Financial Insights
WEALTH MANAGEMENT
WEALTH MANAGEMENT • RETIREMENT • TAX

IN THIS ISSUE

YEAR END IMPORTANT DEADLINE DATES

RMD & QCD

- **11/15th** - Deadline to submit QCD request(s).
- **11/15th** - Deadline to take your RMD with QCD request(s).
- **12/1st** - Deadline to take your RMD via Journal, ACH or check to self. Does not apply to auto payment plan.

ROTH Conversion

- **12/1st** - Deadline to request a Roth Conversion.

529 Plan

- **11/15th** - Deadline to open a new plan account with a contribution check or rollover transfer form.
- **12/1st** - Deadline to make a contribution to an existing plan.

Donor Advised Funds

- **11/30th** - Deadline to submit a grant request that does not meet auto-approval criteria.
- **12/4th** - Final day to open and fund a new DAF.
- **12/7th** - Deadline to make a DAF contribution. After this date, a client check will be mailed via USPS to Raymond James Charitable. The envelope must be postmarked by last day of the year, 12/31/2026.
- **12/11th** - Deadline to submit a grant request that does have auto-approval criteria.

ALAN HENSLEY, CFP®
Wealth Advisor | Vice President

MAI-LEE CODDINGTON
Senior Healthcare Advisor

WISDOM & WEALTH
2026 EDUCATIONAL SERIES

» Learn with Us
Medicare & Social Security 101

- How to optimize your Social Security benefits most effectively
- Social Security rule changes
- Medicare and supplemental plan options

Want to know how to best optimize your Social Security benefits and make informed decisions on Medicare and supplement plans?

The Medicare Open Enrollment period for 2026 spans October 15th to December 7th and we want to help you feel ready to make decisions.

RESERVE YOUR SPOT TODAY

DATE Wednesday, October 21st, 2026
TIME 3:00 - 4:00 PM (PST) via ZOOM

TWO 30 MINUTE WEBINARS EACH WITH A 10 MINUTE Q&A AND SHORT BREAK IN BETWEEN

UPCOMING IMPORTANT DATES

- Labor Day-Closed Monday, September 7th, 2026
- Save the Date for Wisdom & Wealth, Oct. 21st, 2026 at 3pm via Zoom
- Thanksgiving - Closed Thursday, November 26th, 2026
- Black Friday - Limited staffing from 8am-1pm on Friday, November 27th, 2026
- Save the date – FIWM Holiday Party, Wednesday, Dec. 9th, 2026 from 4-7pm
- Christmas Eve - CLOSED at 1pm Thursday, December 24th, 2026
- Christmas – CLOSED Friday, December 25th, 2026
- New Years Eve - CLOSED at 1pm Thursday, December 31st, 2026
- News Years Day – CLOSED Friday, January 1st, 2027

QUARTERLY STAFF ANNIVERSARIES

- Amanda Burrows, 7 Years
- Audrey O'Leary, 3 Years
- Daniel McCaffrey, 13 Years
- Ali Kemp, 28 Years

1551 Broadway Suite 600
Tacoma, Washington 98402

253.627.6010
253.272.2927

financialinsights.com

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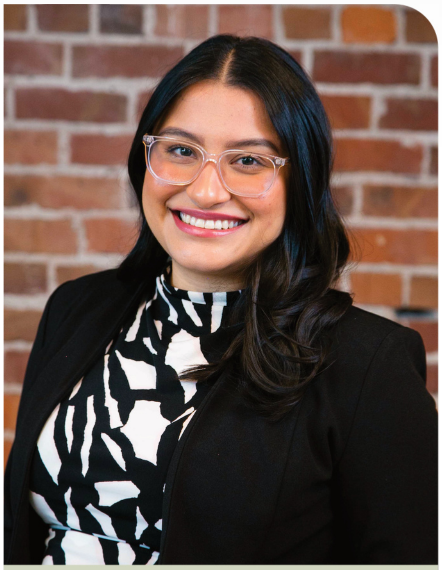


BY CESIA WYATT

Paraplanner at FIWM

TRUMP ACCOUNTS: A NEW OPTION FOR THE NEXT GENERATION

Helping families plan for the next generation means staying up to date on new opportunities as they become available. A recently introduced account has already generated plenty of questions because it doesn't require a child to have earned income, has no parental income phaseouts for contributions, and may include a federal seed contribution for eligible children.

On July 4, 2026, Section 530A accounts, commonly known as Trump Accounts, officially became available. Families with U.S. citizen children who have a valid Social Security number and were born between January 1, 2025, and December 31, 2028, may opt in to open a 530A (Trump) Account. Eligible children may receive a one-time $1,000 federal seed contribution and may only have one account per child. However, children born before or after the qualifying dates are not eligible for the initial contribution. Parents, adult siblings, grandparents, or guardians interested in receiving the federal seed contribution must file Form 4547 to enroll. Enrollment instructions are available at trumpaccounts.gov. Initially, accounts will be held through the U.S. Treasury's chosen financial agents, BNY Mellon or Robinhood, serving as the initial trustee and custodian. Once established, families may transfer the account to another eligible custodian through a qualified rollover contribution.

Families may contribute up to $5,000 per year. Employers may contribute up to $2,500 annually to an employee's family, and those contributions count toward the $5,000 annual limit.

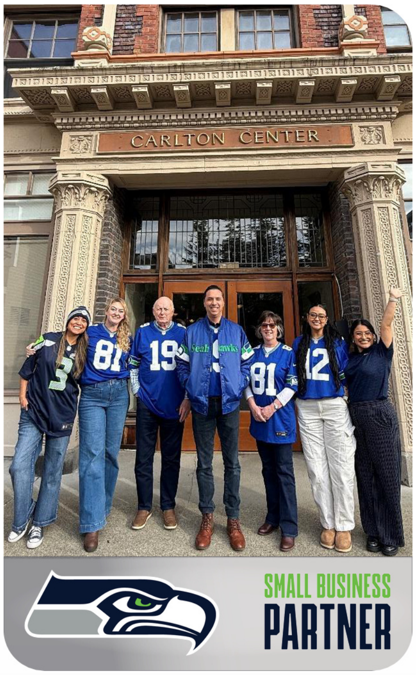
Some important planning details are also worth noting. 530A accounts are similar in structure to a traditional IRA. One important distinction is what happens when the child turns 18. Beginning January 1st of the year the child turns 18, the account holder may access funds without an early withdrawal penalty for certain qualified expenses, such as education or up to $10,000 for a first home purchase. Withdrawals may still be subject to restrictions and are generally taxed as ordinary income. Like traditional IRAs, withdrawals before age 59½ may generally be subject to ordinary income taxes and a 10% early withdrawal penalty unless an exception applies. Trump Accounts may be rolled over to a traditional IRA beginning in the year the beneficiary turns 18. Roth conversions are also permitted after the growth period ends.

By law, these accounts are limited to diversified, low-cost U.S. stock index funds, reducing the investment flexibility found in some other custodial accounts.

One tax consideration families should be aware of involves gift tax rules. Contributions within the annual limit can generally be made without triggering a federal gift tax filing requirement, provided they meet the conditions in the IRS guidance. Because these rules can be complex, families may wish to consult with their tax professional before contributing.

Because this investment vehicle is so new, many families are still learning how it compares to other savings options and where it may fit into an overall financial plan. As additional guidance becomes available, more information will continue to emerge. For more information, visit trumpaccounts.gov. If you have questions about how this account may fit into your financial plan or how to track after-tax contributions, reach out to your financial advisor to discuss your options.

This article is intended for informational purposes only and should not be considered investment, tax, or legal advice.

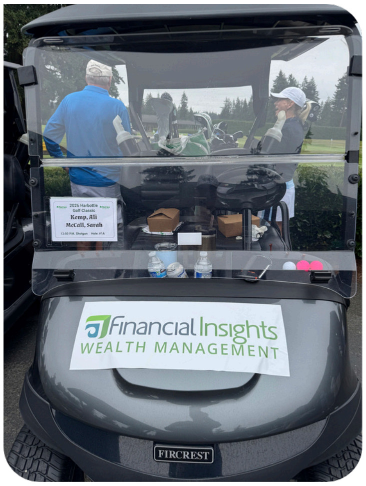


We're getting ready for another exciting Seahawks Season! 🏈💙💚

Financial Insights Wealth Management is proud to be a part of the **Seahawks Small Business Partnership** and excited to cheer on the team alongside our fellow local businesses!

COMMUNITY CONNECTIONS WITH FI

This summer, our team sponsored the Harbottle Golf Classic, supporting First Tee of South Sound, St. Vincent De Paul's Centennial Gala and the Tacoma Lawn Tennis Club Tennis 132nd Pacific Northwest Open Tennis Championship. We love to support our active community!



FINANCIAL INSIGHTS NAMED FINALIST FOR 2026 WOMEN TO WATCH AWARD

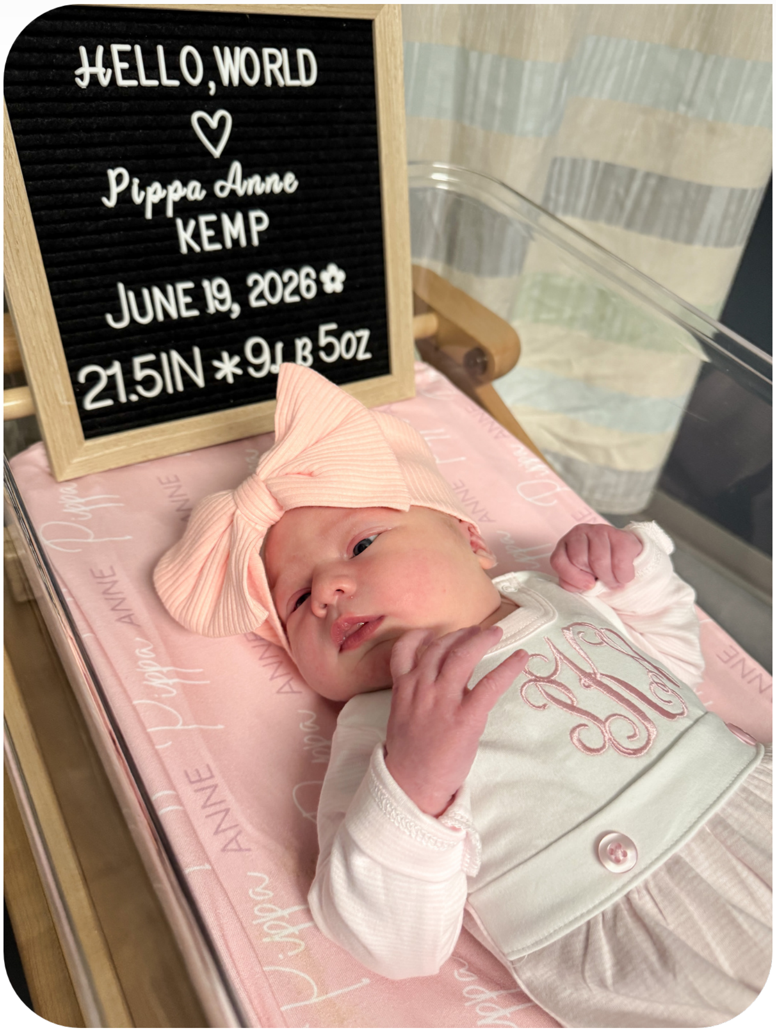
We're pleased to share that Financial Insights Wealth Management has been selected as an Excellence Awardee (Finalist) in the 2026 Women to Watch Awards, presented by Prudential Advisors and InvestmentNews.

Financial Insights was selected as a finalist in The Thrivent Financial Award for Excellence in Philanthropy and Community Service category.

The Women to Watch Awards recognize individuals and organizations across the financial services industry in a variety of categories. Financial Insights will advance to the final judging process, with the category winner to be announced at the awards gala on November 5, 2026, in New York City.

We're honored to have our firm's longstanding commitment to philanthropy and community service recognized through this finalist selection. Giving back to the communities we serve has been an important part of Financial Insights' mission since our founding.

About the recognition: Financial Insights was notified by InvestmentNews that it had been selected as an Excellence Awardee (Finalist). This recognition does not constitute an endorsement of Financial Insights' investment advisory services, and Financial Insights did not pay a fee to receive the award. The category winner will be announced at the November 5 awards gala.



WELCOME, PIPPA ANNE! 💕

We're delighted to celebrate the newest addition to the Financial Insights family!

Pippa Anne Kemp was born on June 19, bringing plenty of joy to Ali Kemp and her family. Pippa is a healthy and beautiful baby girl, weighing 9 lbs. 5 oz. and measuring 21.5 inches long.

Mom and baby are doing wonderfully, and all went well with her arrival.

Please join us in sending our warmest congratulations and best wishes to Ali and her family as they enjoy this very special new chapter. Welcome to the world, Pippa Anne!