2026 Year-End
Wealth Planning Guide

Associated Bank
Private Wealth

Checking in on your full financial picture as the year winds down is always a good idea. It's an opportunity to reflect on what's changed, identify new opportunities and make thoughtful adjustments before the new year begins.

Think of this as a checklist as well as a conversation starter. Ask yourself:

- How have your goals and needs changed in 2026?
- What do you want to do differently in 2027?

Here are four key areas to review, including key questions and important actions you can take before year-end:

Tax Planning

In 2026, SECURE 2.0 and OBBBA (One Big Beautiful Bill Act) come together to create new tax and retirement planning opportunities. Now is a good time to consider how those changes could affect your broader strategy.

It's worth considering: **What changes in your income, investments, family or goals could create tax planning opportunities?**

- ☐ Maximize your contributions to 401(k), IRA, HSA and other tax-advantaged accounts.
- ☐ Structure year-end charitable contributions to support your goals and tax strategy.
- ☐ Review key provisions of recent tax legislation such as SALT (state and local tax) and AMT (Alternative Minimum Tax).

Wealth Planning

Your wealth plan should evolve as your life changes. Year-end is an opportunity to revisit your goals, priorities and circumstances, while making sure your financial plan continues to support what matters most to you and your family.

Take time to reflect: **What has changed in your life, goals or priorities that could affect your financial plan?**

- ☐ Review and update estate documents (wills, trusts, powers of attorneys, healthcare directives) and confirm beneficiaries.
- ☐ Review insurance coverage including life, disability, liability and long-term care.
- ☐ Ensure your financial plan continues to align with your priorities and values.

Cash & Liquidity

Cash plays an important role in providing flexibility and peace of mind. As your needs and the interest rate environment change, it's worth reviewing how much you keep liquid, where you hold it and whether your cash strategy continues to support your goals.

The question is: **What changes to your cash strategy could better support your needs and goals?**

- [ ] Identify any large upcoming expenses or liquidity needs.
- [ ] Review emergency reserves to ensure coverage for 12-18 months.
- [ ] Assess risks and opportunities from changing interest rates.

Investing

Markets can change quickly, but your investment strategy should remain grounded in your goals, time horizon and ability to take risk. A year-end review is an opportunity to assess diversification, identify areas of concentration and make sure your portfolio continues to support your long-term plan.

Now's the time to ask: **How well does your portfolio align with your goals, time horizon and ability to tolerate market volatility?**

- [ ] Review your diversification, including concentrated stock positions and rebalance as needed.
- [ ] Evaluate your risk capacity—your financial ability to endure potential losses.
- [ ] Explore tax-loss harvesting opportunities.

Would you like help with wealth planning?

Not sure what you could be doing differently? Year-end planning doesn't have to feel overwhelming. A conversation with a wealth planner can help you connect the dots, uncover opportunities and turn questions into a plan. Let's start the conversation.

Schedule time to get in touch at PrivateWealthPlanning@AssociatedBank.com.

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