

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}