



NEWSLETTER

Fiduciary Financial Planners and Investment Managers

Registered Investment Advisor

2025 Tax Filing Reminders

The deadline to file your 2025 tax return is April 15, 2026. If you haven't yet made or maximized your IRA contributions, you have until April 15th to do so for the 2025 tax year. This deadline applies to both Roth and Traditional IRA's.

When preparing to meet with your tax professional, it's important to remember that tax documents are provided to you in different ways. Some are mailed to your home, others are emailed and many are available to download online. Whichever method, it's wise to wait until you have all your tax documents before preparing your tax return. To avoid any delays, errors or a last minute scramble start organizing early and double-check you have everything you need.



Welcome 2026!

A new year brings new possibilities and is the perfect time to focus on what you want to accomplish financially. Whether you're planning for retirement, growing your investments, or simply staying organized, now is a great opportunity to set fresh goals and take meaningful steps toward a stronger financial future. If you'd like to review your financial plan or discuss your strategy for the year ahead, give our office a call to schedule an appointment—we're here to help you start 2026 with clarity and confidence.

~ Todd, Arthur, Kevin, Scott, Jeremy, Chris, Betsy, Derek and Marissa

CD Rates are on the Decline

After a rapid increase in Bank CD rates in recent years, there has been a steady decline in rates during 2024 and 2025. The average 1 year CD peaked at 5.44% at the end of 2023 only to experience a slow decline to 3.61% by December 2025, according to the Federal Reserve data. While the Federal Reserve has said they will proceed with caution on future rate decisions, it is widely expected that the US central bank will continue the rate cutting cycle in 2026.

If you have any questions about how interest rates may impact your savings and investments, we encourage you to reach out to us. Now is a great time to schedule a review with your financial advisor.

Source: Federal Reserve Bank of St. Louis <https://fred.stlouisfed.org/series/TY12MCD>

Understanding Succession and Legacy Planning

Succession and legacy planning goes beyond drafting a Will; it involves creating a strategic framework for transferring your wealth, values, and responsibilities to the next generation or chosen beneficiaries. As you accumulate assets or approach later stages of life, it becomes increasingly important to ensure that your estate is managed and distributed according to your wishes.

Every adult should have a basic estate plan that includes a Will, Durable Powers of Attorney for finances and Healthcare, and a Healthcare directive or Living Will. These documents ensure that someone you trust can make important decisions if you're incapacitated and that your medical wishes are respected in critical situations. They also provide legal clarity that can help minimize confusion or conflict among family members.

In addition to a Will, many individuals benefit from establishing Trusts. Revocable Living Trusts, for example, allow assets to pass outside of probate and offer more control, privacy, and continuity in the event of incapacity. They're especially helpful for those who own property in multiple states or have blended families. Irrevocable Trusts can provide tax and asset protection benefits, but because of their permanent nature, they require careful planning and professional guidance. Beneficiary designations on accounts such as IRAs, 401(k)s, and life insurance policies take precedence over instructions in a Will, so it's important to review and update them regularly. These updates are particularly important after major life changes, such as marriage, divorce, or the birth of a child.

We recommend that you consult a qualified legal professional to discuss your specific goals and needs. For high-net-worth individuals, minimizing estate taxes is another key consideration. Although federal estate tax exemptions are currently high, they are expected to decrease in the coming years, and some states have their own estate tax thresholds. Strategic lifetime gifting – such as using the annual gift tax exclusion or making direct payments for education or medical expenses – can help reduce taxable estates while also witnessing the impact of your generosity. Business owners face unique succession challenges that require long-term planning. Whether transferring ownership to family, selling to employees, or exiting through a third-party sale, it's important to plan early. This includes valuing the business, exploring tax-efficient transfer options, and developing capable successors. Family-owned businesses must also address potential tensions among heirs, especially when some are involved in the business and others are not. Tools like buy-sell agreements and key-person insurance can help preserve value and ensure continuity.

Open communication is essential to effective succession planning. Families that engage in structured discussions about intentions, values, and responsibilities are better prepared for transitions.

These conversations often include financial education for heirs, the establishment of family governance protocols, and regular reviews of the succession plan to ensure alignment with current circumstances and laws.

The Value of Advice

The start of a new year is a great time to revisit your financial goals and make sure your plans are working for you. Whether you're just starting out or looking to strengthen your current strategy, focusing on essentials like preparing for the future can make a big difference. But navigating all of that alone can be overwhelming – which is where trusted financial advice comes in.

We can help you clarify your priorities, tailor a plan to your life, and adjust along the way as things change. That kind of guidance turns good intentions into confident, forward-moving action – and that's what builds long-term financial resilience.

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Giving Together: How our WMR Team Chose this Year's Charities

As the year 2025 came to a close, Wealth Management Resources, Inc once again embraced one of our favorite traditions—coming together to give back. This year, the WMR team selected the organizations that received end-of-year charitable contributions. Our team's choices spanned a wide range of missions—from supporting families in our own neighborhoods to protecting wildlife and empowering veterans.

Local Impact: Strengthening Our Rhode Island Community

- **Federal Hill House** – Providing essential services, education and community programs.
- **Partnership to Reduce Cancer in RI** – Advancing prevention, early detection and treatment efforts across Rhode Island.
- **Gloria Gemma Breast Cancer Foundation** – Offering support, education and hope to those affected by breast cancer.
- **RI Community Food Bank** – Fighting hunger by distributing millions of pounds of food to local pantries.
- **Special Olympics RI** – Empowering athletes with disabilities through sports and inclusion.

Beyond Our Borders: Reaching Out to the Wider World

- **St. Jude Children's Research Hospital** - Leading the way in treating and curing childhood cancer and other life-threatening diseases.
- **Tri State Steelheaders** – Restoring and protecting fish habitats in the Pacific Northwest.
- **Foxboro Diamond Club** – Supporting youth baseball programs and community sports initiatives.
- **K9s for Warriors** – Pairing service dogs with veterans to help them overcome the wounds of war.
- **Nature Conservancy, Inc.** – Protecting lands and waters around the globe for future generations.

By focusing on causes close to our team, we're not simply making donations—we're honoring what matters most to us, extending our impact, and proudly living the values that define who we are as a company.

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Page 4