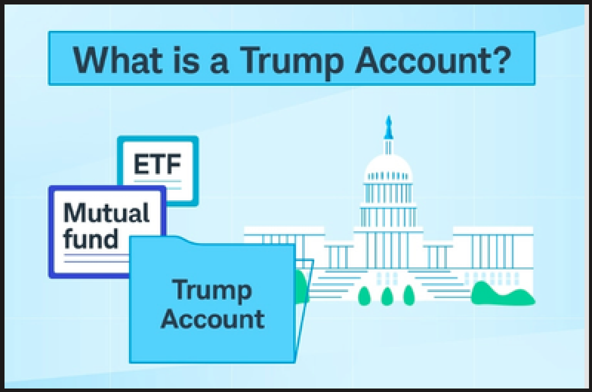
New for 2026:
Trump Accounts



A new way to save for your child's future is coming soon.

Starting July 4, 2026, Trump Accounts will be available under the One Big Beautiful Bill tax law. These accounts offer tax-deferred growth to help families plan ahead.

Who Can Open an Account?

- Parents or legal guardians only can open an account on behalf of a child
- Open using IRS Form 4547

How Much Can Be Contributed?

- $1,000 government contribution for children born 2025–2028
- Up to $5,000 per year from family contributions
  (Government contribution not included)
- Employer contributions up to $2,500
  (Does not count toward the $5,000 annual limit)

Key Rules to Know

- Contributions grow tax-deferred
- Child gains full control at age 18
- No withdrawals before age 18
- Withdrawals before age 59½ may result in:
  - Income taxes
  - Additional penalties (exceptions apply)

Is This Right for Your Family?

Trump Accounts may be a helpful savings tool—but every family's situation is different. Talk with your financial advisor to see how this fits into your overall financial plan**.**

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