember to include items that you might otherwise overlook.





ARE YOU LEAVING MONEY ON THE TABLE?

One thing our clients can stress or feel uncertainty about is figuring out where to allocate their hard-earned dollars. We've seen how easy it is to inefficiently use cash by overspending, or even leaving too much money just sitting in the bank.

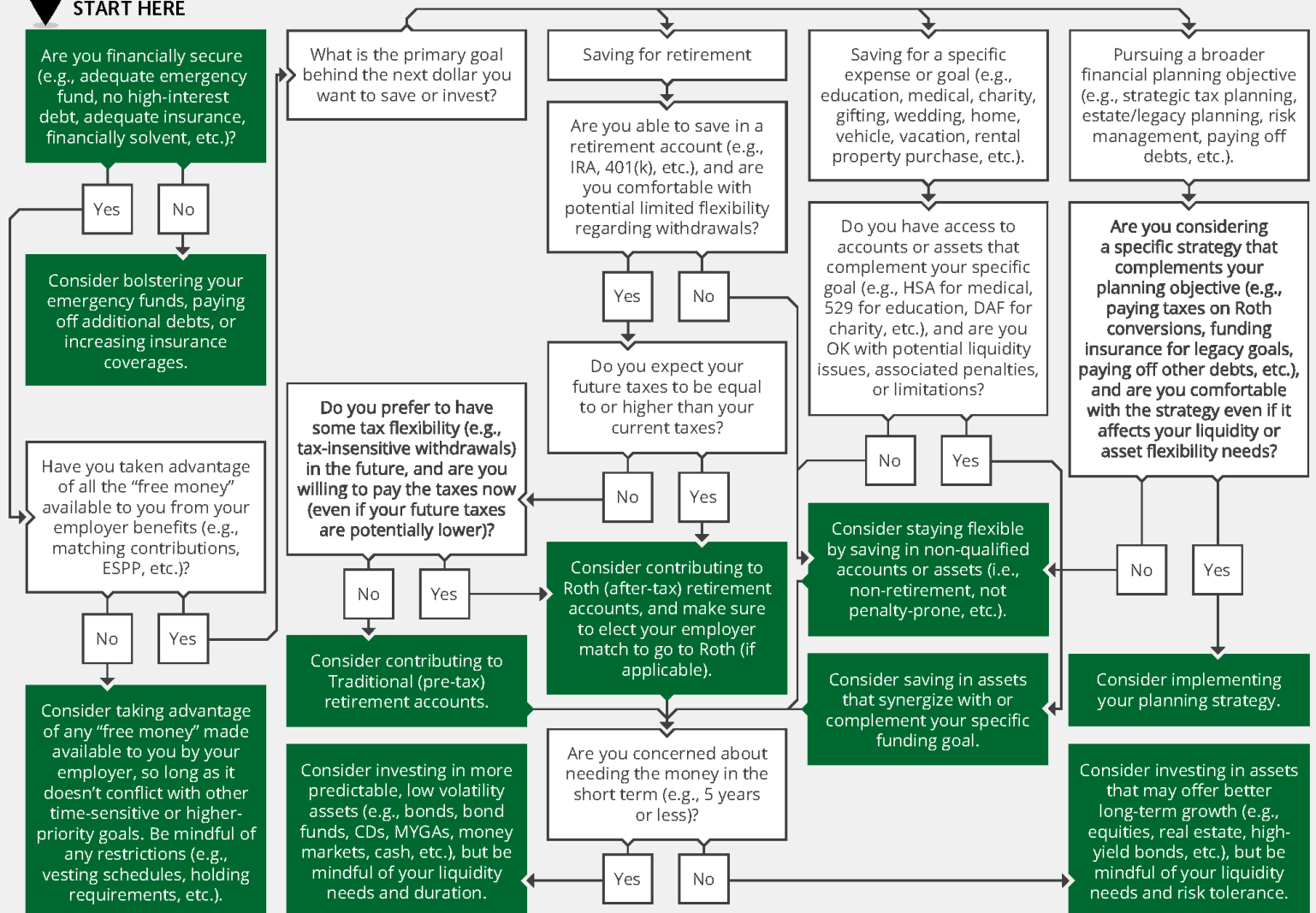
The following flowchart will help tackle this challenge and covers some important factors to consider when deciding where your next dollar should go.



2026 · WHERE SHOULD MY NEXT DOLLAR GO?



START HERE



UNDERSTANDING EXTENDED CARE

Addressing the potential risks of extended-term care expenses may be one of the biggest financial challenges for individuals who are developing a retirement strategy.

Seven in ten people over age 65 can expect to need extended care services at some point in their lives. So understanding the various types of extended care services – and what those services may cost – is critical as you consider your retirement approach.

WHAT IS EXTENDED CARE?

Extended care is not a single activity. It refers to a variety of medical and non-medical services needed by those who have a chronic illness or disability – commonly associated with aging.

Extended care can include everything from assistance with activities of daily living – help dressing, bathing, using the bathroom, or even driving to the store – to more intensive therapeutic and medical care requiring the services of skilled medical personnel.

Extended care may be provided at home, at a community center, in an assisted living facility, or in a skilled nursing home. And extended care is not exclusively for the elderly; it is possible to need extended care at any age.

HOW MUCH DOES EXTENDED CARE COST?

Extended care costs vary state by state and region by region. The 2025 national average for care in a skilled care facility (single occupancy in a nursing home) was \$129,575 a year. The national average for care in an assisted living center (single occupancy) was \$74,400 a year. Home health aides cost a median of \$35 per hour, but that rate may increase when a licensed nurse is required.

WHAT ARE THE PAYMENT CHOICES?

Often, extended care is provided by family and friends. Providing care can be a burden, however, and the need for assistance tends to increase with age.

Individuals who would rather not burden their family and friends have two main choices for covering the cost of extended care: they can

choose to self-insure or they can purchase extended care insurance.

Many self-insure by default – simply because they haven't made other arrangements. Those who self-insure may depend on personal savings and investments to fund any extended care needs. The other approach is to consider purchasing extended care insurance, which can cover all levels of care, from skilled care to custodial care to in-home assistance.

When it comes to addressing your extended care needs, many look to select a strategy that may help them protect assets, preserve dignity, and maintain independence. If those concepts are important to you, consider talking with us about how extended care fits into your financial plan.



Q1 MARKET & ECONOMIC REVIEW

Q1 2026 was dominated by the outbreak of a joint U.S.–Israeli military conflict with Iran, which abruptly ended an initially optimistic economic and market environment. The conflict triggered extreme volatility, especially in energy markets, after Iran closed the Strait of Hormuz, driving oil prices sharply higher and pushing U.S. gasoline prices toward \$4 per gallon. These shocks rippled across equities and fixed income, forcing investors to reassess risks amid geopolitical uncertainty.

Before the conflict, the U.S. economy was slowing but fundamentally stable, with moderating inflation, cooling labor markets, and continued consumer spending. The Federal Reserve responded to rising uncertainty by pausing its rate-cutting cycle, holding interest rates steady and signaling fewer, or possibly no, cuts in 2026 as inflation progress stalled and energy prices surged.

Fiscal policy added further complexity. While tax refunds from the One Big Beautiful Bill Act supported consumers, uncertainty grew around tariffs, potential refunds of collected revenues, and sharply higher defense spending tied to the war.

Financial markets reflected these pressures. U.S. equities fell sharply, led lower by technology stocks, while energy stocks outperformed. Bond yields rose modestly, credit spreads widened, and volatility increased. Gold initially surged to record highs before reversing later in the quarter as some central banks sold reserves to raise liquidity in response to the energy shock.

Overall, Q1 2026 marked a sharp shift from optimism to caution, shaped primarily by geopolitical escalation, inflation risks, and policy uncertainty.

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