NEWSLETTER

NOVEMBER 2026

ANCHOR
WEALTH STRATEGIES



> November's six weeks matter more than most: **Required Minimum Distributions** and **Roth conversions** for 2026 must be completed by December 31, and we're celebrating the season with you at our **Holiday Open House** on December 17. Learn more about Anchor Wealth Strategies to help you close out the year well.

- ➤ RMD deadline — December 31
- ➤ Year-end Roth conversions
- ➤ Holiday Open House — Dec 17



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As Thanksgiving approaches, we're grateful for

MARKET TRENDS AND INSIGHTS

The 2027 Social Security COLA is now official, announced October 14. With six weeks left in the tax year, investors are also weighing year-end Roth conversions and

IMPORTANT DATES AND EVENTS

December 17
Holiday Open House, 4–7pm — stop by our office to celebrate the season with us. 912 Travis Ave, Fort Worth, TX 76104.

the trust so many of you place in our team — thank you for being part of the Anchor Wealth Strategies family.

RMDs against where the market sits today. For long-term investors, the headlines matter less than the plan you already have in place.

Emerging markets
Valuations remain attractive relative to developed markets, though currency swings continue to add volatility.

Economic indicators
Inflation and employment data continue to guide rate expectations heading into year-end.

December 31
Deadline to take 2026 Required Minimum Distributions and complete Roth conversions for the tax year.



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YEAR-END TAX PLANNING

The six-week window that shapes your tax bill.

Once December 31 passes, this year's tax picture is locked in — there are no do-overs in April. Two year-end moves are worth a close look before then.

If you turned 73 this year, or are already taking distributions, your **Required Minimum Distribution** is due by December 31 — miss it and the IRS penalty is steep. A **Roth conversion** moves money from a traditional IRA to a Roth, taxed at this year's rate in exchange for tax-free growth later. Whether that trade makes sense depends on your current bracket, next year's expected income, and how many years remain before RMDs kick in on the converted amount.

> *"Once the ball drops on December 31, this year's tax window closes with it — there's no going back and reworking it in April."*

A few things worth confirming before the window closes:

Confirming your 2026 RMD amount — market swings this year can change what you actually owe

Reviewing whether a partial Roth conversion fits this year's tax bracket before rates or income change

Coordinating any charitable giving, including Qualified Charitable Distributions, with your RMD

Want a second set of eyes on your year-end numbers before the window closes?

Schedule a complimentary conversation with our team before Thanksgiving.

Schedule a call →

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⚓ Let's Stay Anchored ⚓

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Referrals are the highest compliment we can receive. If you have a friend, colleague, or family member who could benefit from personalized financial advice, we'd love to help them too!

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