

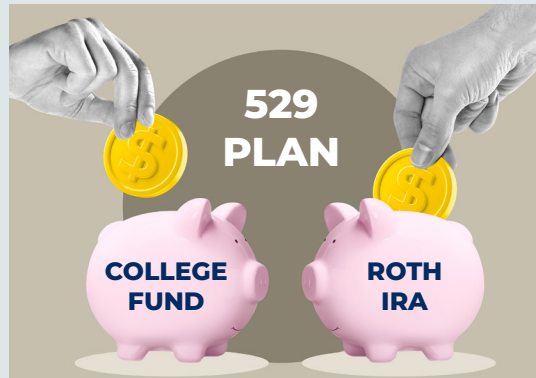


Exciting New Rules for 529 Accounts

By Chris Nadler

A new option in the passing of SECURE ACT 2.0 provides an exciting opportunity to both help support your child's college education, and potentially give them a head start on their retirement.

If you are currently funding a 529 account but not sure your child will actually need to use money for college, or if there is money left in a 529 account after your child has completed their post-secondary schooling, you now have the opportunity to convert these funds into a Roth IRA for them!



In order to do so, the following criteria must be met:

- **Account Age:** The 529 plan must have been open for at least 15 years.
- **Beneficiary Requirement:** The Roth IRA must be in the name of the 529 beneficiary (not the account owner).
- **5-Year Rule:** Contributions and earnings from the last 5 years cannot be rolled over.
- **Earned Income Requirement:** The beneficiary must have earned income at least equal to the amount of the rollover in the year of the transfer.
- **Annual Limits:** The rollover amount is subject to annual Roth IRA contribution limits (e.g., \$7,500 in 2026 for those under age 50).
- **Direct Transfer:** The funds must be transferred directly from the 529 plan to the Roth IRA.
- There is also a **Lifetime Cap** currently on what can be rolled over. The total amount transferred is limited to \$35,000 per beneficiary.

If this is something that you would like explore on existing 529 accounts or if you think you may end up in this situation and want to take proactive action on future planning, please let us know. We would be more than happy to help guide you.



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Small Decisions, Big Impact: Investing Smarter Over Time

By Antonio Rhodes & Jake Jones

When it comes to investing, the amount of information out there can feel overwhelming and often contradictory. The good news: successful investing does not require predicting winners or making complex decisions. In many cases, it comes down to consistently following a few simple principles that improve your odds over time.

Lean Into Volatility

According to Morningstar's 2025 "Mind the Gap" study, the average investor underperformed the funds they own by 1.2% annually over the last 10-year period. This difference is largely due to behavioral decisions during turbulent times. Simply resisting the urge to sell when markets are down can have a meaningful impact over a lifetime.

Periods of volatility can create opportunity for disciplined investors who utilize market swings to:

- Rebalance portfolios to maintain target allocations
- Invest at more attractive prices during downturns
- Harvest tax losses to improve tax efficiency
- Strengthen their positioning for long-term growth

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Q1 2026 Market Insight – How Does War Affect Financial Markets?

By Ryan Gilmer

On February 28, 2026, the United States and Israel launched airstrikes on Iranian military and nuclear sites, following years of tension over Iran's nuclear program, regional influence, and internal unrest. Iran retaliated with missile attacks, escalating the conflict across the Middle East.

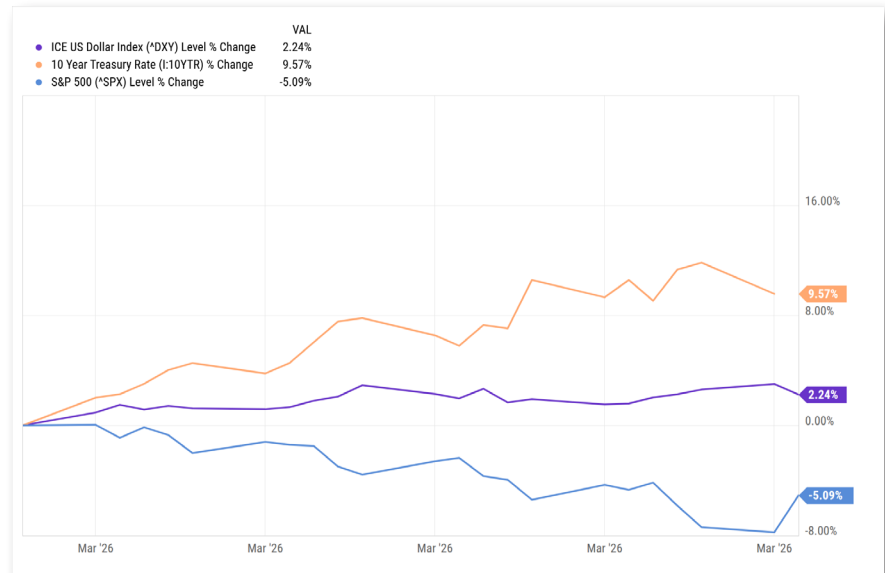
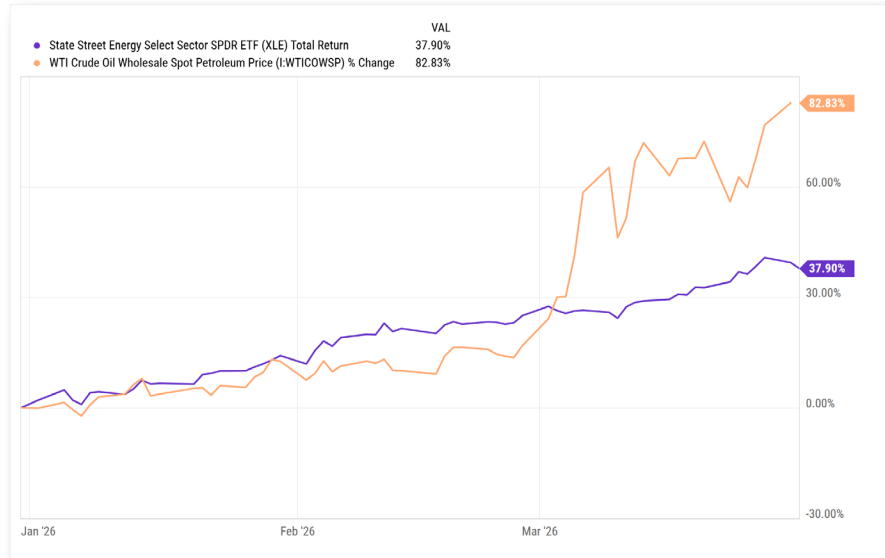
How have these developments affected the markets?

Most notably, crude oil prices have increased substantially this year, especially since the attacks began. Energy stocks have benefitted, though they haven't gone up as much as oil. This implies the markets assume that the spike in oil prices will be temporary – lasting weeks or months, rather than years. If this turns out to be the case, it would reduce the benefit to oil company profits – which in turn impacts stock prices.

Secondly, the attacks have impacted other assets as well:

- **Interest rates have increased**, reflecting higher inflation expectations as oil has gone up. This has caused intermediate and long-term bonds to decrease in value.
- **The S&P 500 has declined**, as oil and interest rate volatility has impacted the broader markets (although to this point, the impact has been limited).
- **The dollar has increased** in value relative to foreign currencies. This has caused international stocks and gold to decline, since these assets tend to benefit from a weaker dollar.

While these recent events have impacted the markets, to this point, the negative effects have been limited and within the bounds of normal market volatility. Currently, while we expect that the conflict should be short-term, and shouldn't have an outsized impact on your portfolio, we will have to wait and see how things unfold. As always, we remain focused on your long-term plan and will consider thoughtful adjustments if conditions materially change. Please reach out if you would like to discuss your portfolio in further detail.



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Small Decisions, Big Impact: Investing Smarter Over Time *continued from page 1*



Build Wealth Without Timing Markets

Consistently contributing to your investment and retirement accounts is one of the most effective ways to build wealth. Automating your contributions helps you:

- Reduce timing risk by investing as markets fluctuate
- Build long-term discipline and consistency
- Eliminate decision fatigue and avoid missed opportunities

Over time, this approach keeps you invested and aligned with long-term market growth.

Aligning Accounts with Life Stages

Where you invest can be just as important as how much you invest. Different account types offer unique advantages:

- **Roth IRA**
 - Ideal during lower-earning years
 - Pay taxes now and benefit from tax-free withdrawals later

- **Traditional IRA**
 - More beneficial during higher-earning years
 - Offers tax-deferred growth with potential for lower taxes in retirement
- **Brokerage Account**
 - Provides flexibility for short- and mid-term goals
 - Allows penalty-free access to funds when needed

Maintaining a mix of account types can help manage your tax burden over time. Regularly reviewing your situation ensures you are prioritizing the right accounts for your current stage of life.

Final Thought

Successful investing is not about making perfect decisions. It is about consistently making good ones. Our Advisors at Whitcomb & Hess work side-by-side with our clients to reinforce these positive habits, especially during challenging market periods when guidance matters most. By leaning into volatility, investing regularly, and aligning accounts with your long-term strategy, you can stack the odds in your favor and increase your likelihood of success.



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MARKET UPDATE as of 3/31/26	YTD	5 YR AVG	10 YR AVG
S & P 500 COMP	-4.33%	12.07%	14.16%
RUSSELL 2000	0.89%	3.77%	9.88%
MSCI EAFE	-1.12%	8.46%	8.91%
MSCI EMERGING MARKETS	-0.17%	4.50%	8.26%
BARCLAYS US AGG BOND	-0.05%	0.31%	1.70%

A New Addition

By Tracy Wells & Matthew Lefelhoc

We have recently heard birth announcements from family and friends. It's an exciting season for those growing families, and we have some information for anyone in that boat.

A provision included in last year's "One Big Beautiful Bill Act" introduces Section 530A accounts, commonly referred to as, "Trump Accounts." These accounts are designed as a new tax-advantaged savings vehicle for parents of children under age 18 in the United States.

As part of the rollout, the government will provide a \$1,000 initial "seed" contribution for eligible children born between 2025 and 2028. Children born prior to 2025 can have an account opened for them as well, but they will not qualify for the initial government contribution.

During the designated "growth period" (birth through age 18), contributions may be made by parents, relatives, friends, or even employers. Annual contributions are capped at \$5,000 and must be made with after-tax dollars, meaning there is no upfront tax deduction. The funds are invested for the benefit of the child, and no withdrawals are permitted during this period.

Once the child reaches age 18, the account transfers fully into their control. Withdrawals may be taken penalty-free for qualified expenses, such as education or a first-time home purchase, while non-qualified withdrawals may be subject to taxes and penalties, similar to early IRA distributions.

Although the official enrollment portal is not expected to open until July, accounts can be established in one of two ways:

- By claiming the account on a 2025 tax return using Form 4547
- By enrolling online once the portal becomes available on July 5, 2026

If you're a parent or grandparent, consider speaking with your investment advisor to develop a strategy that aligns with your goals for your child or grandchild. For updates and announcements you may visit: www.trumpaccounts.gov.



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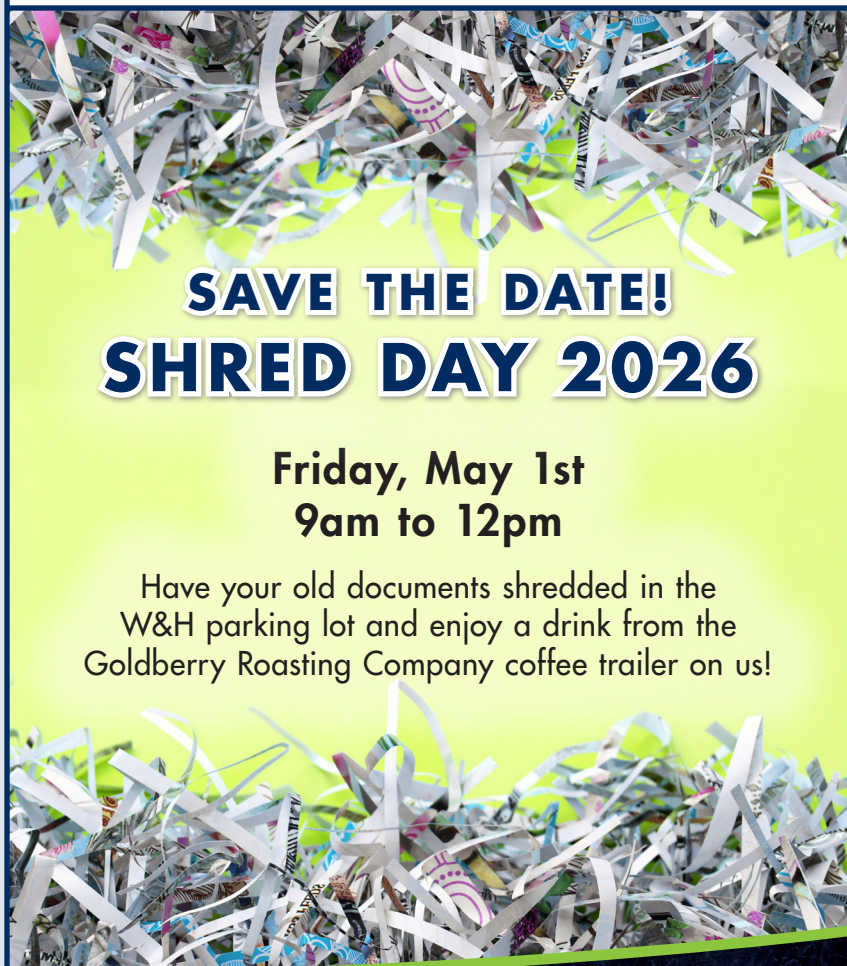
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SAVE THE DATE!
SHRED DAY 2026

Friday, May 1st
9am to 12pm

Have your old documents shredded in the W&H parking lot and enjoy a drink from the Goldberry Roasting Company coffee trailer on us!