

NEWSLETTER

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Client Educational Call

Tuesday October 27, 2026 at
12:00 p.m. and 7:00 p.m. EST

Insight Hour

Tuesday November 3, 2026 at
9:00 a.m. and 12:00 p.m. EST

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STIFEL



A Message from our Financial Advisors

Clients and Friends,

It's hard to believe that fall is already in full swing. We hope you've had the opportunity to enjoy some of the season's simple pleasures, whether that's cheering on your favorite football team, visiting a local cider mill, taking in the changing colors, or spending time with family and friends!

As we move into the final months of the year, it's also a natural time to take stock of where we've been and prepare for what's ahead. In this edition, we've included several timely topics to help you do just that. You'll find information on the ever-growing and ever-changing threat of cyber scams, as we bring awareness to this important topic for **Cyber Security Awareness Month**. We include a few tips to help protect yourself from common scams and fraud attempts and encourage you to learn more at our upcoming client educational call and in-person seminar on this topic. We also encourage you to share these tips with loved ones – we are seeing a rise in fraud cases, especially among some of our more vulnerable elderly population. We've also included some important year-end planning considerations that may help ensure you're positioned to make the most of a few time-sensitive opportunities before we ring in the new year.

Lastly, we'd like to include some fun features that allow you to get to know our team just a little bit better. From favorite fall activities to lessons we've learned along the way, we enjoy sharing some of the people and experiences behind the work we do every day!

As always, thank you for the trust and confidence you have in our team. It is a privilege to serve as your financial advisors, and we are grateful for the relationships we've built with you and your families. We look forward to continuing to work alongside you through the remainder of the year and beyond.

Wishing you a wonderful rest of 2026!

Paul and Kelly

Cyber Security Awareness Month: Don't Take the Bait!

Every October, organizations across the country recognize Cybersecurity Awareness Month, a reminder that staying safe online is everyone's responsibility. While most of us don't think twice about clicking links, opening emails, or answering texts, cybercriminals are counting on exactly that.

The good news? You don't need to be an information technology expert to protect yourself.

Common Scams to Watch For

Phishing Emails: Messages that appear to come from a bank, retailer, shipping company, or other trusted organization asking you to click a link to verify information.

Text Message Scams (Smishing): Unexpected texts claiming there's an issue with a package, account, or payment that requires immediate action.

Imposter Scams: Fraudsters posing as government agencies, financial institutions, technical support representatives, or even family members to gain trust and request money or personal information.

Investments and Cryptocurrency Scams: Offering promising guaranteed returns, exclusive opportunities, or "too good to be true" investments.

Social Media Scams: Fake giveaways, hacked accounts, or messages from someone pretending to be a friend or family member.

Simple Ways to Protect Yourself



Use strong, unique passwords for important accounts



Enable multi-factor authentication whenever available



Never click links or open attachments from unexpected emails or texts



Verify requests for money or personal information by contacting the organization directly



Keep devices and software updated with the latest security patches



Monitor financial accounts regularly for unauthorized activity

When in Doubt, Slow Down

Scammers often create a sense of urgency to encourage quick decisions. If a message pressures you to act immediately, pause and verify before responding. Taking a couple extra minutes could prevent costly fraud.

Cyber Tip of the Month

Think Before You Click. If an email, text, or phone call feels unexpected, urgent, suspicious, or just too good to be true, trust your instincts and verify the source. Do this by using a *known* phone number or website, but never use the information provided in the suspicious email or text for verification.

Don't wait until a cyberattack or scam affects you or someone you care about. Join us for our upcoming client educational call or in-person seminar, as we explore today's most common cyber threats and practical ways to protect yourself. These events are open to anyone interested in strengthening their digital security, so please feel free to bring a guest or share the invitation with friends and family. We look forward to learning together and helping our community stay one step ahead of cybercriminals.



2026 Year-End Planning Opportunities and Deadlines

While every financial situation is unique, there are several planning opportunities worth reviewing before the calendar turns to 2027. The following checklist highlights some common year-end strategies to help you plan for your taxes, potentially enhance savings opportunities, and keep your investment plan aligned with your goals. Keep in mind that many of these items require action before December 31, 2026, so it's important to start planning early!

1. Maximize Retirement Contributions

- **Qualified Plans:** Defer up to \$24,500 (or \$32,500 if age 50+)
- **Simple IRAs:** Defer up to \$17,000 (or \$21,000 if age 50+)
- **Traditional and Roth IRAs:** \$7,500 (or \$8,600 if age 50+)
- **Tip:** Your final paycheck is often your last chance to contribute to your employer sponsored plan. Make sure to plan ahead and capture any employer match!

2. Take Required Minimum Distributions (RMDs)

- If age 73 or older, RMDs must be taken by December 31 each year.
- Distributions are generally taxed as ordinary income.

3. Review Charitable Giving Strategies

- Qualified charitable distributions (QCDs): Up to \$111,000 per person, tax-free, directly from an IRA (available at age 70½+).

4. Keep an eye on FSAs and HSAs

- Use remaining flexible spending account (FSA) balances prior to year end.
- Assess health savings account (HSA) contributions and funding, if eligible.

5. Review Beneficiary and Estate Plan

- Every year you should be reviewing beneficiary designations and any estate plans that are already in place, as circumstances can change.
- Not sure where to start? Let's talk about it!

Year-End Review Checklist

As year-end approaches, it's important to take your time to assess your financial situation and look into implementing strategies before the end of the year that could potentially benefit you during tax season and in the coming year.

Taxes

- ☐ Evaluate selling underperforming investments
- ☐ Evaluate selling any holdings to capitalize on gains
- ☐ Assemble cost basis information for any securities sold
- ☐ Review gain and loss information, including capital gain distributions
- ☐ Check for any loss carry-forwards from the previous year that can be used to offset gains
- ☐ Identify timing of year-end capital gains distributions prior to purchasing or selling mutual fund shares
- ☐ Consider gifts to loved ones
- ☐ Discuss any desire to make charitable donations
- ☐ Utilize remaining funds in flexible spending accounts
- ☐ Consider making deductible contributions to a Health Savings Account, if eligible

Investments

- ☐ Revisit your current situation and goals
- ☐ Assess your current allocations vs. target allocations
- ☐ Review current investment holdings
- ☐ Discuss any changes in your finances or income needs
- ☐ Consider the need for funding college savings plans
- ☐ Develop a comprehensive financial plan if you don't already have one in place
- ☐ Learn about tax-advantaged investing that may make sense for you
- ☐ Review and update any beneficiary forms

Retirement

- ☐ Review your retirement planning strategy and retirement income needs
- ☐ Establish and/or contribute to an IRA
- ☐ Discuss your options for any money in a previous employer's retirement plan*
- ☐ Consider a Roth IRA conversion
- ☐ Contribute the maximum allowed to your employer-sponsored retirement plan
- ☐ Evaluate your retirement plan options if self-employed
- ☐ Verify that you have taken any required minimum distribution from your IRA

Insurance

- ☐ Review life insurance policies and annuities to ensure they are still appropriate for your current needs
- ☐ Discuss any life changes that may impact your insurance needs
- ☐ Evaluate your options for long-term care insurance

Milestone Birthdays

- ☐ Age of Termination – Any custodial accounts must be turned over to the child (age 21 in most states)
- ☐ Age 50 – Eligible to make catch-up contributions to IRAs and some retirement plans
- ☐ Age 55 – Penalty-free distributions from employer-sponsored retirement plans if you leave your employer in the year you reach age 55 or after
- ☐ Age 59 ½ – Penalty-free distributions from IRAs and employer-sponsored retirement plans allowed
- ☐ Age 62 – May apply for and begin collecting reduced Social Security benefits
- ☐ Age 65 – Eligible to apply for Medicare
- ☐ Age 66-67 – Full retirement age for claiming Social Security benefits, depending upon your birth year
- ☐ Age 73 – Required minimum distributions commence in certain retirement plans

Investments

Which of the following have you recently experienced or plan to experience in the near future?

- ☐ Marriage or Divorce
- ☐ Birth of a child
- ☐ Child entering college
- ☐ New home
- ☐ New job/job change
- ☐ Open a new business
- ☐ Sell a business
- ☐ Inheritance
- ☐ Stock options exercise
- ☐ Retirement

Preparing for Next Year

We can work in tandem with your tax professional to help determine which strategies could potentially assist you in reducing the amount of taxes you pay while helping you pursue your financial goals.

*Decisions to roll over or transfer retirement plan or IRA assets should be made with careful consideration of the advantages and disadvantages, including investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and your unique financial needs and retirement planning. Neither Stifel nor Stifel Financial Advisors provide recommendations with respect to your decision to move assets out of an employer-sponsored retirement plan. Once you inform your Stifel Financial Advisor that you have chosen to roll your retirement assets to an IRA with Stifel, your individual investment needs can be addressed.

Stifel does not provide legal or tax advice. You should consult with your legal and tax professionals regarding your particular situation.

Wisdom Through the Years: What We Wish We'd Known Earlier

Wisdom often comes from experience, reflection, and sometimes a few lessons learned the hard way. If we could go back and give our younger selves one piece of advice, what would that be? We posed that question to our team, and the answers ranged from financial lessons to life perspectives. Here are some insights we wish we'd known a little sooner!



Paul Schluckebier

Managing Director/Investments:

"One of my favorite sayings is to leave things better than you found them. I now know that applies to personal relationships over the years as well. I'm proud to have friends that are still friends since kindergarten."

Kelly Schluckebier

Associate Vice President/Investments:

"Life is too short – invest in yourself. Invest in experiences, your health, your relationships, and things that genuinely make you happy. Be intentional about where you spend your time and energy. Build a life you enjoy along the way, not just a plan for some distant future."



Stephanie Perry

Client Service Associate:

"Slow down. Enjoy the little things, because one day, most of those little things become your favorite memories."

Mallory Rumrill

Client Service Associate:

"I'd tell myself to stop worrying so much about what's next. Be present, enjoy the little things, and don't wish time away."

Ben Burgoyne

Registered Client Service Associate:

"You can't control every outcome, but you can control how you respond. Be flexible and keep moving forward."



Christine Mueller

Client Relationship Manager:

"To realize how fast time truly goes by and to make sure you enjoy every blessing, bump, and funny school picture along the way!"

Some Things We're Enjoying This Autumn

From cider mills and pumpkin treats to college football Saturdays, here's a quick look at some of our team's favorite ways to enjoy the season!



🍁 Favorite Fall Activity

Paul: College football.

Kelly: Passing out Halloween candy! In my neighborhood, we get 500+ trick-or-treaters every year and it's a big deal. We always dress the dog up and love seeing all the fun the kids have!

Chris: Carving pumpkins

Mallory: Making Halloween cookies with my kids.

Ben: Watching Detroit Lions football games.

Stephanie: We host a fall party every year with the kids – they paint pumpkins, we go for a hayride, and we decorate donuts with all our family and friends.

🥞 Favorite Fall Recipe or Treat

Paul: A good doughnut at a cider mill.

Kelly: Hot apple cider.

Chris: Pumpkin pie.

Mallory: Pumpkin chocolate chip muffin.

Ben: Pumpkin pie.

Stephanie: Pumpkin anything.



🦃 Favorite Thanksgiving Side Dish

Paul: Zehnder's buttered noodles with cracker toppings.

Kelly: Any of the carbs– mashed potatoes, mac and cheese, even a really good roll.

Chris: Stuffing – my mom and I make a large bowl every year and follow a modified recipe passed down from her mom!

Mallory: Mashed potatoes and gravy.

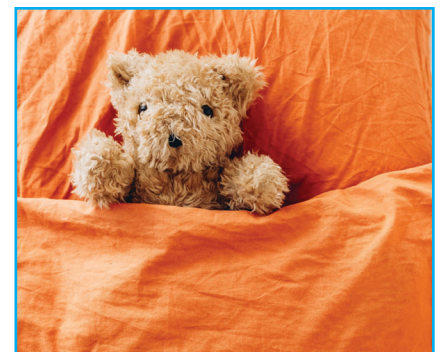
Ben: Mashed potatoes.

Stephanie: Mac and cheese, but it must be homemade.

Stork Report

A little baby news from our team! Kelly and her husband, Zach, are preparing to welcome their newest family member in November. Kelly will be taking some time away from the office to enjoy those precious first months with her little one. While we'll certainly miss having her around the office every day, we're thrilled for this special next chapter in her life. We know you'll join us in wishing Kelly and her family all the best.

Rest assured, our team is fully prepared to continue supporting you and will strive to ensure that everything runs smoothly while Kelly is away!



To learn more, or schedule some time, give our office a call or send an email to anyone on the team.



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