



SUMMIT
FINANCIAL GROUP, LLC

Your Action Plan for 2026:

**A Strategic Framework for
Financial Clarity and Confidence**



As the New Year resolution dust settles and we move through the months ahead we want to offer you a structured overview and practical steps to help guide your planning. As in years past, investors face a familiar reality: markets are unpredictable, headlines are noisy, and emotions can easily derail even the best-laid plans. While much of the guidance offered at the start of a new year may sound familiar, revisiting the fundamentals is often what makes the biggest difference.

This white paper outlines a practical action plan designed to help you stay grounded, prepared, and confident regardless of market conditions or external noise. It focuses on strengthening near-term preparedness, reinforcing long-term discipline, and expanding the conversation beyond markets to what wealth is truly meant to support: family, purpose, and impact.

That being said, we believe it would be worthwhile to consider the following plan.

Start With the Basics: Prepare for Near-Term Cash Needs

Market volatility is a normal part of investing, but it can feel far more stressful when portfolio income is needed to fund everyday living expenses. One of the most effective ways to reduce anxiety and avoid costly mistakes is to ensure that short-term cash needs are thoughtfully planned.

Action Steps:

- Confirm that 12–24 months of spending needs are covered by low-risk, liquid assets.
- Review your withdrawal strategy to ensure it aligns with current income needs and tax considerations.
- Discuss contingency plans with your advisor so you're not forced to sell long-term investments during periods of market stress.

When short-term needs are secure, long-term investments are better positioned to do what they're designed to do: grow over time.

Rebalance and Stay Diversified

Diversification is rarely exciting—but it is essential. By design, something in a diversified portfolio is always underperforming. At the same time, something else is outperforming. Rebalancing helps keep risk aligned with long-term goals while preventing emotional decision-making.

Action Steps:

- Review allocations across taxable accounts, retirement plans, and employer-sponsored plans (401(k), etc.).
- Rebalance to maintain your intended risk profile rather than chasing last year's winners.
- Revisit diversification across asset classes, sectors, and strategies to ensure your portfolio remains resilient.

Discipline, not prediction, remains one of the most powerful tools in long-term investing.

Strengthen Your Estate, Legacy, and Family Plan

Some of the most important components of a financial plan have nothing to do with markets. Estate, contingency, and legacy planning items are often overlooked—not because they’re unimportant, but because they’re easy to postpone.

Action Steps:

- Review wills, trusts, and estate documents for accuracy and relevance.
- Confirm powers of attorney and healthcare directives reflect your current wishes.
- Update beneficiary designations on retirement accounts and insurance policies, especially after major life events.
- Evaluate whether your charitable giving strategy is aligned with both your values and your tax plan. In some cases, donating low-basis securities or using a donor-advised fund may allow you to give more effectively while managing tax liability.
- Consider holding a family meeting to discuss estate intentions, charitable priorities, and shared values. These conversations help set expectations, reduce future uncertainty, and create alignment across generations. Some families choose to formalize this through a family mission statement that reflects not only financial goals, but also values, responsibilities, and life lessons they hope to pass on.

Think of this as a preparedness exercise: if something unexpected happened tomorrow, would your plan—financial, personal, philanthropic, and familial—work exactly as intended?

Check Your Financial Plan—and Your Progress

A new year is an ideal time to step back and assess what’s working and what isn’t. Financial plans are living documents and should evolve as life, priorities, and opportunities change.

Action Steps:

- Review outcomes from the prior year and evaluate key decisions.
- Reassess assumptions around retirement timing, spending, savings, and major goals.
- Identify areas where adjustments may improve resilience or flexibility.

Progress is rarely linear, but intentional reflection often leads to better decisions moving forward.

Revisit Savings, Budgeting, and Cash Flow

Strong financial plans are supported by thoughtful cash flow management. Even small adjustments can have a meaningful impact over time.

Action Steps:

- Review your savings and budgeting strategy, including emergency reserves.
- Reassess 401(k) and retirement plan contributions, both percentage-based and dollar amounts.
- Ensure allocations remain aligned with time horizons and goals.

Consistency matters. Small, repeatable habits often drive the most durable outcomes.

Coordinate Tax Planning and Stock Compensation

For individuals with complex compensation or tax considerations, coordination across planning areas is essential.

Action Steps:

- Review stock compensation, vesting schedules, and exercise strategies.
- Assess liquidity needs related to upcoming tax obligations.
- Coordinate investment and tax planning to avoid surprises and improve after-tax outcomes.

Integrated planning helps ensure that complexity works in your favor—not against you.

Staying Focused Amid Change

A durable financial strategy is not defined by timing the market or reacting to headlines. It is built through consistent review, disciplined execution, and alignment with personal priorities. Revisiting these core areas helps ensure your plan remains intentional, adaptable, and aligned with your long-term objectives.

Just as important, you don't have to navigate these decisions on your own. If questions arise, or if you'd like to explore any of these topics in more detail, your advisor is a resource. Whether the conversation is about cash flow, portfolio positioning, estate planning, charitable strategies, or family discussions, thoughtful guidance can help bring clarity and confidence to your next steps.

Thank you for the trust you place in Summit Financial Group. We value the opportunity to enrich the lives of our clients.

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