

TouchPoints of Interest



News You Can Use

Should My Children (or Grandchildren) Have a Trump Account?

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If you have minor children, you likely were asked when filing your tax return about opening a Trump Account for the kiddos. And your next question might have been, “What is a Trump Account and why would I open one?”

At its core, Trump Accounts are a simple investment account for minor children. Anyone can make contributions. Whether it’s a good idea for you personally to make contributions is debatable, given existing options that allow for greater flexibility. Naturally, this is a great question for your advisor.

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Catching Up on Catch-Up Contributions: New 2026 Rules for High Earners

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One of the incentives the government offers to encourage individuals to save for retirement is the ability to make catch-up contributions to certain tax-advantaged retirement accounts once you turn age 50.

For example, in 2026, the standard 401(k) contribution limit is \$24,500, while the catch-up contribution limit is \$8,000, meaning those age 50 and older can contribute up to \$32,500 to their 401(k) this year. For those ages 60 to 63, a "super catch-up" contribution is available that allows an even larger catch-up of \$11,250, rather than the standard \$8,000 catch-up limit, as long as their retirement plan allows it.

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Spring Is Here!

Spring in the northern hemisphere starts on the vernal equinox, typically March 20th or 21st. On this day, the sun passes directly over the equator, leading to nearly equal day and night. Caused by the Earth's tilt, this season brings longer, warmer days. Below are some fun facts about spring:

- In Latin, the word vernal means "spring" and equinox means "equal night."
- During the vernal equinox, the sun rises precisely in the east and sets precisely in the west.
- Historically, "spring fever" was a real illness, (often scurvy) caused by a lack of fresh fruits and vegetables during winter.

- At the North Pole, the spring equinox marks the start of six months of uninterrupted daylight...
 - ...Whereas in the South Pole, the spring equinox marks the start of six months of darkness.
 - The reason why Easter changes every year is that it falls on the first Sunday after the first full moon of the vernal equinox.
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What We Do for Our Clients

- Help you determine realistic goals.
 - Study possible alternatives that could meet your goals.
 - Review your investments in your company 401(k) or 403(b) plans.
 - Help handle exchanges, tenders and special stock dividends.
 - Serve as a human glossary of financial terms such as beta, P/E ratio, and Sharpe ratio.
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Team Spotlight



Valerie Tate

Valerie is the Administrative Assistant in our office. Before some of your advisor meetings, she gathers your information: financial accounts, legal documents, personal information - then creates reports for the advisors. So, when you get a letter or email from Valerie, send her back your information! Let her help your advisor.

Valerie is a huge Steelers fan, because she grew up in Pennsylvania. This can cause some friendly rivalry with her coworkers! She brought a life-size “Dobby” elf, (from the Harry Potter franchise) into the office. He was originally a Halloween decoration, but now he lives year-round by Valerie's cubicle. We all know Dobby loves clothes, and he has many festive outfits that cheer up our team!

When she's not at work, Valerie can be found walking her dog, Finnegan, helping her neighbors, arranging flowers, decorating her home, or hanging out with her daughter and her family.

To view Valerie's bio on our website click [here](#).

What's Happening Around the Office

Join us Saturday, May 2nd from 8 am to 12 pm for our annual Shred Event! Drive up and drop off material - or park and join us for coffee and conversation. Invite your friends and family to stop by as well! Conveniently located in our parking lot: 4605 East Galbraith Rd, Cincinnati, OH 45236.



We love our clients! It is our honor to be able to care for you, your family, and the people you refer. When you refer someone to your Advisor at TouchPoint®, we give them the care and dedication that you have come to appreciate.

We also love to throw parties! To celebrate, we host a referral party every January to combine these loves together. As a thank you for your



referrals, we host a party for both the referrer and the person who was referred to us that became a client in the previous year. If you love your family and friends and would like to join in the “Celebration of Appreciation” hosted at Eddie Merlot’s, don’t keep us a secret.

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