FINRA Reference FR2025-0725-0167/E

Getting Your Financial Freedom Back on Track

Financial wellness is essential for peace of mind and long-term stability. If you feel overwhelmed or behind on your finances from the holiday season spending, don't worry—it's never too late to regain control. Start by assessing your current financial situation. List your income, expenses, debts, and savings to get a clear picture.

Budget
Create a realistic budget that prioritizes expenses and allocates funds toward debt repayment and savings. Cutting unnecessary costs can free up money for more critical financial goals. Consider automating bill payments and savings to ensure consistency and to avoid late fees.

Emergency Fund
Building an emergency fund is crucial; aim to save at least three to six months' worth of living expenses. This provides a safety net during unexpected events. Additionally, work on paying down high-interest debt, which can hinder your financial progress.

Educate
Staying informed empowers you to make smarter decisions. Educate yourself about personal finance and consult your financial professional.

Finally, regularly review your financial strategy and adjust it as circumstances change. Patience and discipline are key—small, consistent steps can lead to lasting financial wellness and peace of mind. Remember, every step forward counts toward a more secure financial future.

January 2026

DECEMBER

	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

FEBRUARY

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
January 1, 1863 Emancipation Proclamation declares freedom for enslaved people in the Confederate territory	**January 11, 1908 President Theodore Roosevelt establishes the Grand Canyon as a National Monument**			*New Year's Day* 1	2	FULL MOON 3
4	5	6	7	8	9	THIRD QUARTER 10
11	12	13	14	*2025 Fourth Quarter Estimated Tax Payment Due* 15	16	17
NEW MOON 18	*Martin Luther King, Jr. Day* 19	20	21	22	23	24
25	FIRST QUARTER 26	27	28	28	30	*Employer Deadline to send W-2 and 1099 forms* 31

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Preparing for Tax Day: Tips to Stay Ahead

April 15, 2026, marks the annual Tax Day deadline, and proactive preparation can make filing smoother and stress-free. To ensure you're ready, start organizing your financial documents early. Gather W-2s, 1099s, receipts, and records of deductible expenses now, rather than scrambling at the last minute.

Review

Take the time to review your previous year's return to identify areas for potential savings or deductions. Consider any major life changes—such as a new job, home purchase, or significant investments—that could impact your tax situation. Consulting with your tax and financial professionals can help maximize credits and minimize liabilities.

No Suprises

Additionally, check your withholding and estimated payments to avoid surprises. If you expect a refund, setting up direct deposit can expedite the process. For those who owe taxes, planning to pay early or setting up a payment plan can prevent penalties.

Be Informed

Finally, stay informed about any changes to tax laws or deductions that might affect your 2026 return. By staying organized and proactive, you can approach Tax Day with confidence, ensuring a smooth filing experience and potentially saving money. Starting early is key to reducing stress and making the process more manageable.

February 2026

JANUARY

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18	19	20	21	22	23	24
25	26	27	28	29	30	31

MARCH

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8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
FULL MOON 1	*Groundhog Day* 2	3	4	5	6	7
8	THIRD QUARTER 9	10	11	*Lincoln's Birthday* 12	13	*Valentine's Day* 14
15	*Washington's Birthday* *President's Day* 16	NEW MOON *Solar Eclipse* 17	18	19	20	21
22	23	FIRST QUARTER 24	25	26	27	28
February 12, 1962 Eleanor Roosevelt became the first chair of the President's Commission on the Status of Women	**February 25, 1791 The United States Congress chartered the first Bank of the United States**					

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Moving Forward Together

March is Women's History Month, and despite the inroads working women have made in recent years, according to the American Association of University Women (AAUW), on average, they still earn 16% less than men—84 cents for every $1 a male counterpart earns. The gap is even wider for working mothers.

Save for Retirement

Retirement savings may be a low priority at the beginning of a career, but it's never too early to take advantage of the power of time and compound interest. Open an Individual Retirement Account (IRA) or join your employer-sponsored retirement savings plan. If your employer matches contributions, contribute at least the match to maximize your savings.

Invest

No amount is too small to start a regular investment program. Creating a relationship with a financial professional can help you find suitable investments based on your financial situation and move forward towards future success. Use this opportunity to create a financial strategy for life events, such as, unexpected emergencies, buying a home, or starting a family.

Talk to a Professional

Personal finance can be complex and present unique challenges, especially for women. Talking with a financial professional can help you move forward, together.

March 2026

FEBRUARY

1	2	3	4	5	6	7
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15	16	17	18	19	20	21
22	23	24	25	26	27	28

APRIL

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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	FULL MOON *Lunar Eclipse* 3	4	5	6	7
Daylight Savings Time 8	9	10	THIRD QUARTER 11	12	13	14
15	*Filing deadline for partnerships and S-corporations* 16	*St. Patrick's Day* 17	18	NEW MOON 19	20	21
22	23	24	FIRST QUARTER 25	26	27	28
29	30	31		**March 1, 1872 Yellowstone National Park was established as the first national park in the world**	**March 4, 1917 Jeannette Rankin became first female member of Congress**	**March 11, 1941 The Lend-Lease Act was signed by President Franklin D. Roosevelt to provide Allied Nations aid during World War II**

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Budgeting for a Summer Vacation

As summer approaches, vacations offer a perfect opportunity to embrace freedom, explore new places, and create lasting memories. To make this dream a reality, smart budgeting is key.

Research and Plan

Start by setting a clear financial goal for your trip, including transportation, accommodations, food, activities, and souvenirs. Research destinations to estimate costs and prioritize experiences that align with your idea of liberty—whether that's relaxing on a beach, hiking in nature, or exploring cultural sites.

Start Saving

Create a dedicated vacation fund by setting aside a small amount each month leading up to summer. Cutting back on non-essential expenses, like dining out or entertainment, can accelerate your savings. Consider using cashback apps or discounts to stretch your budget further.

Booking early often results in lower prices for flights and hotels, helping you maximize your money. Flexibility with travel dates can also lead to savings.

Remember that the true essence of liberty lies in the freedom to explore without financial stress. With careful planning and disciplined saving, your summer vacation can be both affordable and enriching, giving you the liberty to enjoy life's adventures fully.

April 2026

MARCH

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

MAY

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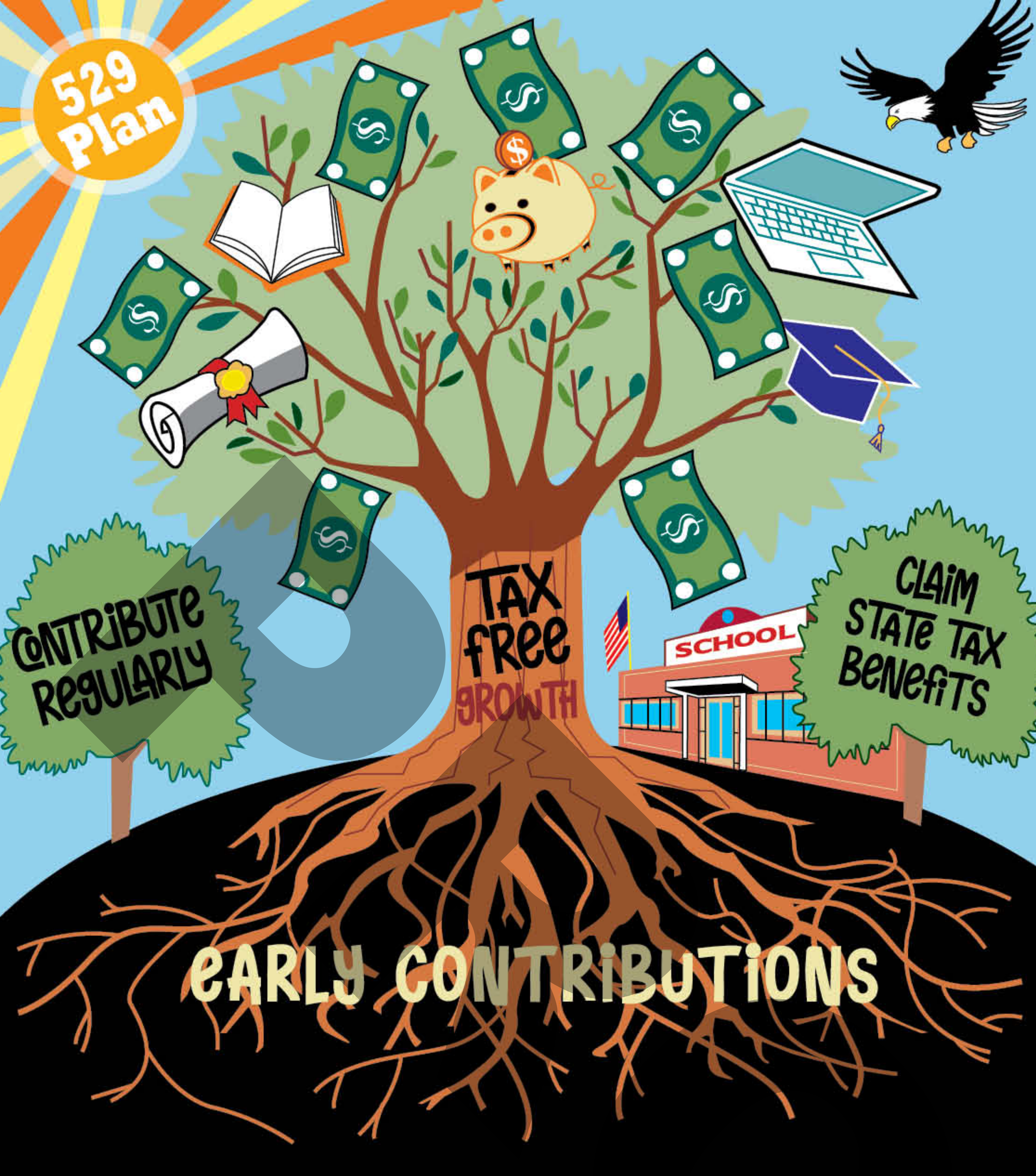
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24/31	25	26	27	28	29	30

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
April 2, 1792 The legislation for creating the United States Mint was signed	**April 1, 1998 The Credit Union Membership Access Act was passed**	1	FULL MOON 2	3	4	
Easter 5	6	7	8	9	THIRD QUARTER 10	11
12	13	14	*Tax Filing Deadline US Tax Day 2026 First Quarter Estimated Tax Due* 15	16	NEW MOON 17	18
19	20	21	*Earth Day* 22	23	FIRST QUARTER 24	*International Financial Independence Day* 25
26	27	28	29	*First-quarter Form 941 (Employer's Quarterly Federal Tax Return) due* 30	**April 9, 1865 Civil War ends with the surrender of General Lee**	**April 12, 1861 Civil War begins with the attack on Fort Sumter**



529 College Savings Plans to Minimize Taxes

A 529 college savings plan* is a popular way for families to save for higher education expenses while enjoying significant tax advantages. Contributions grow tax-free when used for qualified education costs such as tuition, books, and room and board. To maximize these benefits, consider contributing regularly and early, allowing your investments more time to grow.

One key to minimize taxes is to take advantage of state tax deductions or credits offered for 529 contributions. Many states provide incentives, reducing your state tax bill dollar-for-dollar up to a certain limit. Be sure to check your state's rules to optimize these benefits.

Another strategy is to coordinate with other tax-advantaged accounts, such as Coverdell Education Savings Accounts or custodial accounts, to diversify your tax planning. Additionally, if your child receives scholarships that cover some expenses, you can withdraw up to the scholarship amount from your 529 plan without penalties, though you may owe taxes on the earnings.

If the beneficiary doesn't need the funds, consider changing the account owner or beneficiary to another family member to preserve the tax advantages and continue to benefit from tax-free growth. Proper planning can help maximize your savings and minimize taxes over the long term.

**Certain requirements may apply. Before investing, read the program offering statement and consider the investment objectives, risks, charges, and expenses. These plans are not guaranteed by any state or federal agency. If you are not a taxpayer of the state offering the plan, consider before investing whether you or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition*

May 2026

APRIL

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19	20	21	22	23	24	25
26	27	28	29	30		

JUNE

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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
May 1, 1931 The Empire State Building opened, which signified a major milestone in construction and engineering	May 5, 1961 Alan Shepard became the first American in space as pilot of the Freedom 7 suborbital flight	May 15, 1918 The first regular airmail service began with one round-trip a day between Washington, D.C. and New York			FULL MOON 1	2
3	4	5	6	7	8	THIRD QUARTER 9
Mother's Day 10	11	12	13	14	15	16
NEW MOON 17	18	19	20	21	22	FIRST QUARTER 23
24 / FULL MOON 31	Memorial Day 25	26	27	28	National 529 College Savings Plan Day 29	30

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PLAN YOUR LEGACY

Estate Planning Basics

Estate planning is a crucial process that ensures your assets are managed and distributed according to your wishes after your death. The foundation of a solid estate plan involves several key components.

Create a Will

It specifies how your assets—such as property, savings, and personal belongings—will be distributed. Without a will, state laws determine your estate's distribution, which may not align with your wishes.

Powers of Attorney

Consider establishing powers of attorney and healthcare directives. These legal documents designate trusted individuals to make financial and medical decisions on your behalf if you become incapacitated.

Trusts

Setting up a trust can be advantageous for controlling assets, avoiding probate, and minimizing taxes. Trusts can be especially helpful for managing assets for minors or beneficiaries with special needs.

Regularly reviewing and updating your estate plan is vital, especially after major life events like marriage, divorce, or the birth of a child.

Consulting with an estate planning attorney ensures your documents comply with current laws and accurately reflect your intentions. A comprehensive estate strategy provides peace of mind, knowing your loved ones will be cared for and your assets distributed as you desire.

June 2026

MAY

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3	4	5	6	7	8	9
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17	18	19	20	21	22	23
24/31	25	26	27	28	29	30

JULY

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5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	THIRD QUARTER 8	9	10	11	12	13
Flag Day 14	NEW MOON *2026 Second Quarter Estimated Tax Due* 15	16	17	18	*Juneteenth* 19	20
FIRST QUARTER *Father's Day* 21	22	23	24	25	26	27
28	29	FULL MOON 30		**June 2, 1865** The end of Civil War with the surrender of Confederate forces	**June 14, 1777** The Continental Congress adopts the "Stars and Stripes" as the official flag of the United States	**June 17, 1885** Statue of Liberty arrives in New York, a gift from France

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FIRE-WORKS!

It's time to celebrate our Independence with FIRE-works! FIRE stands for Financial Independence, Retire Early. It's a popular financial movement that continues to grow as more people seek to eliminate debt and build savings so they can retire earlier than usual. Regardless of your target retirement date, this movement focuses on some smart financial strategies:

Reduce
One of FIRE's focal points is on eliminating all debt and reducing expenses. Paying off debt is the first step, with an emphasis on not accumulating new debt. Begin by scrutinizing how you spend your money to identify unnecessary expenses.

Increase
FIRE followers also look for ways to increase their income. Things like switching jobs for a significant pay increase, working side gigs or generating passive income from owning rental property that adds money toward the early retirement goal.

Invest
The last segment of FIRE involves sound investing strategies. Start by maxing out retirement plan contributions. And if your employer offers a matching contribution, be sure you're saving at least the minimum amount to get the maximum contribution.

Are you ready to pursue your financial freedom? Talk to your financial professional about a financial strategy that fits your unique situation.

July 2026

JUNE

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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

AUGUST

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9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24/31	25	26	27	28	29

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
July 1, 1863 The Battle of Gettysburg began, a pivotal battle of the Civil War	July 4, 1776 Declaration of Independence adopted, which resulted in the formal separation from British rule.	July 20, 1969 Astronauts from the Apollo 11 mission landed on the moon with Neil Armstrong taking the first steps	1	2	3	America's 250TH Birthday Independence Day 4
5	6	THIRD QUARTER 7	8	9	10	11
12	13	NEW MOON 14	15	16	17	18
19	20	FIRST QUARTER 21	22	23	24	25
26	27	28	FULL MOON 29	30	31	

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Smart Budgeting for a Stress-Free Holiday Season

Believe it or not, the holiday season will be here soon. Everyone welcomes the season as it's a joyous time filled with celebrations, gift-giving, and festivities. However, it can also lead to overspending and financial stress if not planned carefully. To enjoy the holidays without a spending hangover, start by setting a realistic budget early. Determine how much you can afford to spend on gifts, decorations, travel, and dining, and stick to that limit.

Create a prioritized shopping list, focusing on meaningful gifts rather than quantity. Consider homemade or personalized gifts, which can be heartfelt and budget friendly. Use cash to allocate funds for each category, helping you avoid impulse purchases. Keep track of your spending throughout the season to stay on course.

Take advantage of sales and discounts but avoid the temptation to buy unnecessary items. Plan your holiday gatherings to avoid last-minute expenses. Saving a small amount each month leading up to the holidays can also ease financial pressure.

By planning ahead and maintaining discipline, you can enjoy the festivities and avoid post-holiday financial stress. A thoughtful approach ensures that the holiday season remains a time of joy and gratitude, not debt after the holidays next January!

August 2026

JULY

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5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
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SEPTEMBER

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6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
August 6, 1965 The Voting Rights Act is signed into law, further expanding voting rights	**August 6th & 9th 1945** Atomic bomb dropped on Hiroshima and Nagasaki, ending World War II	**August 18, 1920** The 19th Amendment to the U.S. Constitution, guaranteeing women's suffrage, is ratified				1
2	3	4	5	THIRD QUARTER 6	7	8
9	10	11	NEW MOON Solar Eclipse 12	13	14	15
16	17	18	19	FIRST QUARTER Lunar Eclipse 20	21	22
23 / 30	24 / 31	25	26	27	FULL MOON 28	29

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Versatility of Life Insurance

Most people think they are either content knowing they have enough life insurance* coverage to meet their needs or concerned because they know they need to obtain coverage. While the primary purpose of life insurance* is to protect loved ones, it has other talents.

Leave an Inheritance

You can potentially give a greater after-tax inheritance through your life insurance policy than other assets. Redistributing some assets you hold in taxable accounts into a life insurance policy may allow you to potentially reduce ongoing taxation. Because the cash value in a life insurance policy grows tax deferred, you also gain an opportunity to grow the assets. With this strategy, you potentially create new wealth for your heirs.

Simplify Transfer of Business Interests

Have a business partnership? Using life insurance in your and your partner's business succession planning can help smooth the transfer of the business interests when one partner dies. Owning life insurance on each other's lives gives the surviving partners money needed to compensate the deceased partner's family for that partner's business interest through the insurance proceeds the surviving partners receive.

Meet with your insurance professional to review your needs and help determine how you can make the most of life insurance's hidden talents.

**Applications for life insurance are subject to underwriting. No insurance coverage exists unless the required premium is paid to put an issued policy in force. Accessing cash values may reduce the death benefit and policy values, trigger tax consequences, surrender fees, and charges, and may require additional premium payments to maintain the contract. Guarantees are based on the claims-paying ability of the issuer.*

September 2026

AUGUST

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16	17	18	19	20	21	22
23/30	24/31	25	26	27	28	29

OCTOBER

				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	THIRD QUARTER 4	5
6	*Labor Day* 7	8	9	10	NEW MOON 11	12
13	14	*Extended filing deadline for partnerships and S corporations that filed for extension.* 15	16	17	FIRST QUARTER 18	19
20	21	22	23	24	25	FULL MOON 26
27	28	29	30	**September 2, 1789 The U.S. Treasury was established**	**September 11, 2001 Terrorist attack on the World Trade Centers and Pentagon**	**September 17, 1787 The Constitution of the United States was signed**

Freedom to Choose Your Benefits

The annual open enrollment period gives you an opportunity to review the benefits offered by your employer and select the ones that are important to you.

Health Insurance

If your employer offers more than one plan, choose the best one for you and your family based on your usage and the plan's out-of-pocket costs, including premiums, deductibles, and copays.

Flexible Spending Accounts (FSAs)

You may be able to contribute pretax dollars to a health care FSA and/or a dependent care FSA to pay out-of-pocket health care and dependent care expenses.

Life Insurance

Your employer may provide term life insurance equal to a multiple of your salary. You might be able to purchase additional coverage at your employer's group rate.

Disability Insurance

Short-term disability insurance may already be one of your benefits. However, you may also have the option to purchase long-term disability insurance, which provides benefits from a few years up to retirement age if you're sick or injured and can't work.

Dental and Vision

Dental insurance typically covers preventive care, as well as a portion of the cost of other services. Vision coverage may include eye exams and a portion of the cost of glasses or contact lenses.

October 2026

SEPTEMBER

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6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

NOVEMBER

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
October 5, 1947 President Harry Truman delivered the first televised presidential address from the White House	October 13, 1792 The cornerstone of the White House, the official residence of the U.S. President, was laid	October 17, 1777 The Battle of Saratoga, a major turning point in the Revolutionary War, resulted in a British surrender		1	2	THIRD QUARTER 3
4	5	6	7	8	9	NEW MOON 10
11	Columbus Day Indigenous People's Day 12	13	14	Extended Deadline for filing 2025 federal individual income return if you filed Form 4868 by April 15, 2026 15	16	17
FIRST QUARTER 18	19	20	21	22	23	24
25	FULL MOON 26	27	28	29	30	Third-quarter Form 941 due Halloween 31

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The Power of Giving

As the end of the year approaches, consider making charitable donations to support causes you care about. Beyond the goodwill, these gifts offer significant tax benefits. Donations to qualified charitable organizations are often tax-deductible, reducing your taxable income and potentially lowering your overall tax bill. This incentive encourages philanthropy and helps fund vital community services, education, healthcare, and more.

Stay Organized

To maximize these benefits, keep detailed records of your contributions, including receipts and acknowledgment letters from charities. Itemizing deductions on your tax returns allows you to claim the full value of their donations, which can be especially advantageous for those who itemize their deductions rather than taking the standard deduction.

Charitable giving is deeply woven into America's cultural fabric, reflecting values of generosity, community support, and social responsibility. The holiday season amplifies this tradition, inspiring many to give back. By combining heartfelt giving with strategic tax planning, you can make a meaningful difference while also enjoying financial benefits.

November 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
THIRD QUARTER *Daylight Savings Time* 1	2	*Election Day* 3	4	5	6	7
8	NEW MOON 9	10	*Veteran's Day* 11	12	13	14
15	16	FIRST QUARTER 17	18	19	20	21
22	23	FULL MOON 24	25	*Thanksgiving* 26	27	28
29	30		**November 1, 1800 John Adams became first president to move into the White House**	**November 5, 1872 Susan B. Anthony was arrested for voting in the presidential election, 48 years before women gained the right to vote**	**November 6, 1860 Abraham Lincoln is elected as the 16th U.S. President**	**November 22, 1963 President John F. Kennedy was assassinated in Dallas, Texas**

Year-End Financial Tips

It's the perfect time to review and refine your financial strategy to ensure a successful new year. Start by assessing your budget and spending habits. Identify areas where you can cut back and set savings goals for the upcoming year. Consider contributing to retirement accounts such as an IRA or 401(k) — contributions made before year-end can provide valuable tax deductions.

Review and Plan

Review your debt situation and create a plan to pay down high-interest loans, improving your financial health. Also, check your credit report for errors and dispute any discrepancies to maintain a good credit score. If you have optional expenses or investments, evaluate their performance and adjust as needed.

Tax planning is crucial in December. Take advantage of any tax-loss harvesting opportunities or make charitable donations to maximize deductions. Remember to review your financial goals and update your budget to reflect any changes in income or expenses.

Meet With Your Professionals

Consider meeting with your tax and financial professionals for personalized advice regarding your situation. By taking these proactive steps in December, you can set a strong foundation for a financially successful year ahead, reducing stress and increasing your confidence in working towards your financial goals.

December 2026

NOVEMBER

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

JANUARY

					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24/31	25	26	27	28	29	30

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
December 6, 1865 Ratification of the 13th Amendment of the U.S. Constitution, formally abolishing slavery	December 7, 1941 Pearl Harbor was attacked, which caused the United States to enter World War II	1	2	3	Hanukkah 4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	Christmas Eve 24	Christmas Day 25	Kwanzaa 26
27	28	29	30	Required Minimum Distributions are due for individuals 73 or older New Year's Eve 31	December 15, 1791 The Bill of Rights was ratified, guaranteeing individual freedoms	December 16, 1773 The Boston Tea Party. Colonists disguised as Native Americans dumped tea into the Boston Harbor to protest the Tea Act

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2025

JANUARY

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
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26	27	28	29	30	31	

FEBRUARY

S	M	T	W	T	F	S
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9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

MARCH

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24/31	25	26	27	28	29

APRIL

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

MAY

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

JUNE

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

JULY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

AUGUST

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24/31	25	26	27	28	29	30

SEPTEMBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

OCTOBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

NOVEMBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24	25	26	27	28	29

DECEMBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

2027

JANUARY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24/31	25	26	27	28	29	30

FEBRUARY

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

MARCH

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
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21	22	23	24	25	26	27
28	29	30	31			

APRIL

S	M	T	W	T	F	S
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25	26	27	28	29	30	

MAY

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23/30	24/31	25	26	27	28	29

JUNE

S	M	T	W	T	F	S
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20	21	22	23	24	25	26
27	28	29	30			

JULY

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

AUGUST

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

SEPTEMBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

OCTOBER

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24/31	25	26	27	28	29	30

NOVEMBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

DECEMBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

August 14, 2025

Reference: **FR2025-0725-0167/E**

Org Id: 23568

1. 2026 Loose Change Calendar
   Rule: FIN 2210
   8 Pages

Our review is based on your representation that the final version of this communication will prominently disclose the name of the member, pursuant to FINRA Rule 2210(d)(3)(A).

The communication submitted appears consistent with applicable standards.

Reviewed by,

Jeffrey R. Salisbury
Principal Analyst

Please send any communications related to filing reviews to this Department through the Advertising Regulation Electronic Filing (AREF) system or by facsimile or hard copy mail service. We request that you do not send documents or other communications via email.

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