NOV
DEC
2026



NEWS YOU CAN USE

When the Voice on the Phone Isn't Theirs

The call comes late. It's your grandchild, who sounds panicked. There's been an accident and they need money now. Please don't tell their parents.

That voice may not belong to them. And it's getting harder to tell real from fake.

The FBI's latest Internet Crime Report tracked AI-enabled fraud as its own category for the first time in 2025. The numbers, released in 2026, revealed more than 22,000 complaints and over $893 million in losses due to AI-assisted scams.[1]

The old advice was to listen for something that sounds off. But scammers using AI have gotten more sophisticated, needing only a few seconds of audio to sound legitimate.

Here's what you can do to protect against AI-generated fraud:

- Agree on a family code word and use it whenever money is involved.
- Hang up and call back from a number you already have in your contacts.
- Add a trusted contact to your financial accounts.

You can't fraud-proof every call, but you can make the scam less effective before it ever happens. Sit down with the people you want protected (parents, kids, aging relatives) and agree on a code word today, not after a call catches them off guard. A five-minute conversation could protect someone from thousands of dollars in losses later.

[1]*FBI. April 2026. "Internet Crime Report 2025." https://www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf. Accessed July 30, 2026.*



Bryan Slovon, MRFC®, CEP®
Comprehensive Wealth Manager

301-345-1635
Satellite Offices in Columbia and Annapolis
team@stuartfg.com

www.stuartfg.com



THAT TIME OF YEAR

Strategies to Give Generously and Save More

The holidays bring a natural inclination to give back. With the right approach, your generosity can also work in your favor come tax season.

The tax code offers several ways to structure charitable gifts, and the ideal strategy often depends on your income sources and what you're giving. Here are five ways to make the most of year-end giving.

1. Donate assets instead of cash.
If you sell an appreciated investment before donating the proceeds, you may owe capital gains tax on the sale. Giving the asset itself directly to a charity can sidestep that tax altogether.

One option: Gifts to a donor-advised fund (DAF) are deductible right away, even though the money doesn't have to go to a specific charity immediately. You can let those funds grow and decide where they're needed most later.

2. Turn losses into a donation.
Selling securities that have dropped in value lets you offset up to $3,000 of ordinary income through capital losses[1] Donate the resulting cash to a cause you care about, and you've stacked two benefits into one move.

3. Bundle your giving.
With today's higher standard deduction, itemizing isn't always worth it. One workaround is "bunching," or combining several years of planned donations into a single year so your itemized deductions clear the itemization threshold.

4. Give directly from your IRA.
If you're 73 or older, the IRS requires you to take annual withdrawals from qualified retirement accounts. Rather than pocketing that money and paying tax on the distribution, in 2026 you can send up to $111,000 directly to a charity through a qualified charitable distribution (QCD).[2]

This strategy satisfies your withdrawal requirement and skips the tax bill on that portion of income. If you and your spouse each have an IRA, you can use this strategy separately, potentially doubling the benefit.

5. Simply give.
Whether your income comes from a paycheck, retirement withdrawals, investment gains or something else, a straightforward donation still does double duty by supporting an organization you believe in while trimming your taxable income for the year.

DON'T WAIT TOO LONG

To count for the 2026 tax year, these moves need to be completed by Dec. 31. If you'd like help deciding which of these strategies fits your situation, reach out. We're happy to talk it through.

[1] *IRS. Feb. 25, 2026. "Topic no. 409, Capital gains and losses." https://www.irs.gov/taxtopics/tc409. Accessed July 29, 2026.*

[2] *Hayden Adams. Schwab. Jan. 20, 2026. "Reducing RMDs with QCDs." https://www.schwab.com/learn/story/reducing-rmds-with-qcds. Accessed July 29, 2026.*

This content is provided for informational purposes only and is not intended to serve as the basis for financial decisions. Investing involves risk, including the potential loss of principal. Any references to protection or lifetime income generally refer to fixed insurance products, never securities or investment products. Insurance and annuity product guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.Our firm is not permitted to offer tax or legal advice. Individuals are encouraged to consult with a qualified professional before making any decisions about their personal situation.

THE GOOD LIFE

The Art of Doing Less



Somewhere between raising kids, building a career and keeping a household running, "busy" became the default answer to "How are you?"

It may feel like you've spent decades saying yes — to the extra project, the weekend commitment, the favor that felt easier to grant than decline. So how do you start doing less when you're used to doing more?

FEWER THINGS, DONE FULLY

Doing less isn't about doing nothing. Instead, it's about choosing which things deserve your full attention and letting the rest go without guilt.

This may look like one completed weekend project instead of three half-finished ones or a calendar with visible white space instead of back-to-back commitments.

WHERE TO START

Most of us know what we need to cut, but we struggle with feeling allowed to cut it. There's a myth that a full schedule means a full life. In reality, it's just proof of a full schedule.

Pick one recurring commitment this month that you keep out of habit rather than desire and let it go. It doesn't have to be the biggest one, just something that doesn't have to happen. Notice what opens up: an evening, a Saturday morning or simply a moment of not rushing between things.

Simplifying doesn't have to be a lifestyle overhaul. It's a series of small refusals, repeated. Every no you finally say is a yes to something you actually want.



HOW TO ...

Give Meaningful Gifts They'll Love

HOW TO DELIGHT LOVED ONES ON A FIXED BUDGET.

The most treasured gifts hold a memory, not a big price tag.

- **Stay within your means:** Set a comfortable amount up front, and stick to it.
- **Share a memory:** Frame a favorite photo or gather old snapshots into an album.
- **Honor traditions:** Pass down a family recipe, a cherished ornament or a story worth retelling.
- **Make it by hand:** A homemade treat or keepsake from you means the world.
- **Give an experience:** A baking afternoon, game night or walk together creates lasting joy.

The takeaway? People remember how a gift made them feel long after the season is over.



DOLLARS & SENSE

The Great Wealth Transfer Has a Dirty Secret

They call it the greatest wealth transfer in history — $36 trillion in baby boomer wealth passing to the next generation.[1] But here's what the headlines haven't told you: Much of that windfall may never arrive. The money you've spent a lifetime building is leaking. If you're counting on leaving a legacy, the real threat isn't the stock market. It's sitting in your medicine cabinet and your grocery cart.

YOU'RE HOLDING THE PEN RIGHT NOW

Most people treat this wealth transfer as tomorrow's headline, something for the kids to sort out later. Wrong. You're the one deciding how much of your life's work survives the trip to your family. The moves you make this year could determine whether your legacy arrives whole or as a fraction of what you pictured.

TWIN WEALTH KILLERS

Here's what eats an estate before it ever changes hands.

Inflation. Consumer prices rose 3.5% from June 2025 to June 2026, with energy up 15.7% and food up 3%.[2] Every trip to the pump and the checkout chips away at money you meant to pass down — slowly, then all at once.

Healthcare. Long-term care costs roughly $26,000 a year for adult day services and nearly $128,000 for a private nursing home room, and it's accelerating. Home care costs rose 7.9% from May 2025 to May 2026 and 39% since 2021,[3] leaving general inflation in the dust.

Here's the math: 30 hours a week of home care now costs about $51,480 a year, while the median Social Security benefit sits near $23,700.[4] One extended health event can swallow an estate that took decades to build.

These aren't dramatic, headline-grabbing losses. They're slow leaks that sink estates just as surely as any crash.

YOUR YEAR-END MOVE

You spent a lifetime building this. Don't leave it exposed to the two forces most likely to shrink it. Before the calendar turns, get answers to three questions:

- Are your estate documents and beneficiaries current?
- Does your long-term care coverage match today's costs?
- Has your plan been stress-tested against rising expenses?

Bring these questions to your next review. The sooner you ask, the more of your legacy you'll keep.

[1] *Visa. July 8, 2026. "Visa Research: The Great Wealth Transfer Is Already Reshaping How Americans Spend." https://corporate.visa.com/en/sites/visa-perspectives/newsroom/vbei-the-great-wealth-transfer.html. Accessed Aug. 24, 2026.*

[2] *U.S. Bureau of Labor Statistics. July 17, 2026. "Consumer prices up 3.5 percent over the year ended June 2026." https://www.bls.gov/opub/ted/2026/consumer-prices-up-3-5-percent-over-the-year-ended-june-2026.htm. Accessed Aug. 4, 2026.*

[3,4] *AARP. June 11, 2026. "AARP Report Finds Long-Term Care Costs Outpacing Americans' Incomes." https://www.aarp.org/caregiving/financial-legal/long-term-care-affordability-report/. Accessed Aug. 8, 2026.*

This content is provided for informational purposes only and is not intended to serve as the basis for financial decisions. Investing involves risk, including the potential loss of principal. Any references to protection or lifetime income generally refer to fixed insurance products, never securities or investment products. Insurance and annuity product guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company. Our firm is not permitted to offer tax or legal advice. Individuals are encouraged to consult with a qualified professional before making any decisions about their personal situation.

THE SCOOP

The COLA Giveth and the Grocery Store Taketh Away



The envelope's been opened. The Social Security Administration announced the 2027 cost-of-living adjustment (COLA) this October, landing somewhere in the neighborhood of 3.9% to 4.2%. Cue the confetti, right?

Not so fast.

A RAISE IS A RAISE … SORT OF

Here's the thing about a COLA. It looks great on paper, and yes, a slightly bigger check is nothing to sneeze at. But before you start dreaming about a new fishing boat, let's talk about where that money actually goes.

The COLA is based on a broad basket of prices. Your life, however, isn't a broad basket. It's healthcare that seems to cost more every single year. It's a grocery run that somehow rings up like a small car payment. Those living expenses tend to sprint ahead while your adjustment jogs politely behind.

Translation? Your "raise" may already be spoken for before it ever hits your account.

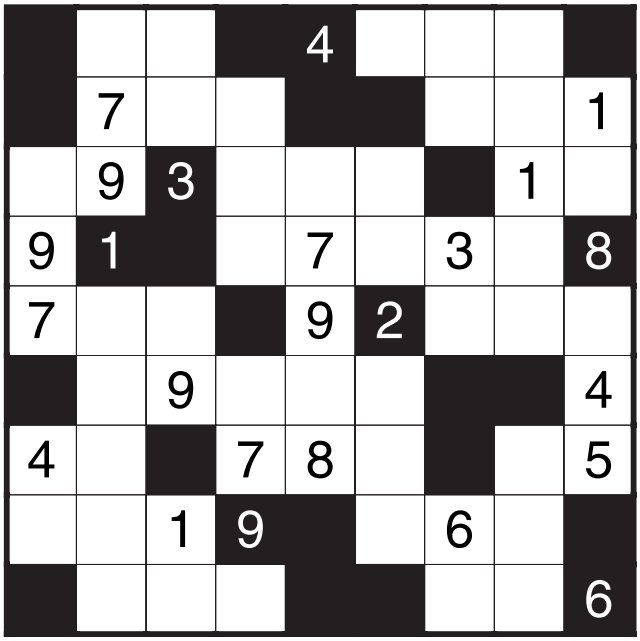
THREE MOVES BEFORE THE BALL DROPS

Don't let the number just happen to you. A little year-end housekeeping goes a long way:

- **Check your tax bracket.** A bigger benefit can quietly nudge you upward. Surprises are fun at parties, not at tax time.
- **Rework the budget.** Fold the new amount into your monthly plan so it goes toward your needs before your wants.
- **Review your plan before Dec. 31.** Twenty minutes now beats a headache in April.

A COLA won't make you rich, but a smart plan makes it count. Here's to a savvy, well-prepared 2027.

Our firm is not affiliated with the U.S. government or any governmental agency.



© 0 Syndicated Puzzles

BRAIN GAMES

Str8ts

Game Rules

Rows and columns are divided into compartments of white squares. Use single numbers to complete a straight for each compartment. A straight is a set of numbers in any order with no gaps. No single number can repeat in any row or column. Clues in black cells remove that number as an option in that row and column and are not part of any straight.

5 EASY EXERCISES
for Your Mental Well-Being

Did you know your mental health directly impacts your physical health, especially as you age? Studies have found that taking charge of your mental health leads to a host of physical benefits, including:

- **Increased brain function and memory**
- **Reduced risk of hypertension and heart disease**
- **Improved digestion and blood circulation**
- **Better overall mood and vitality**

Adding mindfulness exercises to your daily routine can be a good way to improve your mental well-being. Here are five easy ones to try:



BREATHING. Concentrating on your breathing can help bring you back to center when you're feeling stressed or anxious. Try it by lying or sitting down, then place one hand on your chest and the other on your stomach. Take a deep breath, hold it for 4 to 5 seconds, then exhale slowly. Repeat as many times as needed until you start to feel calmer.



BODY SCAN. When was the last time you took a full inventory of how your body feels? Start by lying on your back, palms facing the ceiling. Assess how each part feels, beginning with your toes and working up. Don't forget to check in with what's going on inside your brain, heart and gut as well.



JOURNALING. This suggestion often gets the response, "But I'm not a writer!" You don't have to be, since your journal is meant to be read only by you. Kick off your mornings by writing down two goals for the day, or try jotting down three things you're thankful for every night.



GET OUTSIDE. Who doesn't feel great when the sun is shining and the birds are singing? Schedule time to get outside every day, whether that's to work in your garden or take a short walk. If going outside isn't an option, sitting by an open window offers some of the same benefits.



LISTEN TO MUSIC. Great music can be an excellent pick-me-up. Crank up your favorite radio station or make a playlist to match the mood you want to create.

This material is intended to provide general information to help you understand basic financial planning strategies and should not be construed as financial advice. All investments are subject to risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Any references to guarantees or lifetime income generally refer to fixed insurance products, never securities or investment products. Insurance and annuity product guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company. The information contained in this material is believed to be reliable, but accuracy and completeness cannot be guaranteed; it is not intended to be used as the sole basis for financial decisions.

The Case Against the Big Trip (And What to Do Instead)



Three weeks abroad, a long-haul flight and an itinerary packed with everything you've put off for decades. What could go wrong?

Quite a lot, actually.

Big trips carry big risks. One canceled flight, one rainy week or one unexpected health hiccup, and the whole thing falls apart. After months of planning and thousands of dollars spent booking, you're left wondering whether it was worth the trouble.

There's a better way to travel — and it doesn't require waiting, over-planning or blowing your travel budget all at once.

I call them **'micro-trips.'**

Micro-trips are shorter, nimbler and surprisingly satisfying. They could be anything from a long weekend two states over to a four-day road trip with a loose plan or a rented cabin with no agenda at all. These trips don't demand months of planning or a full week of recovery when you get home.

The real advantage? You can spread your adventures across the entire year, and you get more moments, more variety and far less pressure riding on any single getaway.

The big trip will always have its appeal. But don't underestimate what a smaller, well-timed trip can do for you.

Your next favorite trip might be the little one.

BRAIN GAMES

ANSWER KEY:

	8	7		4	3	1	2	
	7	6	5			2	3	1
8	9	3	4	5	6		1	2
9	1		6	7	5	3	4	8
7	6	8		9	2	4	5	3
	5	9	8	6	7			4
4	3		7	8	9		6	5
3	2	1	9		8	6	7	
	4	2	3			7	8	6

cut here



RECIPE

CREAMY BUTTERNUT SQUASH SOUP

This season, fall in love with this creamy butternut squash soup! It's hands-down the creamiest, easiest, dreamiest, most comforting bowl of squash soup you'll ever have. Who knew healthy could be this good? Enjoy with family and friends!

INGREDIENTS

- *3 pounds butternut squash, cubed*
- *3 tablespoons olive oil*
- *2 cups vegetable or chicken stock, more as needed*
- *1 each: large carrot, green apple, red pepper, stalk celery (peeled/seeded and chopped)*
- *1 white or yellow onion, diced*
- *1 tablespoon minced garlic*
- *1 teaspoon salt*
- *¼ teaspoon pepper*
- *½ teaspoon smoked paprika*
- *2 15-oz. cans unsweetened coconut milk*

HOW TO MAKE IT:

1. In a large stockpot over medium-high heat, combine olive oil, butternut squash, carrot, apple, bell pepper, garlic, onion and celery. Sauté 3-4 minutes until garlic is fragrant and onions are translucent.
2. Add stock, salt, pepper and smoked paprika, and bring to a boil. Cook for 5-10 minutes over medium heat until veggies and squash are very tender.
3. Stir in the coconut milk. Use an immersion blender to blend until smooth OR transfer in batches to a high-powered blender and puree until smooth and creamy.
4. Taste and add salt and pepper as needed. Add a little more stock or water to thin if needed. Garnish as desired and serve.

Main Office
6411 Ivy Lane, Ste. 520
Greenbelt, MD 20770

Satellite locations available in:
Columbia, MD - Annapolis, MD
For additional details, please visit our website

Advisory services offered through J.W. Cole Advisors, Inc. (JWCA) Stuart Financial Group and JWCA are unaffiliated entities. Neither Stuart Financial Group nor JWCA offer tax or legal advice. Please consult your personal tax advisor or CPA and an estate planning attorney to determine what strategies may be best for your financial situation and estate planning goals. Any comments regarding safe and secure investments and guaranteed income streams refer only to fixed insurance products. They do not refer, in any way to securities or investment advisory products. Insurance and Annuity product guarantees are subject to the claims-paying ability of the issuing company and are not offered by JWCA. Any media logos &/or trademarks contained herein are the property of their respective owners and no endorsement by those owners of Bryan Slovon or Stuart Financial Group is stated or implied.

STUART Financial Group
Wealth, Retirement & Legacy Planners





Know someone who could use some financial guidance? Anyone who is important to you is important to us. The greatest compliment is to be introduced to a new client by one we currently serve. Thank you for not keeping us a secret!

301.345.1635
Visit us at www.stuartfg.com

STUART Financial Group
Wealth, Retirement & Legacy Planners

UPCOMING DATES

NOVEMBER

01 Daylight Saving Time ends

03 General Election Day

11 Veterans Day

26 Thanksgiving

27 Black Friday

DECEMBER

07 Medicare Open Enrollment ends

21 Winter Solstice

25 Christmas

31 New Year's Eve Last day to take your RMD