

Q1
2026

AS WE ENTER THE NEW YEAR, our outlook remains largely consistent with what we shared in the second half of last year. While 2026 could mark a fourth consecutive year of positive returns for the S&P 500, we continue to emphasize long-term perspective, disciplined decision-making, and thoughtful planning amid an evolving AI- and technology-driven economic landscape. With that in mind, we wanted to share a few updates and planning considerations as we begin the year.

Forbes

**BEST-IN-STATE
WEALTH
MANAGEMENT
TEAMS**
SHOOK RESEARCH

2026

Forbes 2026 Best-In-State Wealth Management Team

We are pleased to announce that Callahan Financial Management Group, LLC was recognized as a *Forbes 2026 Best-in-State Wealth Management Team*. We are grateful for the trust you place in us and for the role you play in shaping our work and standards. This recognition reinforces our ongoing commitment to serving you with care, clarity, and professionalism.

New Website Released

Our newly redesigned website is now live. This update reflects our continued focus on growth as a team, and in how we serve our clients. Much of this work is thanks to the excellent efforts of Sara Gallagher, Senior Marketing Associate.

Under the "Other Resources" section, you'll find ongoing updates and educational content designed to inform and guide. We've also added a dedicated Young Adults section with practical steps for those beginning their financial journey. Helping the next generation build strong financial habits is important to us - we encourage you to share this resource with children, grandchildren, or anyone who may find it helpful.

Key Planning Considerations

The start of a new year is a good time to review your overall financial picture. Small updates made early can often help prevent larger adjustments later. This includes reviewing retirement contributions, evaluating whether increases make sense based on updated IRS limits, and confirming that beneficiary designations remain accurate. *See the attached from MFS Investment Management for 2026 IRS changes to contribution limits.*

From a planning and tax perspective, this may also be a good time to review any tax-loss carryforwards, prepare for estimated tax payments [if applicable], and revisit savings priorities such as

emergency reserves or upcoming major expenses. Thoughtful check-ins like these help maintain clarity and can reduce surprises as the year unfolds.

*Beginning January 1, 2026, under the Secure 2.0 Act, individuals aged 50 and older who earned more than approximately \$150,000 in the prior year must designate any employer plan (401k, 403b, 457b) catch-up contributions as Roth (after-tax), as opposed to traditional pre-tax.

REMINDER - 2025 IRA Contributions

You may still make Traditional IRA or Roth IRA contributions for the prior tax year, even though the calendar year has ended. The IRS allows contributions up until the tax filing deadline (typically April 15).

We thank you for your continued business and trust.



CALLAHAN FINANCIAL
MANAGEMENT GROUP, LLC

7495 Paragon Rd, Suite A | Dayton, OH 45459
(937) 432-9100 | www.callahanfinmgmt.wfadv.com

2026 Forbes Best-in-State Wealth Management Teams: Awarded January 2026; Data compiled by SHOOK Research LLC based on the time period from 3/31/24 - 3/31/25 (Source: Forbes.com). The Forbes Best-in-State Wealth Management Teams rating algorithm is based on the previous year's industry experience, interviews, compliance records, assets under management (variable by state), revenue, and other criteria by SHOOK Research, LLC. Investment performance is not a criterion. Self-completed survey was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. 12,787 wealth management teams were considered for the rating; 6,149 (48% of candidates) were named 2026 Forbes Best-in-State Wealth Management Teams.

Wells Fargo Advisors Financial Network does not provide legal or tax advice.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC, (WFAFN), Member SIPC. Callahan Financial Management Group, LLC is a separate entity from WFAFN.