

# Use this sample cover letter to call attention to the articles in your newsletter

*This letter must be used with your compliance -approved letterhead or email signature, which may be found on your company-approved business card, letterhead, or email signature.*

Dear {Recipient Name},

As we move into the second half of 2026, I want to personally highlight key opportunities from the One Big Beautiful Bill Act (OBBBA) that can shape your family's financial future. Trump Accounts provide a strong start: a \$1,000 government seed for children born between 2025 and 2028, invested in low-cost index funds with tax-deferred growth. Families can contribute up to \$5,000 annually (plus employer matches up to \$2,500), with penalty-free education withdrawals at age 18 and full access at 59½. Accounts open on July 4, 2026—act early to secure the seed.



For 2026 giving, charitable deductions now require exceeding 0.5% of AGI, but cash gifts to public charities are still deductible up to 60% of AGI. Family credits also change: the Child Tax Credit increases to \$2,200 (inflation-adjusted thereafter), while the Child and Dependent Care Credit jumps to 50% of expenses with new tiered phase-outs. With financial literacy scores among college freshmen dropping to 56% (Ramsey Solutions 2025), proactive planning is more important than ever.

**From Tax Day prep to spring financial cleanups and staying invested through volatility, I'm here to guide you. Let's discuss how these changes impact your goals—call to schedule a review.**



**Of course,  
I am here to help!**

Sincerely,

*{Name Signature}*

{Name and Company-approved title}