

Loose Change[®]

a penny saved is a penny earned

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I am committed to helping my clients achieve their financial goals for themselves, their families and their businesses by providing them with strategies for asset accumulation, preservation and transfer.

Securities and investment advisory services offered through ABC Company, member FINRA/SIPC.

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Mid-Year Portfolio Review

As 2026 approaches the halfway point, it is a smart move to review your portfolio to assess the impact of market fluctuations and make any necessary adjustments to stay on track with your investment strategy.

Review Your Strategy

Having an investment strategy helps you get closer to your personal goals. Depending on your life stage, evaluate if your current portfolio mix and savings rate are helping you stay on track to reach those goals.

Check Your Asset Allocation

Comparing your portfolio's actual asset allocation* to the target allocation you chose when you selected your investment mix can help you determine if you're taking more or less risk than you intended. If your investment weights across equities, fixed income, and cash are no longer aligned with your long-term goals, you may want to rebalance your portfolio. You can do this by selling investments in the category that is outperforming or by directing future contributions into the investment class that falls below your target allocation.

Assess Your Risk Tolerance

The amount of investment risk you are willing to take is a personal decision. Conservative investors tend to be cautious about taking too much risk, while moderate and aggressive investors are willing to take more risk in hopes of earning higher returns. No matter your investor type, ensure you are taking the appropriate level of risk for your age and goals. Investors with a longer time before they need their savings can usually afford to invest more heavily in equities, while those closer to retirement may want to shift a larger portion of their investments into fixed-income assets.



Priorities Can Shift

Life events can affect your goals and investment strategy. Marriage, divorce, job loss, or a new baby may shift your priorities. You may need to adjust your strategy to reflect your new situation.

Your financial professional can help you with your mid-year check-up and keep you focused on reaching your goals.

**Asset allocation won't guarantee a profit or ensure against a loss but may help reduce volatility in your portfolio.*

Basics of Estate Planning

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 essential, especially after major life events such as 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.



Budgeting for a Summer Vacation

As summer approaches, vacations offer a valuable opportunity to enjoy freedom, visit new places, and make lasting memories. To turn this dream into reality, smart budgeting is essential. Begin 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 match your idea of liberty—whether that's relaxing on a beach, hiking in nature, or exploring cultural sites.



Create a dedicated vacation fund by saving a small amount each month before summer. Reducing non-essential expenses, like dining out or entertainment, can help boost your savings. Consider using cashback apps or discounts to stretch your budget.

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.

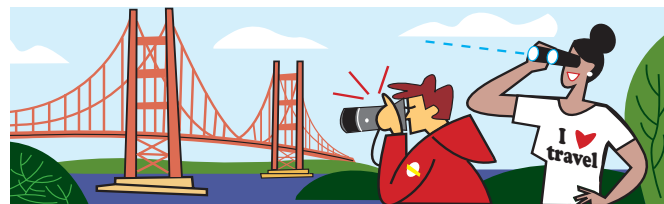
With careful planning and disciplined saving, your summer vacation can be both affordable and enriching, allowing you the freedom to fully enjoy life's adventures.

Top Summer Travel Destinations

Some of the top travel trends in 2026, according to U.S. News & World Report and Expedia, include iconic national parks, coastal getaways, mountain adventures, and historic cities celebrating America's 250th anniversary (America 250). Here are a few of the top trending destinations this year:

- Grand Canyon National Park, Arizona – great for summer rafting, hiking, and stunning sunsets
- Yellowstone National Park, Wyoming/Montana/Idaho – offering wildlife viewing, geysers, and hiking
- Big Sky, Montana – best known for summer hiking, rafting, and proximity to Yellowstone
- Outer Banks & San Diego Beaches – The Outer Banks offers relaxing beaches, while San Diego provides excellent surfing and vibrant waterfronts
- Philadelphia and Boston – historic hubs buzzing with America 250 events, boat parades, and festivals. Ideal time for Freedom Trail walks and Independence Hall visits.

Where will you make memories this summer, celebrating America's 250th birthday?



Start Your College Grad's Financial Wellness Path

You may be able to do this utilizing any unused funds in the student's 529 Plan. The IRS now allows rollovers of these funds to a Roth IRA in the child's name.

Requirements

You must have owned the 529 account for at least 15 years before rollovers are permitted. Contributions made in the five years prior to when distributions begin — including the related earnings — are not eligible for a tax-free rollover. Rollovers can't exceed the 2026 annual Roth contribution limit of \$7,500 for beneficiaries under age 50 or \$8,600 for those age 50 and older (which includes a

\$1,100 catch-up contribution).

The lifetime 529 rollover limit is \$35,000, so you'd have to do a rollover annually for several years. As the owner of the Roth IRA, your graduate must have earned income at least equal to the amount of the annual rollover.

Consult your trusted advisors about your unique situation.



Budget-Friendly Gardening Tips

May is prime time for spring planting in many regions, with warmer soil perfect for starting vegetables and flowers. Here are practical tips to maximize your garden's output while minimizing costs:

Kick off by starting seeds in everyday recyclables—think egg cartons, yogurt cups, or toilet paper rolls. Free pots that biodegrade? Yes, please!

Whip up your own “black gold” compost using kitchen scraps and yard clippings in a simple pallet bin. Say goodbye to pricey fertilizers!

Layer on free mulch such as grass clippings or fallen leaves—it locks in moisture, blocks weeds, and reduces your water bill.

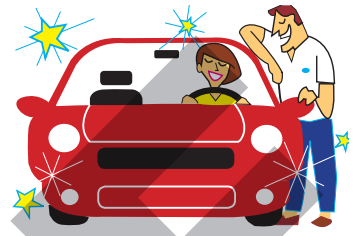
Go for high-return winners: tomatoes, basil, peppers, and zucchini. These champions deliver harvest after harvest, perfect for eating fresh or preserving.

Hunt deals at nursery sales, join local seed swaps, direct-sow tough crops like beans and carrots, and craft trellises from branches or twine.

These fun, frugal moves keep costs low while delivering delicious rewards. Dig in, get creative, and watch your garden (and savings) grow like crazy!



Savvy New Car Shopping Tips



Memorial Day weekend kicks off summer—and some of the year's best car deals! Dealerships clear out older inventory to make way for new models, offering rebates, low APR financing, and lease specials.

Research ahead: Deals often start weeks early. Check manufacturer sites and tools like Edmunds or CarsDirect for current incentives—expect cash back, 0%-low rates, or military bonuses.

Get pre-approved: Obtain financing from banks or credit unions first to improve your negotiating position.

Target outgoing models: Previous-year vehicles typically receive the largest discounts to clear inventory for new arrivals.

Shop midweek: Avoid crowded weekends by visiting on Tuesday or Wednesday for more salesperson attention and flexibility.

Negotiate smartly: Prioritize the out-the-door price over monthly payments alone. Request quotes from multiple dealerships via email.

Test drive thoroughly: Make sure the car meets your needs, not just the deal.

With preparation, you can drive away saving thousands. Act fast—top offers end soon after the holiday!

Why Your Family Needs a Code Word

You hear about it on the news too often: criminals increasingly use generative AI to mimic real people's voices and deceive their loved ones out of money or worse. A simple yet effective way to protect yourself and your family is to use a code word in emergencies and other situations—for example, when a child contacts you about getting a ride home with someone else from a friend's or school activity.



The code should be simple and easy to remember, yet unique enough that outsiders wouldn't guess it. Think of a family joke, a favorite character, or a location that holds sentimental value. The key is to pick something that resonates with all family members, making it personal and memorable. After choosing a code, emphasize to children, especially, that it should only be shared with family members or specific people you specify. Just having a code can provide everyone with peace of mind.

529 College Savings Plan 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 early and regularly, allowing your investments more time to grow.

Changes under the One Big Beautiful Bill Act (OBBBA) make 529 plans more flexible than ever for covering college and other educational needs. When the time comes, you can take tax-free withdrawals to pay for qualified education expenses. Additionally, up to \$10,000 (lifetime limit per beneficiary) from these plans can be used to pay qualified student loans for the beneficiary and any siblings.

Starting in 2026, families can withdraw up to \$20,000 per year per beneficiary from 529 plans for qualified K-12 expenses—up from the previous annual limit of \$10,000. Qualified expenses now include not only tuition but also curriculum and instructional materials (such as books or online courses), tutoring by licensed or expert instructors, dual-enrollment fees, standardized test (e.g., SAT/ACT) fees, and educational therapies for students with disabilities.

Distributions may now be used tax-free for training registered under the Workforce Innovation and Opportunity Act,

apprenticeships, and state-licensed certifications (specific qualifications may apply). Qualified expenses include tuition, fees, books, supplies, and exam fees in career training and continuing education.

A key to minimizing taxes is to take advantage of state tax deductions or credits offered for 529 contributions. Many states provide incentives that reduce your state tax bill dollar-for-dollar up to a certain limit. Make sure to check your state's rules to maximize these benefits.

**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 that state's qualified tuition program.*





ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

February 10, 2026

Reference: **FR2026-0122-0356/E**

Org Id: 23568

1. Loose Change Newsletter May/June 2026
Rule: FIN 2210
5 Pages

Our review is based on the understanding that the final version of this communication will prominently disclose the name of the member, pursuant to FINRA Rule 2210(d)(3)(A). If our understanding is inaccurate, please notify the Department immediately as additional comments are necessary.

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.

NOTE: *We assume that your filed communication doesn't omit or misstate any fact, nor does it offer an opinion without reasonable basis. While you may say that the communication was "reviewed by FINRA" or "FINRA reviewed," you may not say that we approved it.*