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IMPORTANT TAX SEASON DEADLINES

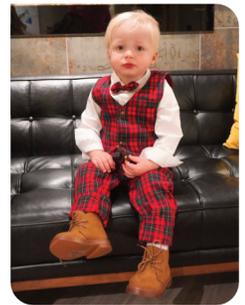
- » IRS e-filing date opens for the current tax year.
 - January 27, 2026
- » Raymond James issues 1099-R forms (*distributions from retirement accounts*).
 - January 31, 2026
- » First wave of 1099-Composite statements typically issued by brokerages.
 - February 15, 2026
- » Second wave of delayed 1099 forms expected.
 - February 28, 2026
- » Final 1099 forms due to investors for most accounts.
 - March 15, 2026
- » Deadline for employer contributions to prior-year 401(k) plans, coinciding with the business's tax filing deadline (*for S-Corps and partnerships; C-Corp deadlines may be April 15th*).
 - March 15, 2026
- » Deadline to make prior-year IRA or Roth IRA contributions for the previous tax year.
 - April 15, 2026

Following a FEMA disaster declaration, individuals and businesses in *Benton, Chelan, Clallam, Grays Harbor, Jefferson, King, Kittitas, Lewis, Mason, Pierce, Samish, Skagit, Snohomish, Thurston, Wahkiakum, Whatcom, and Yakima* counties qualify for IRS tax relief, which provides the following:

- **Extended deadline:** Covered tax returns and payments originally due between *December 9, 2025, and May 1, 2026*, are now due on *May 1, 2026*.
- **Eligible taxpayers:** Individuals and businesses that reside or operate in the designated disaster areas.

2025 HOLIDAY RECAP!

Thanks to all those who we were able to connect with over our 2025 Holiday season. We had a wonderful Client & Community Holiday Event, had a great time hosting Rotary 8 and enjoyed some quality time as a team. The holidays always remind us of the joys of connection & creating memories, so thank you for being such a wonderful part of ours.



SAVE THE DATE!

Already gearing up for our 3rd Tacoma Business Golf Cup with a new date on May 15th, 2026. Back at Trophy Lake - *Invitations to follow soon.*

UPCOMING IMPORTANT DATES:

- » Presidents Day – February 16, 2026: Financial Insights will be closed.
- » Wisdom & Wealth – February 25, 2026
- » March Madness – March 26, 2026: Join Financial Insights at the Spar.



WITH ALAN HENSLEY, CFP®
Wealth Advisor | Vice President

WISDOM & WEALTH » New Rules, New Opportunities *Planning for 2026*

2026 EDUCATIONAL SERIES

2026 is bringing some of the biggest retirement and tax rule changes in years. Are you ready?

From new 401(k) and IRA contribution limits to updated OBBBA tax rules and other important planning changes, 2026 will reshape how many people save, invest, and plan for retirement. In this Zoom presentation, we'll cut through the noise and clearly explain what's changing, what opportunities may be available, and which updates deserve your attention now.

Whether you're actively saving, nearing retirement, or already retired, this session will help you feel confident in 2026.

Join us to gain clarity, ask questions, and walk away with practical insights you can apply to your own financial plan.

DATE Wednesday, Feb 25th, 2026
TIME 3:00 PM (PST) via Zoom



A NEW TITLE & NEW PARTNER!

Happy New Year!

As I look back on my past two years with Financial Insights Wealth Management, I can honestly say how grateful I am to be here. After 20 years in the financial services industry, it's not often that you find a place that feels both professionally fulfilling and personally meaningful, but FIWM has been exactly that for me.

Throughout my career, I've seen just about every kind of market cycle imaginable. What's remained constant is how important strong relationships, trust, and long-term perspective truly are. Those values are a big part of the culture here at Financial Insights, and working alongside such an incredible team, and with you, our amazing clients, has made these past two years especially rewarding.

I'm excited to share some personal news as well. I've recently stepped into the role of Vice President, while continuing to serve as a Wealth Advisor, and I'm incredibly proud to now be a partner at the firm. This is a milestone I don't take lightly. It reflects how much I believe in what we're building here and the people I'm fortunate to work with every day.

As I look ahead to 2026 and beyond, I feel a lot of optimism about the future. There will always be uncertainty in the markets, but I have great confidence in our approach and in our ability to navigate whatever comes next, together. I'm excited about the opportunities ahead and about the progress we'll continue to make side-by-side.

Thank you for the trust you place in me and in Financial Insights Wealth Management. It truly means more than I can say. I'm looking forward to what's ahead and to accomplishing great things together.

Best Regards,

Alan Hensley, CFP®



ALAN HENSLEY, CFP®
Wealth Advisor | Vice President