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The Votes Are In: Now What?

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November 10, 2026

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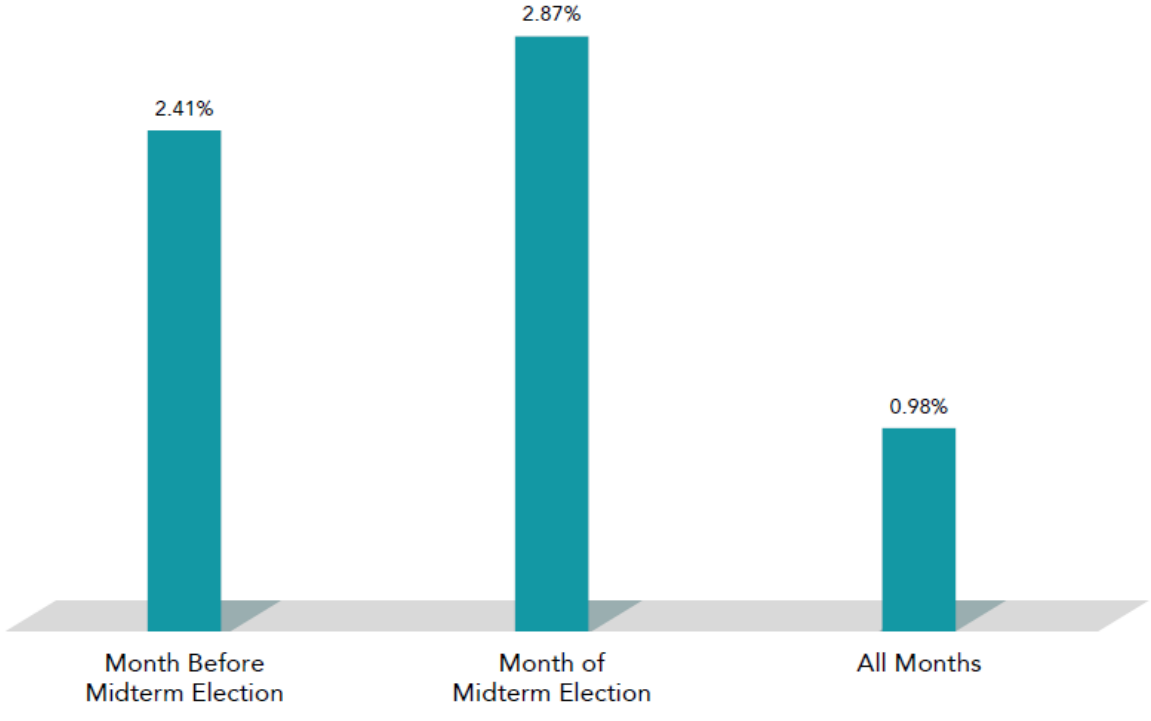


Agenda

- Midterms, Markets, and Economic Indicators
- Year-End Tax Planning
- 2027 Planning Figures
- Section 530A Accounts
- Questions

Midterm Election Market Reaction

S&P 500 Index average monthly return, January 31, 1926–December 31, 2025



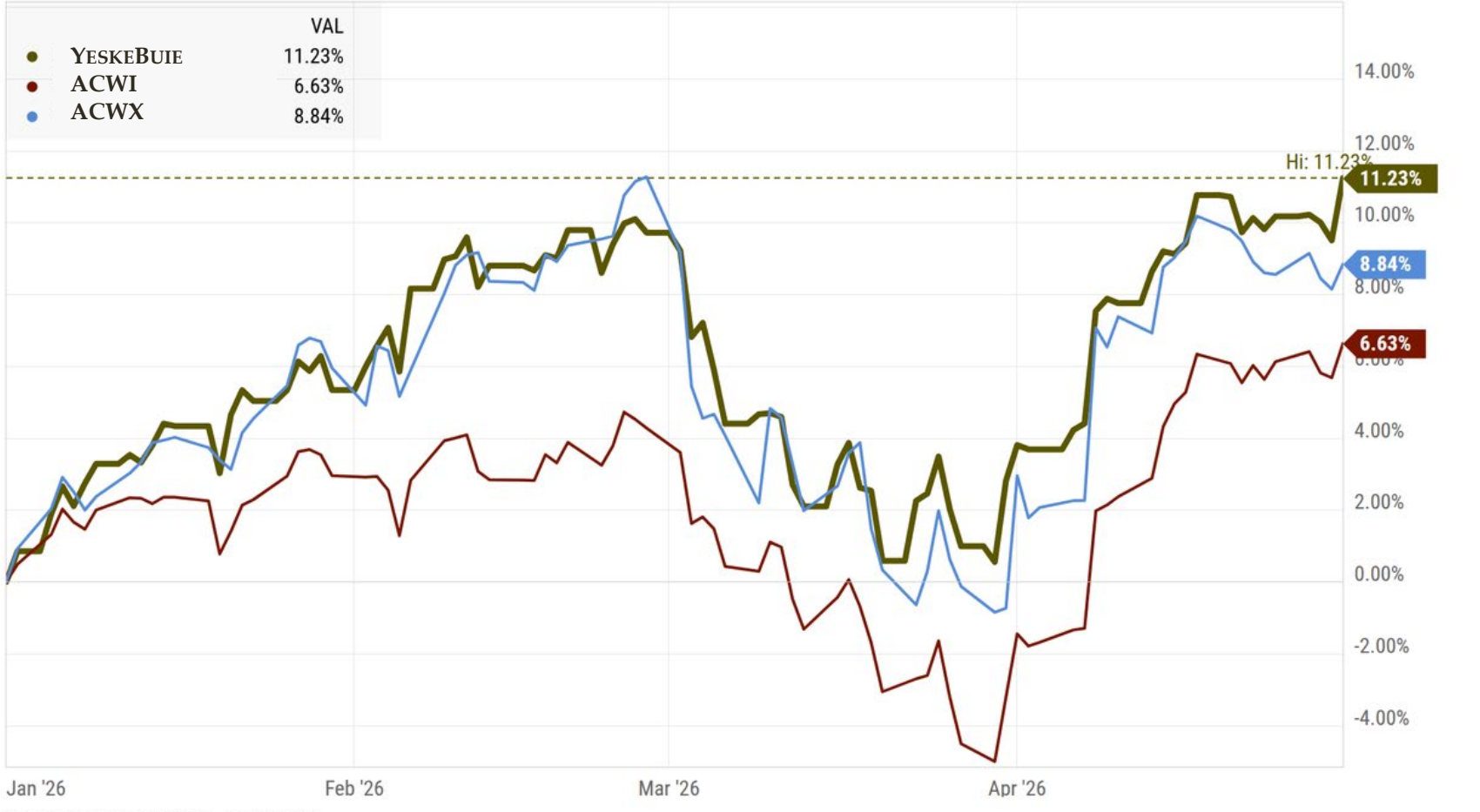
October 2026

- YESKEBUIE: **+0.52%**
- ACWI: **-1.51%**
- ACWX: **-2.09%**
- S&P500: **-1.06%**

Dimensional

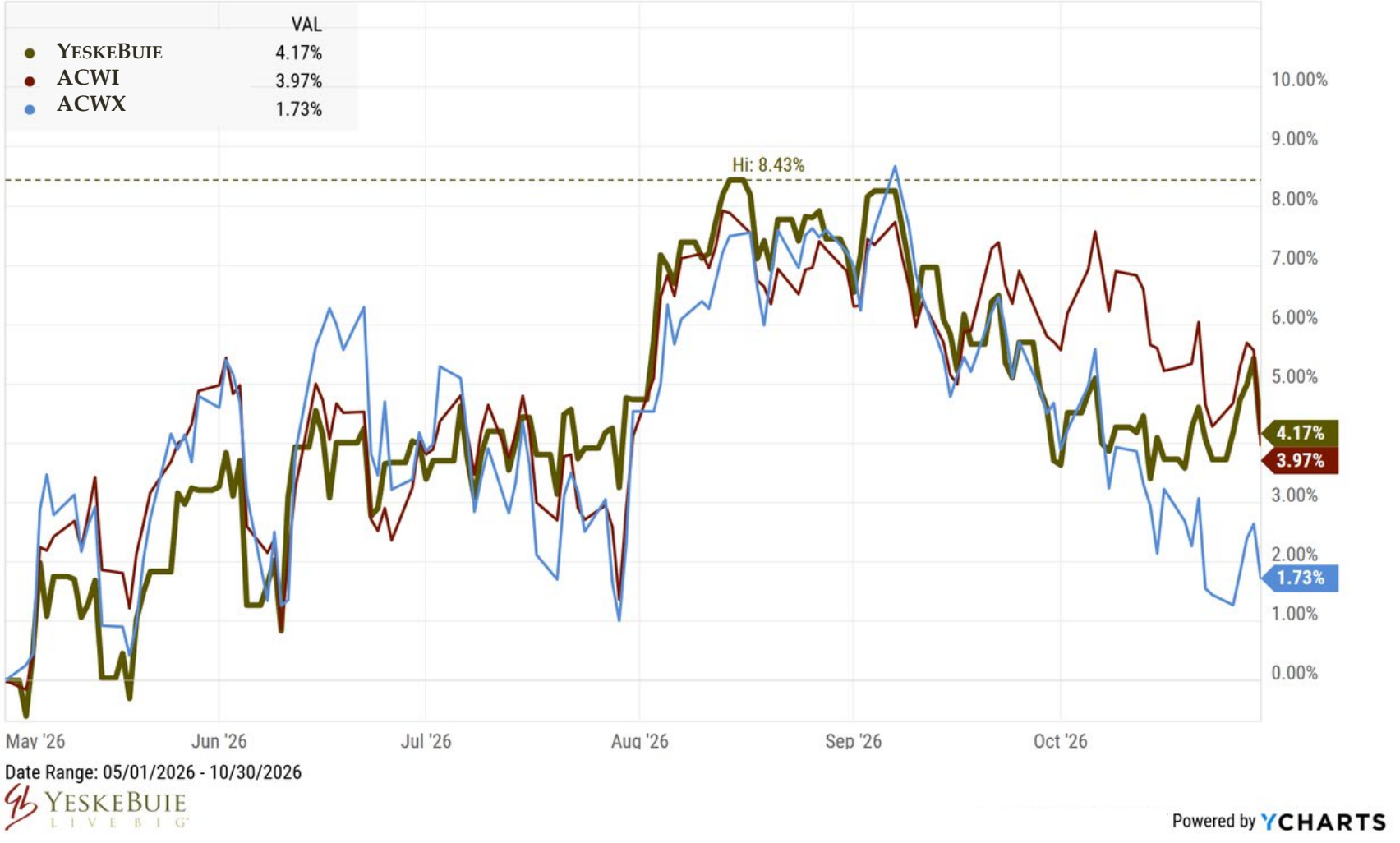
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Portfolio Performance Review: January – April 2026



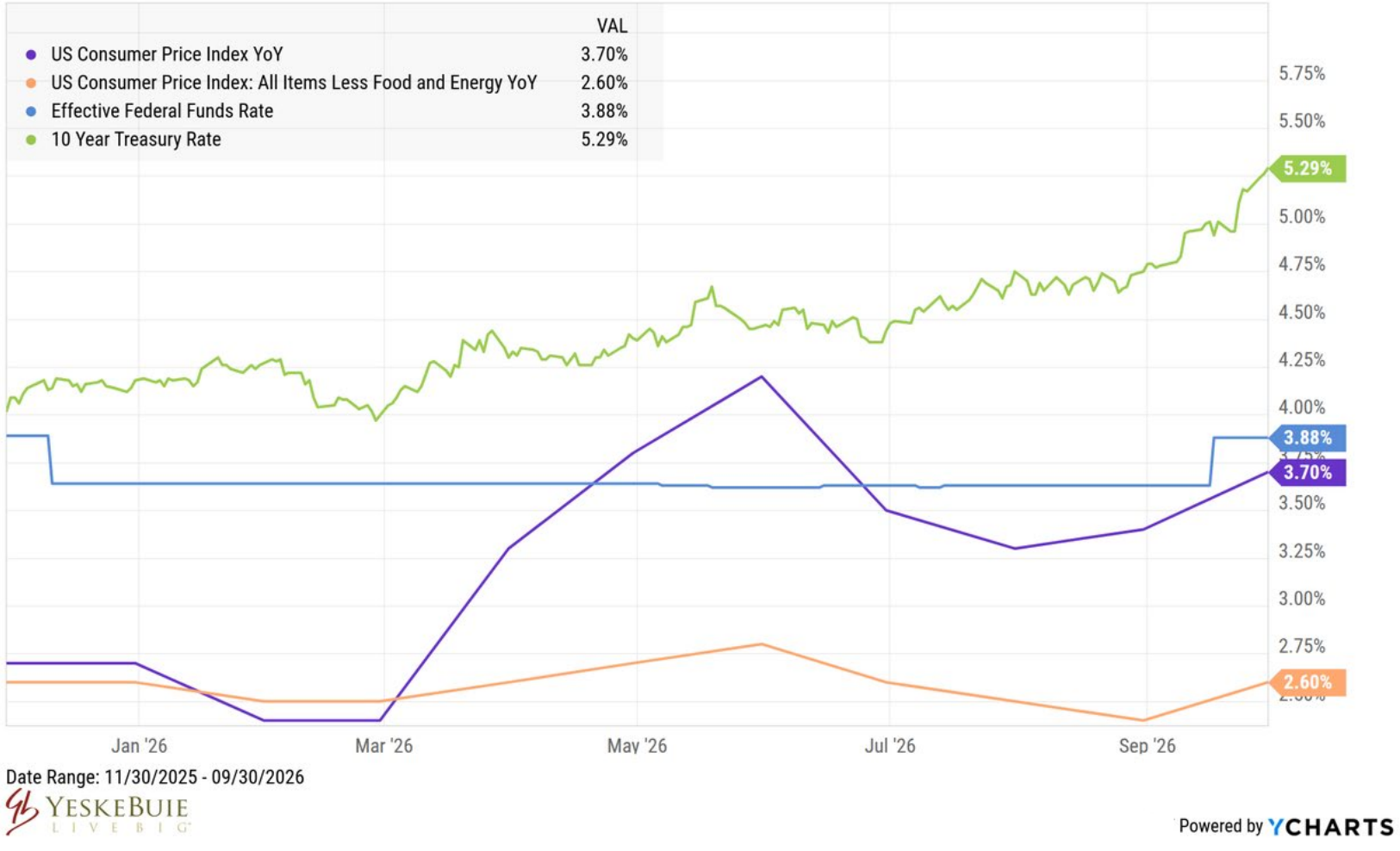
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Portfolio Performance Review: May – October 2026



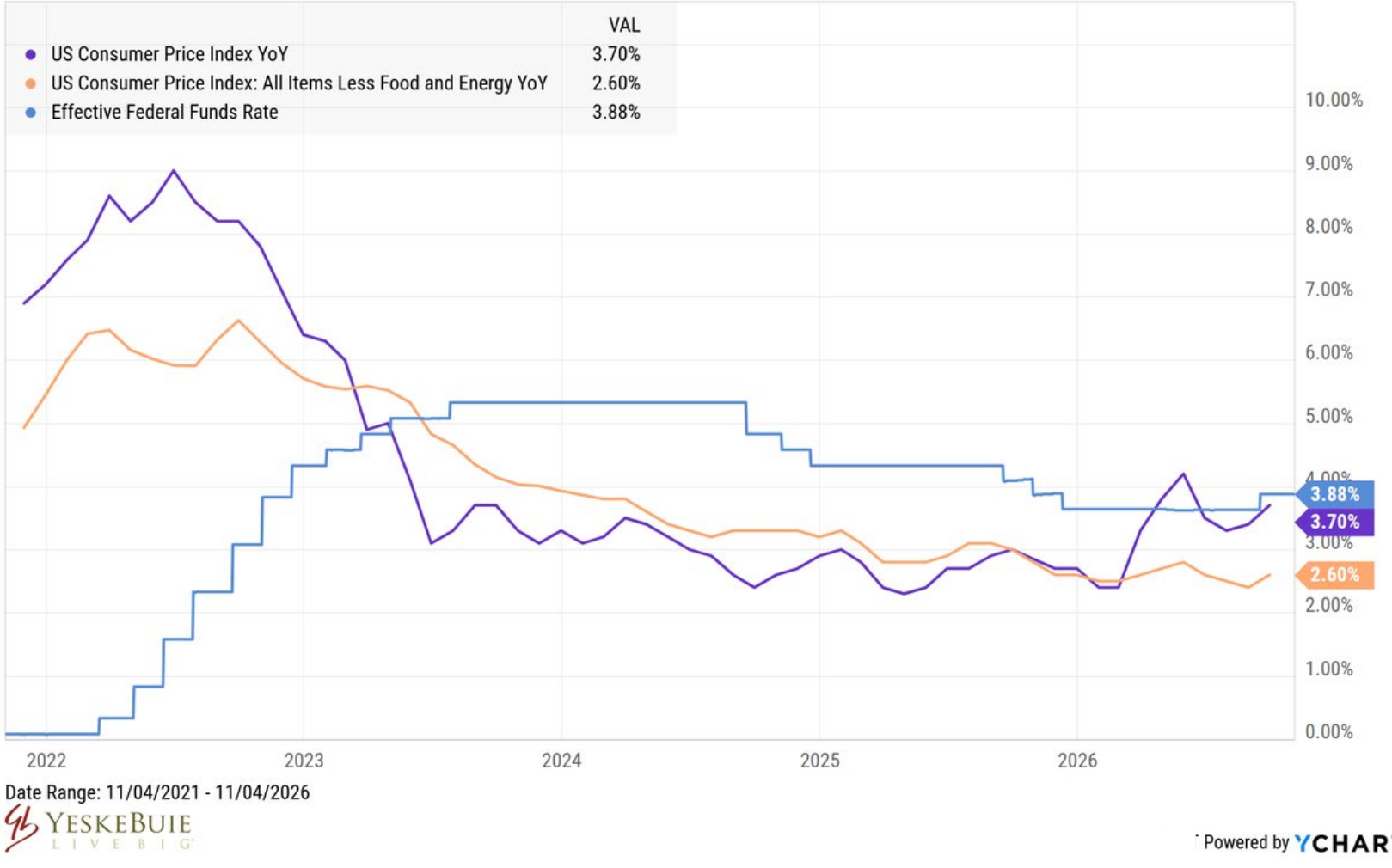
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Inflation Update: Prices Increase by 0.4% (as of November 10th)



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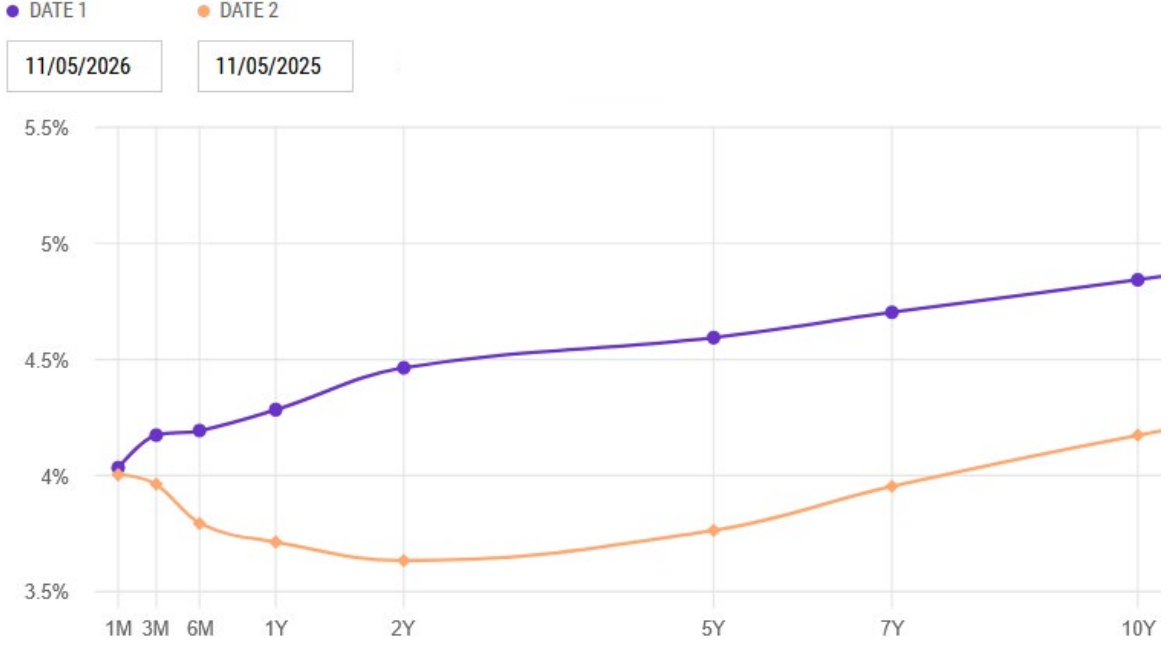
Inflation Update: Expect Interest Rates to Increase in December



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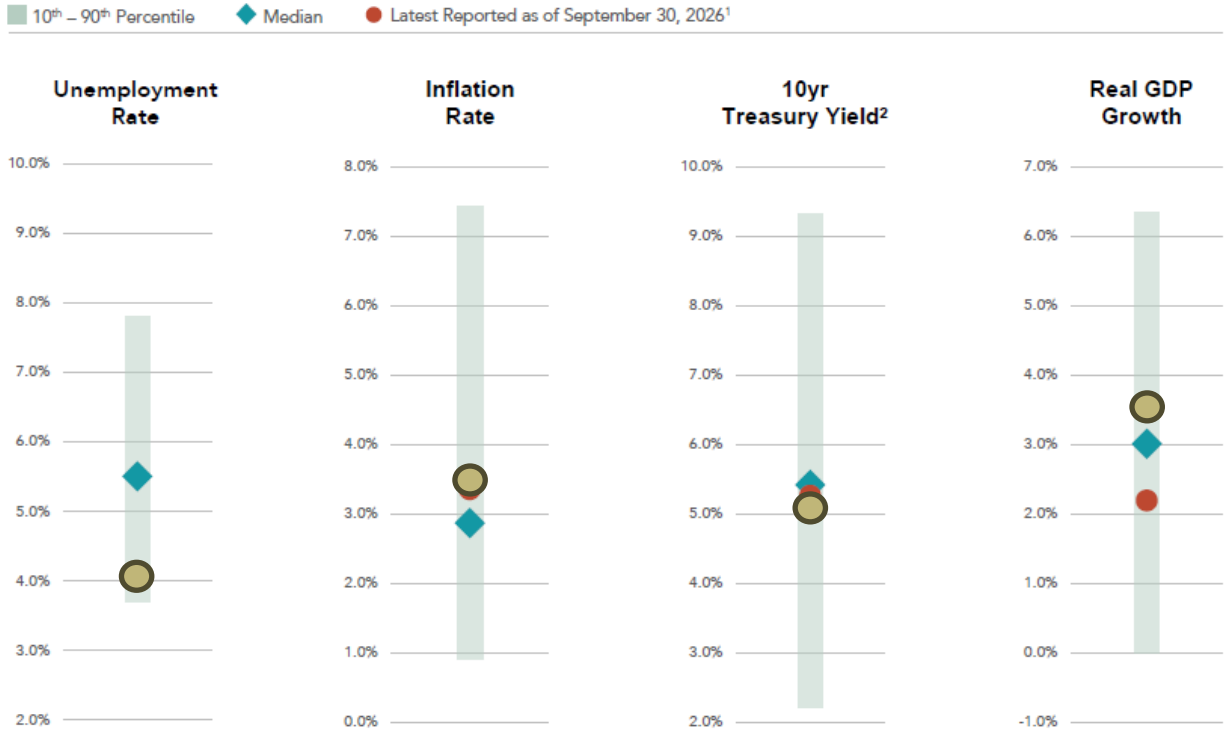
The Bond Market and Your Stable Reserve (as of October 2026)

	Number of Holdings	Weighted Average Maturity (years)	Weighted Average Effective Duration (years)	30 Day SEC Yield	Yield To Maturity
One-Year Fixed Income Portfolio (I)	176	0.94	0.90	4.44%	4.64%
Five-Year Global Fixed Income Portfolio (I)	346	2.66	2.49	3.64%	5.02%



Range of US Macroeconomic Indicators

January 1948–September 2026

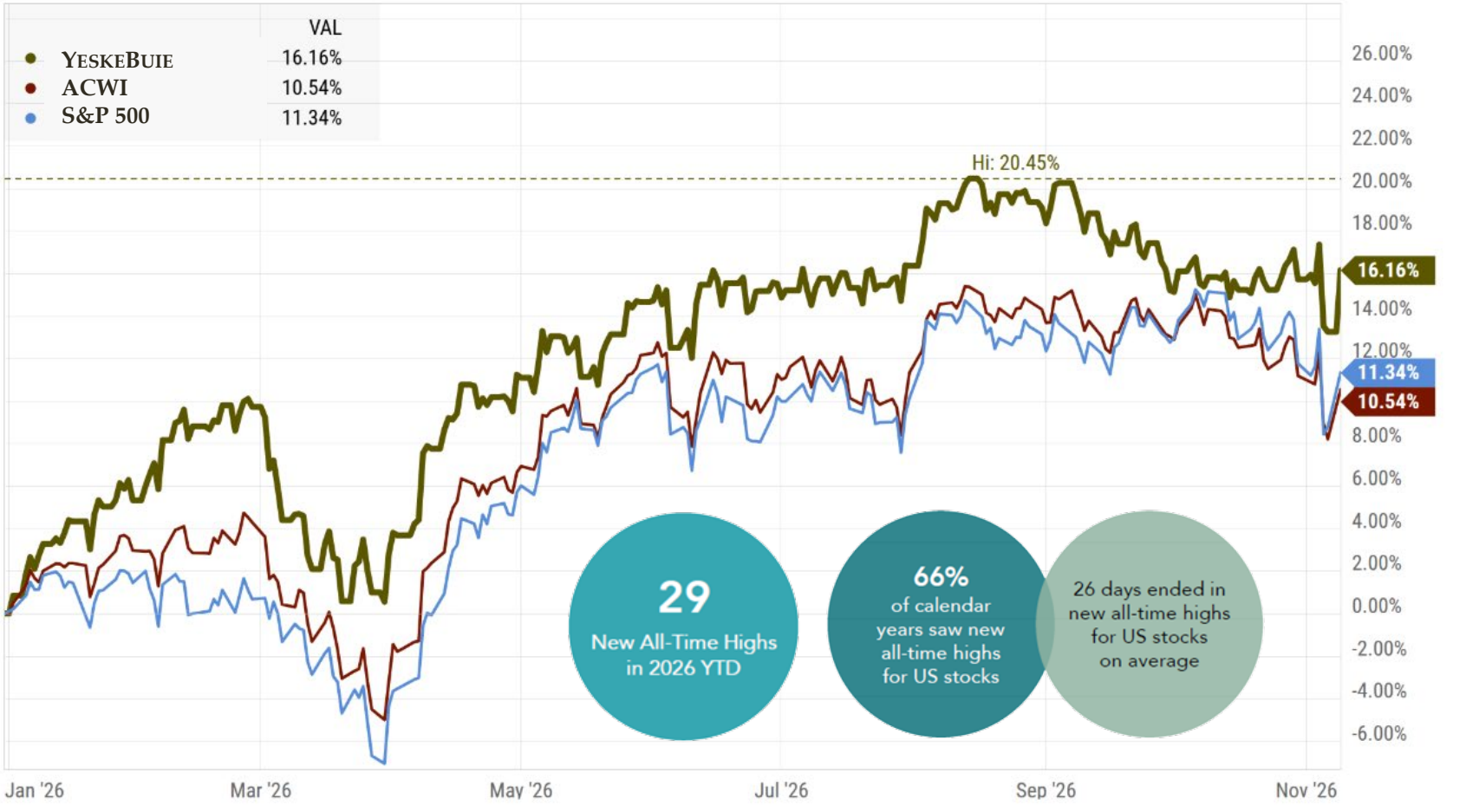


Most indicators are near long term medians and within historical ranges.

Dimensional

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Year-to-Date Performance (through November 9th)



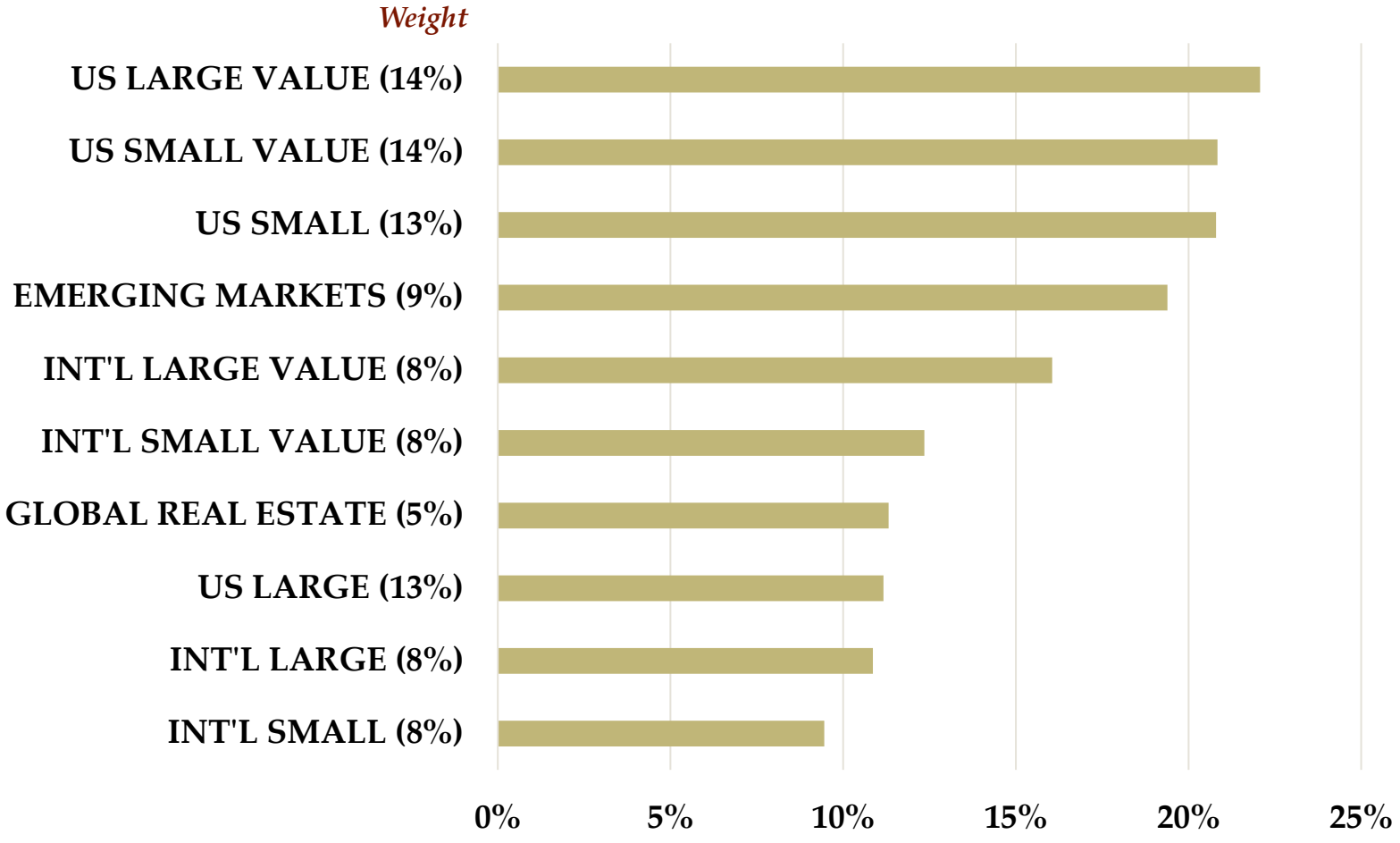
Date Range: 12/31/2025 - 11/09/2026

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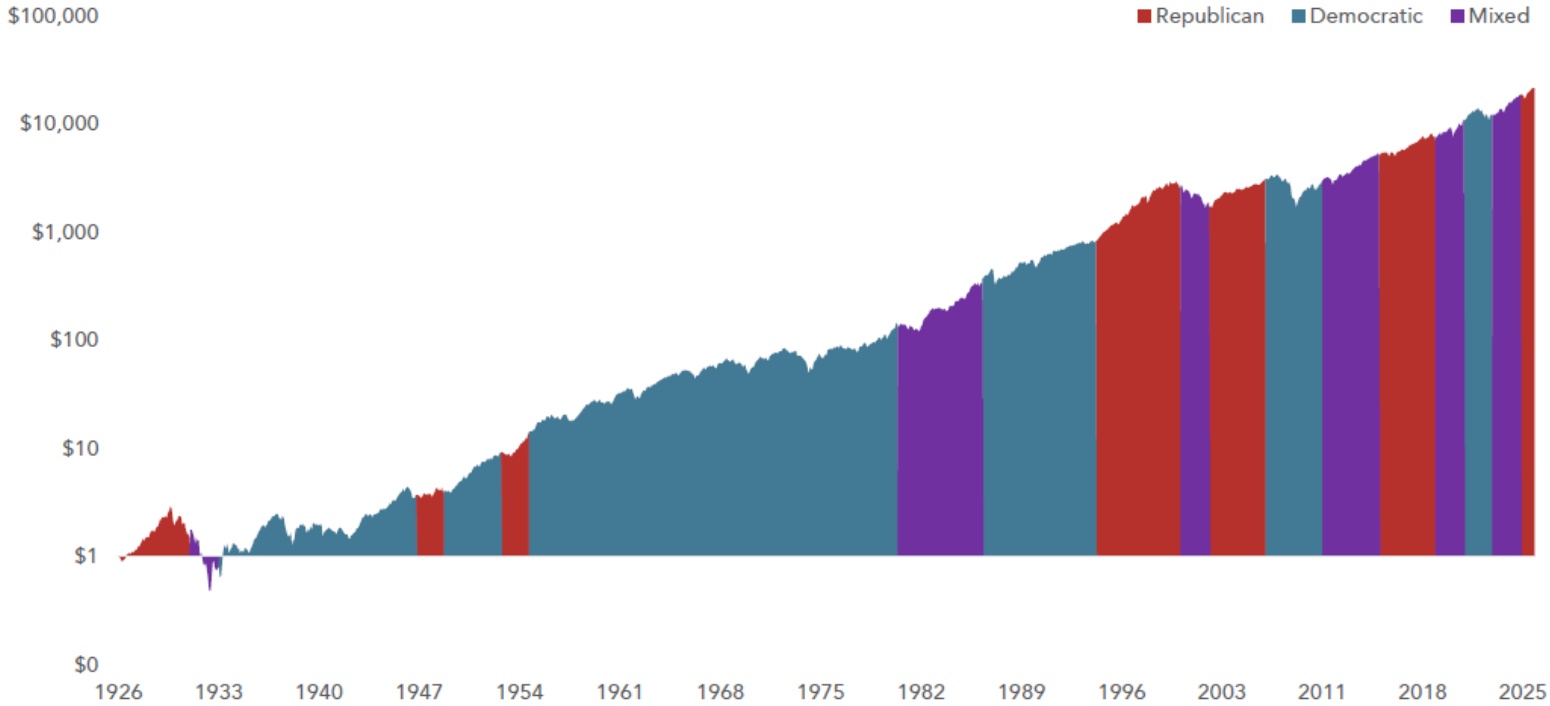
Year-to-Date Performance (through November 9th)

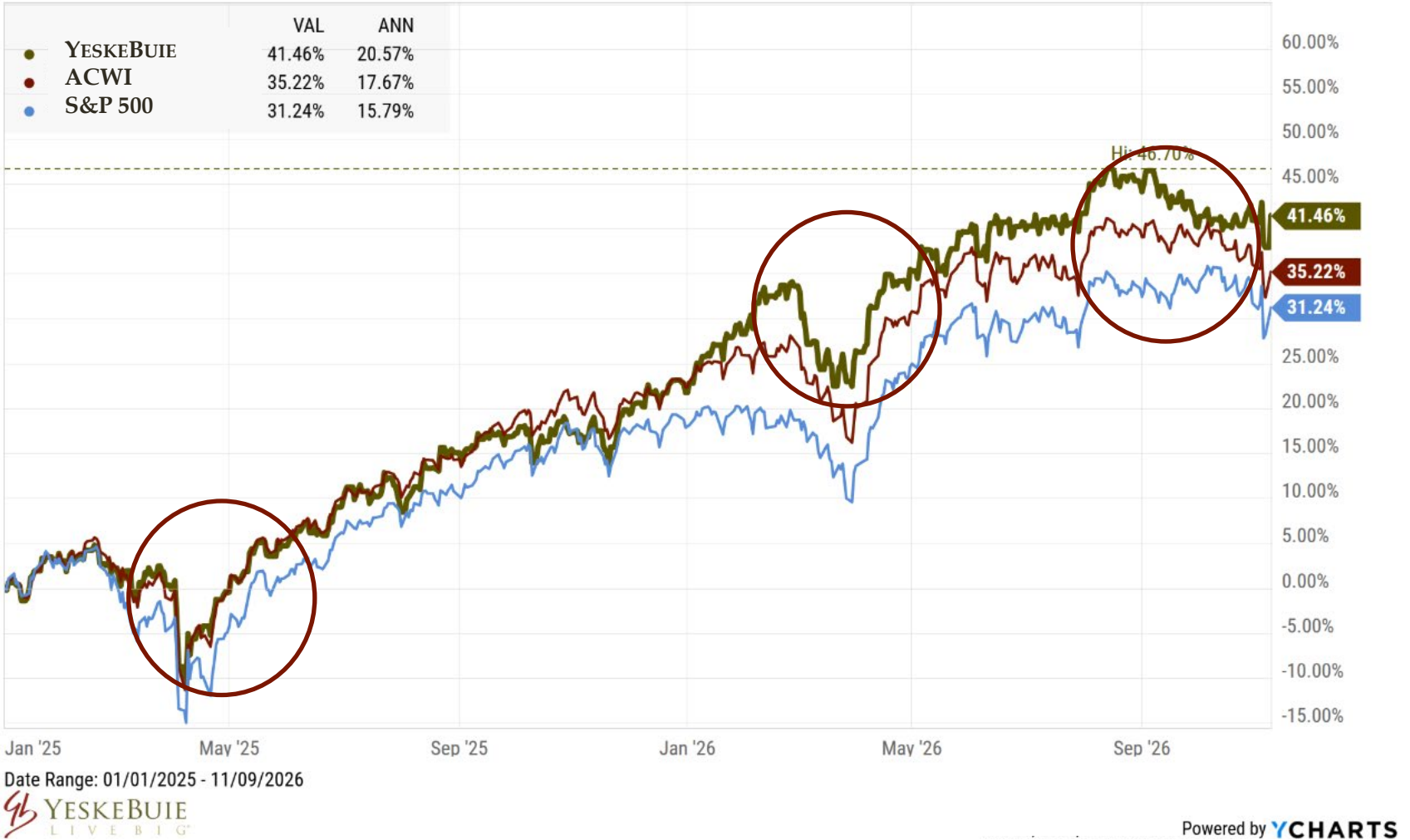


Hypothetical Growth of $1 Invested in the S&P 500 Index and Party Control of Congress

Dimensional

January 1926–December 2025

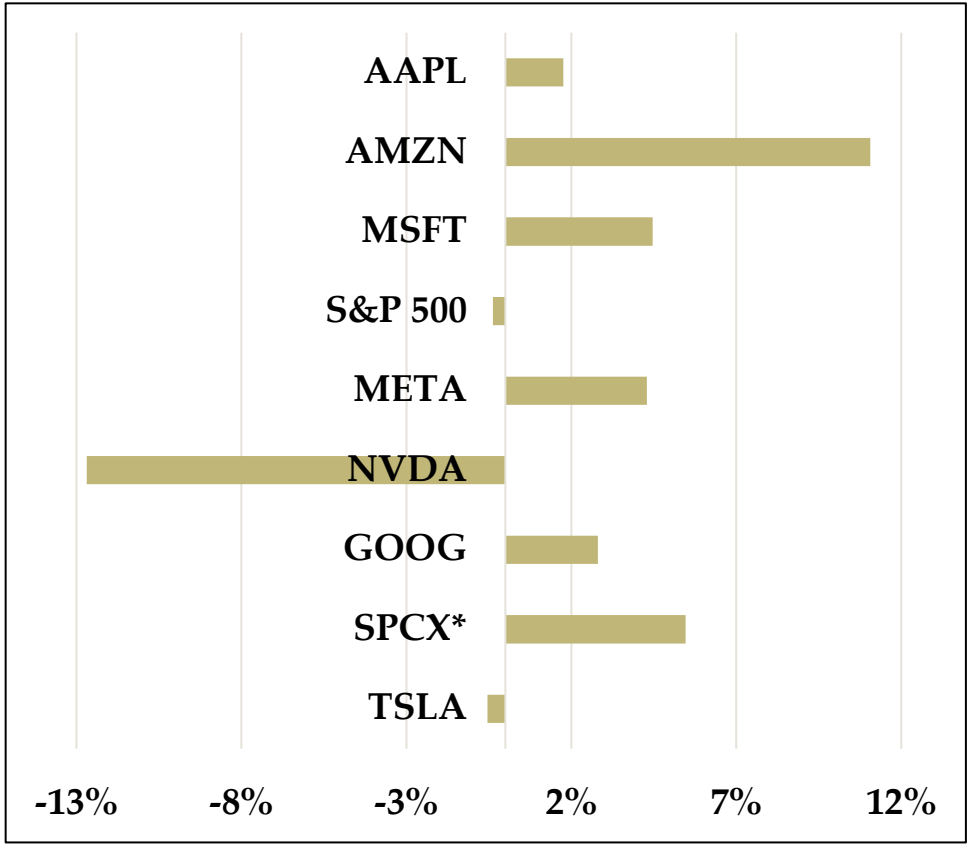



VAL ANN
YESKEBUIE 41.46% 20.57%
ACWI 35.22% 17.67%
S&P 500 31.24% 15.79%
60.00%
55.00%
50.00%
45.00%
41.46%
35.22%
31.24%
25.00%
20.00%
15.00%
10.00%
5.00%
0.00%
-5.00%
-10.00%
-15.00%
Jan '25
May '25
Sep '25
Jan '26
May '26
Sep '26
Date Range: 01/01/2025 - 11/09/2026
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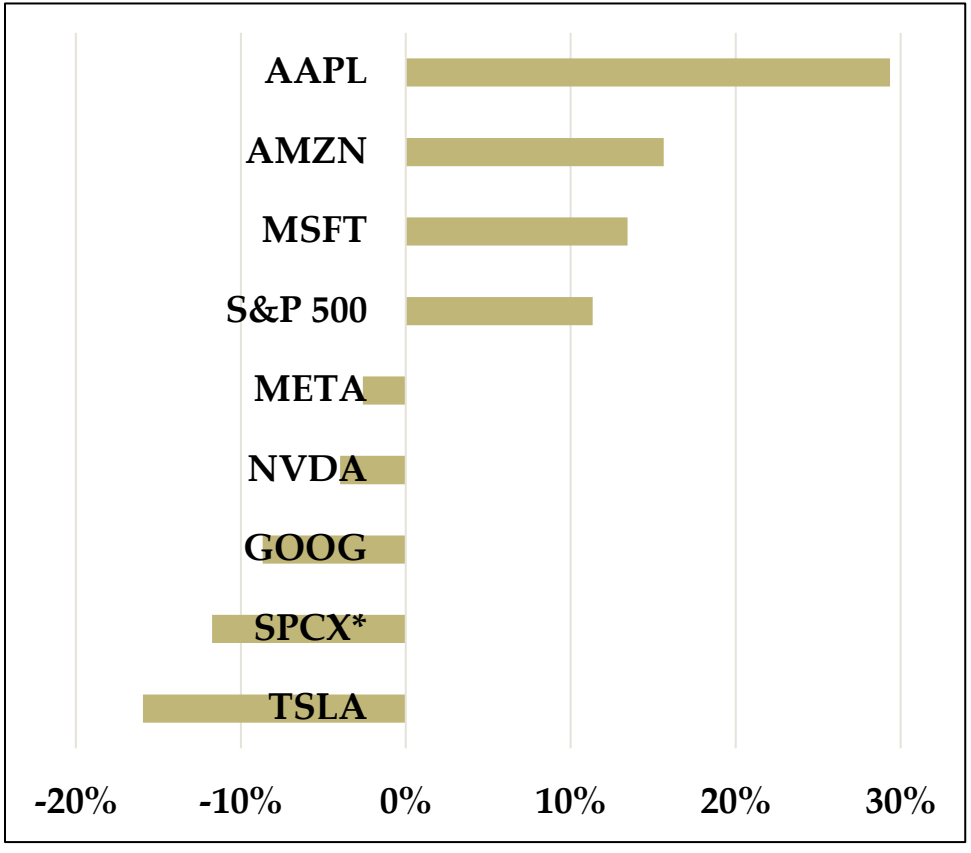
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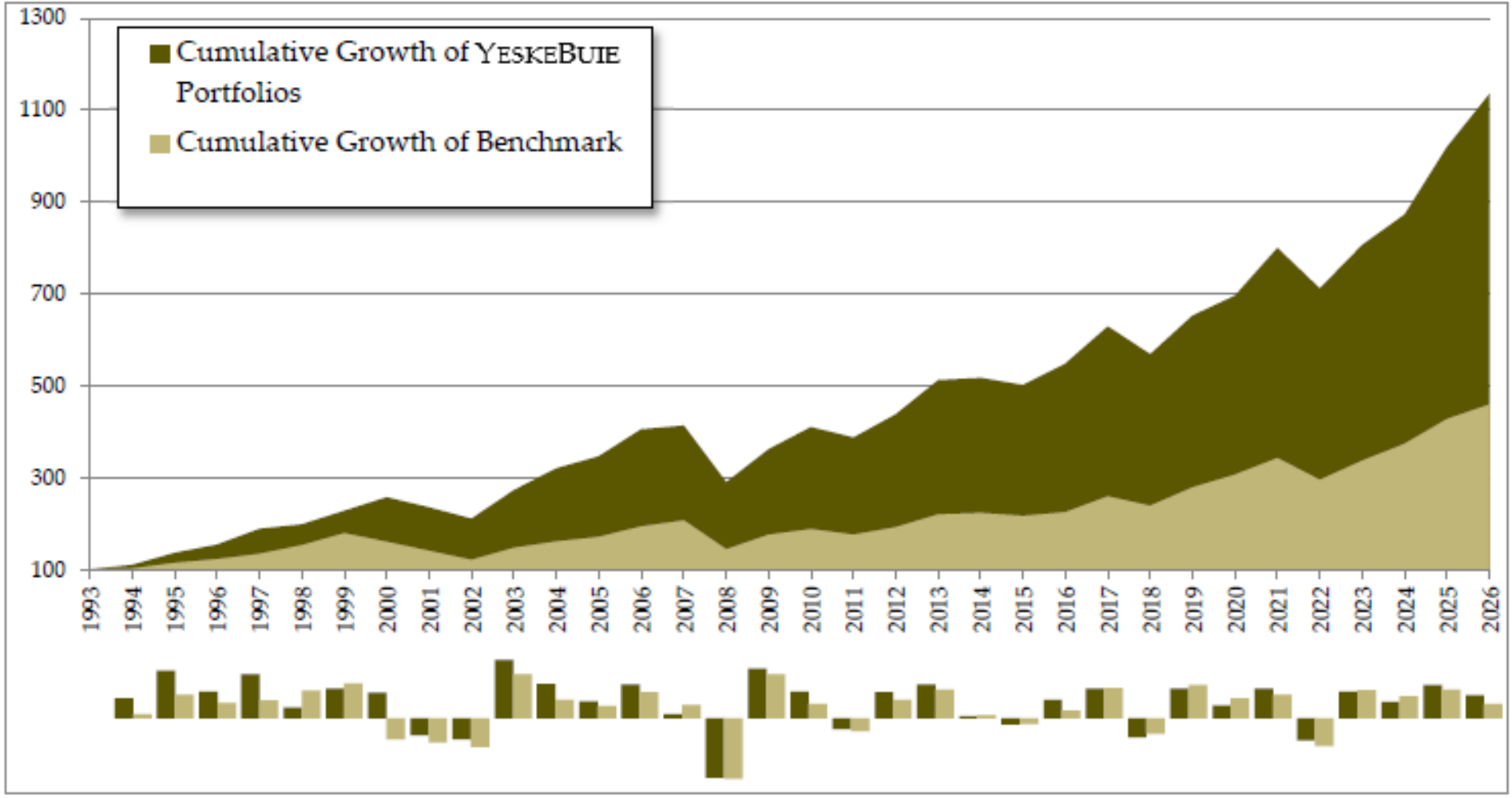
Magnificent 7+ Performance Update (SPCX returns since June 12th)

November Returns



Year-to-Date Returns

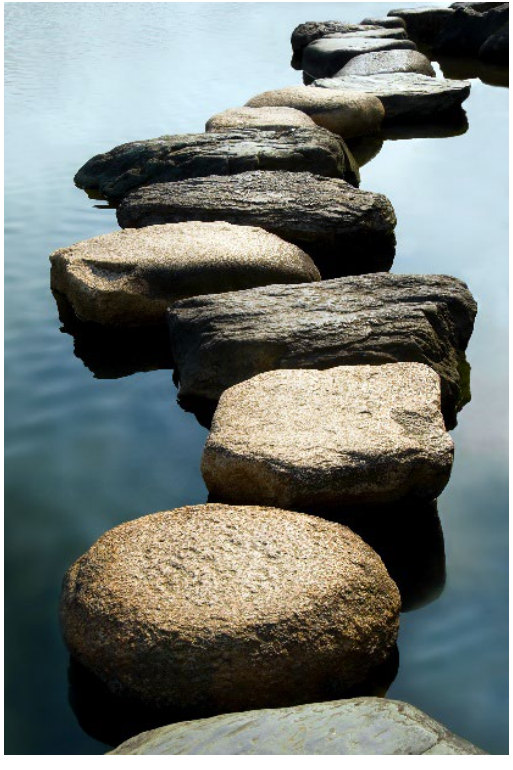



Cumulative Growth of YeskeBuie Portfolios
Cumulative Growth of Benchmark
1300
1100
900
700
500
300
100
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026

Year-End Tax Planning



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Year-End Tax Planning

- RMDs/QCDs
- Charitable Bunching
- Roth Conversions
- Strategic IRA Distributions

2027 Updated Limits



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2027 Figures

- Social Security COLA = 3.6%
- Standard Deduction = $33,200 MFJ, $16,600 Single, $24,925 HoH
- Estate Tax Exclusion = $15,480,000 *(up from $15,000,000)*
- Annual Exclusion for Gifts = $20,000 *(up from $19,000)*



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2027 Figures – *Projected*

- *401(k) = $25,500* *(up from $24,500)*
  - *Catch-up = $8,500* *(up from $8,000)*
    - *Roth required at $155,000 of income*
  - *Super catch-up (60-63) = $11,750* *(up from $11,250)*
- *IRA = $7,500* *(no change)*
  - *Catch-up = $1,100* *(no change)*
- *SEP IRA = $75,000* *(up from $72,000)*
- *Simple IRA = $17,500* *(up from $17,000)*



530A Accounts





Initial Enrollment Period

- Opt-in, 7-8 million open (about 10% of eligible children under 18)
  - $1,000 Treasury seed funds for children born 2025-2028
  - Charitable organization contributions in low-income ZIP codes
    - $250 from Dell Foundation for children born between 2016-2024 in low-income zip codes (check at InvestAmerica.org)
    - Ray & Barbara Dalio for Connecticut residents, Brad Gerstner for Indiana residents

Now? Action Required

- Auto-enrollment for all eligible children (under 18 with SSN), +60 million accounts
  - No opt-out, can't close account before 18
  - **If your child qualifies for any of the seed money, claim free money!**
  - **Otherwise, claim for security (and contribution ability)**
- Let's discuss ***your*** situation and goals
  - Education funding & 529s
  - Custodial vs. 530A Account
  - Roth Conversions at 18



What Happens To 'Auto-Enrolled' Trump Accounts

	TA has funds	TA has no funds
TA is claimed	Prior to age-18 year: TA is controlled by parent/guardian Age-18 year +: TA is rolled over to IRA controlled by beneficiary	TA is controlled by parent/guardian
TA is unclaimed	TA remains open until it is claimed	TA is closed in beneficiary's age-18 year
Beneficiary dies before claiming	TA is rolled into an IRA (passes to beneficiary's estate by default)	TA is closed

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Questions





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