January 2026

Happy New Year!

The world is abuzz about "Artificial Intelligence", which was a major investment theme in 2025. Humankind continues to forge ahead, technologically speaking, as new technologies and advancements shape our world in ways that only sci-fi shows such as Star Wars dreamed about 40 years ago. That said, I didn't get any "AI" holiday gifts this year…hmmm.

Regardless, people are still people, humans are still human, with all of their imperfections. Technology won't change that fact. I also don't forsee anyone 'beaming up' from here-to-there any time soon. In fact, rather than getting places more quickly due to technology, the opposite seems to be occurring. For example, speed and red-light cameras are slowing down traffickers. We'll need to leave even earlier to be on time for that appointment! The good news is that self driving cars will allow us to be more productive during the trip…as long as the internet doesn't go down!

The Yalanis family was busy 'being human' in 2025. After a short trip last January to rest-up prior to the 3-month long Tax-Season, Laura knocked 6 more states of her goal to play golf in all 50 US States. In 2026, we look forward to a visit 'Down Under', and to golfing in one or two more new States. Laura also joining Chris in playing 'Court Tennis'. If you've never seen it before, look it up on YouTube. It's quite a sport! Nick and Anna are now 'Full Time' employees in their fields, engineering and nursing respectively. Katie is wrapping up her sophomore year at Quinnipiac and prepping for summer Intern work in Boston in the field of Accounting.

This past year has been one of growth, adventure, and gratitude for the Fater five. From school milestones and work achievements to spontaneous trips and quiet evenings at home, we've built memories that strengthen us. In culmination of it all, we closed out the year with classic, maybe even legendary Northeast Kingdom magic—laughing on the lifts, zipping down the trails, and warming up with hot cocoa. While we're soaking in the holiday vibes, the boxes were ticked on those all-important end-of-2025 financial to-dos, setting us up for a smooth start to 2026. And finally, as the smoke clears from the New Year's Eve fireworks and we look forward to more powder days, here's to health, happiness, and more adventures together in the year to come.

The Coyle Family stayed close to home this holiday season, laying low while Darcy recovered from hip replacement surgery. She's doing well and looking forward to the New Year in less pain! Braden (Junior year) and Brooklyn (Freshman year) are in the middle of exciting High School basketball careers, (Braden had his first HS Slam Dunk!) and we so enjoy watching them on the courts. Brooklyn is loving her first year of high school, joining the Student Council, Community Service Program and volunteering wherever she can. Braden has a new hobby in photography and is loving capturing high school and college sports along with high-end cars! The Coyle family is looking forward to an exciting year of travel as we visit Kinsale, Ireland and Nice, Villefranche Sur Mer, and Paris, France later this year!

Hannah celebrated the holidays locally hosting family and friends with many chilly walks on Second Beach for her sister's dog, Bixby. The year 2025 was full of travel and adventure around the country – skiing in the PNW, hiking in Idaho, and sailing to Long Island to name a few. She's looking forward to all that 2026 has in store, including a ski trip to Chamonix!

2026 is looking bright in at least a couple of ways. The Big Beautiful (Tax) Bill will provide significant tax benefits to Americans this April. With cash-for-spending in their pockets, the expectation is that growth will continue in 2026. At the same time, International events continue to cause angst around worldwide markets. So, all is not rosy and attention must be paid!

Our transition to the eMoney planning tool continues. As we set up Annual Review Meetings, we'll update Net Worth data as well. Speaking of which, you may get a phone call from Chris' daughter Katie, who is doing some work with the team while she's home from college. She may reach out to schedule review meetings.

2025 brought another good year in the markets, with the technology sector (again) leading the way. Per normal, our team attended a variety of research-driven conferences, participated in Continuing Education, and read a ton of research. As an active wealth planning resource for multi-generational family and business clients, we pride ourselves on having a 'market opinion' at all times. And, we regularly and continuously update and rebalance our managed, advisory portfolios.

We're also watching the FED. We may have a new Fed Chairman this Spring. More important though, is the direction of short term interest rates and the yield curve, in general. Current suggestions are that short term rates may continue to fall (which should help stock values). Longer term yields are uncertain.

To stay on top of the markets, join us for 15 minutes during our monthly teleconference. For the 16th year at Wells Fargo Advisors, our commitment is to be communicative and transparent in our thinking, and in the development of our recommendations. These 15-minute calls are held at both noon and 7:45 p.m.

Wednesday Jan 14th
Wednesday Feb 11th
Wednesday Mar 18th
Wednesday April 15th
Wednesday May 13th
Wednesday June 10th

Let's move on to 'saving'. Retirement plan contribution limits increase a bit in 2026. If you're between the ages of 60-63, then there's an additional catch-up opportunity (highlighted in yellow, below). Please contact our office for details. Does your employer offer a matching-contribution in its retirement plan? If you're not certain, we can help find the answer.

Data to Know: 2026 Retirement Plan Contribution Limits:

Plan Type:	Employee Contribution + "Over 50"or "60-63" catchup = Total Contribution
401k	\$24,500 plus \$8,000 catch up, or 60-63 \$11,250 = \$32,500/\$35,250
Simple IRA	\$17,000 plus \$4,000 catch up or 60-63 \$5,250 = \$21,000/\$22,250
IRA	\$7,500 plus \$1,100 catch up = \$8,600

Phase-out income limits for contributions to Traditional and Roth IRA accounts change again this year. Be sure to speak with your tax professional about whether you qualify to make contributions to an IRA or can participate in a 'back door' Roth IRA conversion. Wednesday, April 15th, 2026 is (currently) the Federal deadline to make a 2025 personal IRA contribution. Specific States' rules may vary.

Speaking of income taxes, consider speaking with your tax professional about Roth IRA Conversions and 2025/2026 marginal and effective tax brackets. Asset prices are still elevated, so it's important to have a plan for 'realizing' Capital Gains in 2026 and beyond. Remember, Medicare premiums are based upon income. Keep an eye on how increased income (from stock sales for example) will affect the annual household income numbers. If you're philanthropic, consider creating a Donor Advised Fund in order to benefit from gifts made today. Ask us for details. And, give thought to *writing your IRA checks to charities throughout the year in 2026*. Waiting until the last minute can cause issues with the organization's having enough time to cash the checks!

We have several client events planned in 2026. Watch for more details!

- Shred Day in May. Date is TBD. Bring your sensitive materials that need confidential shredding!
- Newport Gulls Baseball in July – American Heroes night (TBD)
- Ragged Island Brewery – Summer Celebration (TBD)

We believe in creating and maintaining strong, communicative, relationships with your team of financial professionals. Please let us know if you would like us to speak with your accountant or attorney in order to address the myriad of issues that overlap between investment planning and tax/estate issues.

In closing, over the past years many of you have shared our updates and content with your friends, family and professional networks. We want to thank you and express how honored we are. This letter is no exception. Please don't hesitate to share it. If someone important to you is in need of financial expertise, guidance, or that they simply don't know what they don't know, our "20-Minute Ask Anything Sessions" are available.

As well, feel free to share our monthly teleconferences and regular updates/newsletters. We're thrilled to hear many of you are already doing so. The content of the newsletter is curated with our highest conviction insights and information. Let us know if you'd like to add an email address to the distribution list.

Personalization is a key to our success. It's true, our professional advisory services are in demand. Chris, Greg, Darcy and Hannah serve the needs of over 150+ households. But, each and every financial solution we create, and service we provide, is as unique and personalized as the families we serve.

We want to sincerely thank you for your business in 2025. We are committed to helping preserve, manage and grow your net worth by addressing a holistic range of complex financial issues including those related to income-during-retirement, cash flow, investment goals, and insurance-related risks, all while remaining sensitive to your Business, Estate and Income Tax investment planning needs.

Sincerely,

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Financial Advisor

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Senior Registered Client Associate

Hannah McNomee
Senior Registered Client
Associate

share price volatility than an investment in traditional equity or debt securities. The prices of various commodities may fluctuate based on numerous factors including changes in supply and demand relationships, weather and acts of nature, agricultural conditions, international trade conditions, fiscal monetary and exchange control programs, domestic and foreign political and economic events and policies, and changes in interest rates or sectors affecting a particular industry or commodity. Products that invest in commodities may employ more complex strategies which may expose investors to additional risks, including futures roll yield risk.

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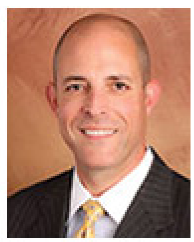

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Named one of 2018, 2019, and 2021-2025 Forbes Best-In-State Wealth Advisors
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2025 Forbes Best-In-State Wealth Advisors; Awarded April 2025; Data compiled by SHOOK Research LLC based on the time period from 6/30/23 - 6/30/24 (Source: Forbes.com).
2024 Forbes Best-In-State Wealth Advisors; Awarded April 2024; Data compiled by SHOOK Research LLC based on the time period from 6/30/22 - 6/30/23 (Source: Forbes.com).
2023 Forbes Best-In-State Wealth Advisors: Awarded April 2023; Data compiled by SHOOK Research LLC based on the time period from 6/30/21 - 6/30/22 (Source: Forbes.com).
2022 Forbes Best-In-State Wealth Advisors: Awarded April 2022; Data compiled by SHOOK Research LLC based on the time period from 6/30/20 - 6/30/21 (Source: Forbes.com).
2021 Forbes Best-In-State Wealth Advisors: Awarded February 2021; Data compiled by SHOOK Research LLC based on the time period from 6/30/19 - 6/30/20 (Source: Forbes.com).
2019 Forbes Best-In-State Wealth Advisors: Awarded February 2019; Data compiled by SHOOK Research LLC based on the time period from 6/30/17 - 6/30/18 (Source: Forbes.com).
2018 Forbes Best-In-State Wealth Advisors: Awarded February 2018; Data compiled by SHOOK Research LLC based on the time period from 6/30/16 - 6/30/17 (Source: Forbes.com).

The Platinum Council (previously known as Premier Advisor) distinction is held by a select group of Financial Advisors within Wells Fargo Advisors as measured by completion of educational components, business production based on the past year, and professionalism. Additional criteria, best practices and team structure, may also be used to determine recipients.

Award Disclosures