WORTH A REED

First Quarter 2026

Time

Amanda Lisachenko, President

A common phrase we often hear when we meet with potential clients is that that they are 'not good with numbers or investments.' Meaning that they are looking to engage our services to help them be financially successful. While being capable with numbers and investments is obviously important, an often-overlooked component for success is time.

Time is a key component of everything we calculate. While longevity tables provide a best guess, many parts of our financial planning would become very simple if we knew how much time each of us has. Since we don't, we can only encourage people to take advantage of today by starting their planning as early as possible.

Time and Goals

A cornerstone of financial planning is to set goals. The key to reaching any goal is to start early. By starting early, you have the opportunity for more growth over a longer period. Time allows for the investor to make smaller contributions regularly that compound over time and the more periods you have typically the better. It is never too early to start saving.

Time and Lifestyle

Many times, people think they can't afford to put away money for retirement, education, or a vehicle purchase. But we would argue that you can't afford not to save. Setting up an automatic savings plan is a key part of reaching your goals. Savers are generally able to adapt their lifestyle by being more conscious of their spending habits and prioritizing. Another savings piece that everyone should have in place is an emergency fund to fall back on. Without one, an unexpected event in life can cause someone to quickly get behind on all their goals.

Time is Precious

None of us know how much time we have on this earth. Everyone has dreams and visions for their happiness and things they want to accomplish in their lifetime. It's important to spend time thinking about those items and putting them down on paper so they can become a goal, something to work toward. With planning and time, a goal such as a big trip, a vacation house, paying for grandchildren's schooling or retiring early, becomes realistic and attainable. Whatever the goal, we look forward to helping you make them happen. Because time is precious, and no amount of money can buy you more of it. ■

Last Minute Tax Planning Opportunities Before April 15

Janet Edwards, Director of Client Relations

This past weekend I spent my time organizing a big bicycle event. Coordinating riders, sponsors, volunteers, timing, signage, parking, and about a hundred other moving parts reminded me of something: if you don't get organized ahead of time, things get chaotic pretty quickly.

After finally wrapping up the race planning and catching my breath, it hit me that it's about the same time of year many of us start scrambling to get our own financial lives organized for tax season. Just like race day, a little preparation ahead of the deadline can make the whole process go a lot smoother.

The good news is that even though the calendar has turned, there are still a few opportunities available before the April filing deadline that could potentially lower your tax bill and strengthen your long-term financial plan.

1. Make or Maximize Your IRA Contribution - You may still be able to contribute to a Traditional IRA or Roth IRA for the 2025 tax year until the tax filing deadline in April. Depending on your income and eligibility, Traditional IRA contributions may be tax-deductible, which could reduce your taxable income for the year. Even if the contribution isn't deductible, continuing to build tax-advantaged retirement savings can provide meaningful long-term benefits.

2. Consider a Roth Conversion Strategy - For some investors, converting a portion of traditional retirement assets to a Roth account may be worth exploring. While the converted amount is taxable in the year of the conversion, Roth assets grow tax-free and can provide valuable flexibility in retirement income planning.

3. Contribute to a Health Savings Account (HSA) - If you are enrolled in a high-deductible health plan, you may still be able to contribute to a Health Savings Account for the prior tax year until the filing deadline. HSAs offer a unique "triple tax advantage": contributions may be tax-deductible, growth is tax-deferred, and withdrawals for qualified medical expenses are tax-free.

4. Review Your Tax Withholding - Tax season is also a great time to review whether you're withholding the right amount of taxes throughout the year. If you receive a very large refund or ended up owing more than expected, it may be a sign of adjustments are needed. For clients taking distribution from retirement accounts, we can help review whether the proper amount of tax is being held from those payments to help avoid surprises next April.

5. Review Your Investment Strategy - Tax season can also be a good reminder to review your broader financial strategy. Are your accounts positioned tax-efficiently? Are you taking full advantage of retirement savings opportunities? A quick review can help ensure your investment plan aligns with your long-term goals.

Tax planning isn't just a once-a-year event—it's an ongoing process that works best when integrated with your overall financial plan.

If you have questions about your retirement contributions, tax-efficient investing, or how these strategies may apply to your situation, our team at Reed Financial Services is always happy to help. ■

Family Meeting

Liam Studt, Associate Advisor

Throughout life there are many transitions clients will go through, so we help facilitate conversations to help make these processes smoother. The most common ones have to do with retirement such as investing in 401(k) or analysis of different retirement timing scenarios. One that we have found to be very beneficial, but is less common, is a Family Meeting where the estate and finances within a family unit are discussed. The goal is to help the immediate family or beneficiaries understand a client's wishes in different scenarios. There is essentially two ways to facilitate these meetings; one is with Translucency and the other is with Transparency, both of which are discussed below.

Translucency is the ability to have a conversation with heirs or beneficiaries of an estate without divulging any values. In these cases, those heirs or beneficiaries are brought into a meeting to understand their roles and how the estate would flow, how the assets are divided, should something happen to a client. A wealth transfer plan chart is created ***without*** the actual value of each account, property, or insurance policy to illustrate only the estate flow. This type of presentation is built usually for heirs or beneficiaries of an estate in which the client is not comfortable divulging actual numbers. In this case, clients may have concerns about discussing the real numbers, but there is still a desire to help the heirs understand the estate flow. Many times, these meetings are desired where beneficiaries are young or not the children of our client.

Transparency meetings provide more details of a client's estate to their heirs or beneficiaries. In these cases, heirs or beneficiaries are brought into a meeting to understand their roles and the flow of assets for the estate, how the assets are divided, should something happen to a client. For this type of meeting, a wealth transfer plan chart is created ***with*** the actual value of each account, property, or insurance policy to illustrate the distributions of the assets of the estate. This type of presentation is built usually for clients with adult beneficiaries of an estate, in which the client is comfortable divulging actual numbers and wants the individuals to understand the responsibilities they may have to the estate. In this case, clients do not have concerns about discussing the real numbers. This provides the most vision into the estate so there are no surprises upon the demise of the client(s).

While there is no requirement for either of these strategies, it is encouraged that a client should consider utilizing one of these to decrease the unknowns in an estate transition. We can facilitate these conversations to be a guide in describing how the estate would flow. Conversations like this could stem from a current health issue or unknowns that may be in the future, accompanied by a desire of the client to be transparent with beneficiaries. These meetings can be done over the phone, via a web meeting, or in-office. If there are any questions or interest in this type of meeting, please let us know and we can have a conversation on how to best approach the subject. ■

Volunteer Day at Rescue Village

RFS staff and friends volunteered at the Rescue Village in Novelty, Ohio, where we enjoyed learning more about the shelter and supporting its mission. We contributed to a variety of projects, including housekeeping, organizing animal toy donations and kennel comfort items, reading to the dogs, and preparing enrichment toys filled with peanut butter and treats.

If you're interested in volunteering, please keep an eye out for our next Volunteer Day. We would love for you to join us!

Building a Team

Evan Watson, Investment Manager

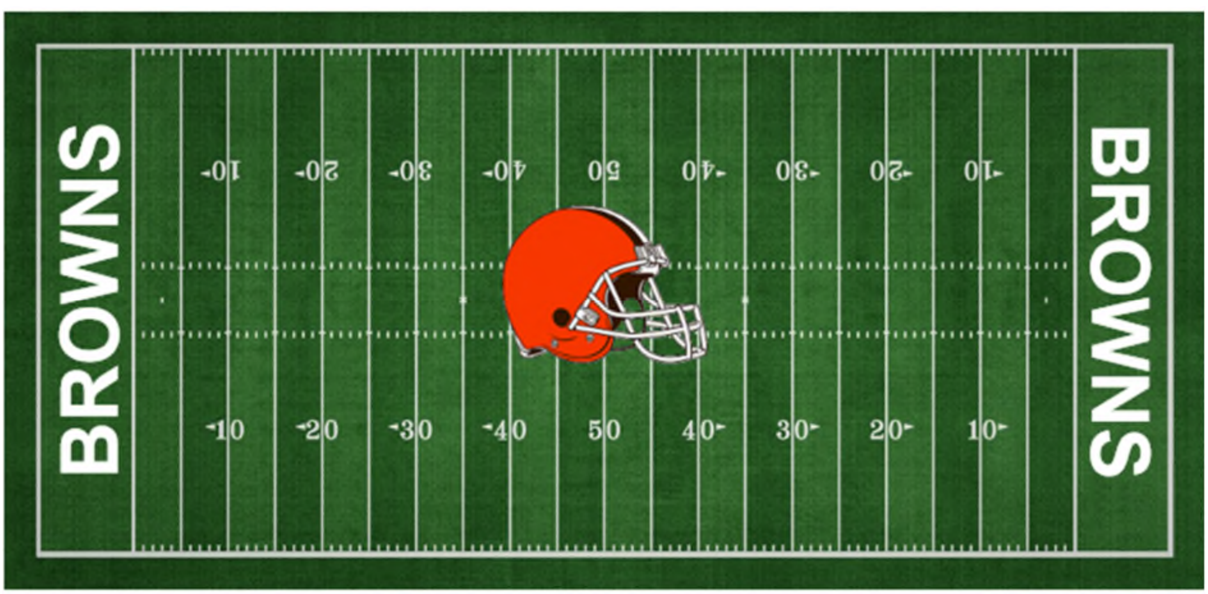
It is that time of year again when the sun starts to shine a little brighter, the weather gets a bit warmer, and the hopes rejuvenate that the Cleveland Browns will go on to win the Super Bowl! As a Browns fan, March and April become my favorite time of year as the team looks to bring in fresh players through free agency and the draft. As the free agency market opened and players were being traded and brought in, it made me realize why I get so excited about this time. It is because each general manager is essentially doing portfolio management and building a team.

Like these football teams, we often start from a place of defining what our team is going to look like. Some teams like to build a flashy offense trying to invest in high growth companies that can have big wins but also big losses. Other teams like to shore up the defensive side of the ball and while they often won't give up too much, it does make it tough to score points. Our approach at Reed is to find something that resembles a balance between the two. We want our team to have the chance to make some gains when things are working but if we need to, we feel comfortable that our defense is going to keep it from turning into a runaway.

Once we have identified the culture and scheme of our team, we then focus on the players we want to be on that roster. Every team has their star players at key positions that you know and recognize but from year to year, there are players you may want to bring in that may be a better fit. Sometimes it is a rookie fund that has some history but good prospects and other times, we look for that veteran free agent who is dependable.

Once that team is built, we must make sure we are prepared for the teams or themes we are going to face. Each week, month, and year, there are new opponents that we will be facing as well as some unexpected things. It is our aim to use the funds we have put on our team to best manage those things. Sometimes, things work as we expect and others, we get hit with some crazy injury that means we have to rotate our strategy. All the while, it is our job to make sure we stick to that core culture and scheme we set in place before putting a single name on the roster.

While the pros only do this once a year, the fun part about our job is that it is a never-ending cycle of thinking about, calibrating, and positioning the team to meet your goals. ■



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