



LIFETIME

Thank you for being part of the LifeTime family!

This newsletter features news from our firm, client news & updates. As always, please let us know if there are additional topics you would like us to address in our newsletters.

## Life at LifeTime

### LifeTime Ranked in Forbes Best-In-State Wealth Management Teams for 2026

LifeTime Asset & Tax Management is proud to be named to Forbes list of Best-In-State Wealth Management Teams in 2026, our second year in a row. The list is published on **Forbes Best-In-State Wealth Management Teams**.

See LifeTime's profile on this Forbes' list [here](#).



Each team—selected by SHOOK Research—is chosen based on a close examination of the entire team, from its purpose, not just the mission, to its culture and skillset. Shook takes a close look at leadership and the senior advisors since they tend to dictate every client's experience from the top down. List makers are determined based on an algorithm of qualitative and quantitative criteria, including interviews, the team's best practices, including service models, investing process, team constructs, skill set and more. The algorithm also weighs factors like revenue trends, assets under management, compliance records.

"We are honored to be named to this prestigious list for the second consecutive year. This recognition reflects our firm's unwavering commitment to excellence," said Matt Glova, CEO of LifeTime Asset & Tax Management. "We are grateful for the trust our clients place in us, and we remain dedicated to providing the guidance and support they need to achieve their unique financial goals."

See the complete press release [here](#).

*\* 2026 Forbes Best-In-State Wealth Management Teams, created by SHOOK Research. Presented in January 2026 based on data from March 2024 to March 2025. Not indicative of advisor's future performance. Your experience may vary.*

## LifeTime's Georgia Office Has Moved

The team at LifeTime is excited to announce that our Georgia branch has moved to a new office location.

**Effective March 9, 2026**, our new address is:

**11300 Johns Creek Pkwy Suite 400  
Johns Creek, GA 30097**



Our phone number and emails will stay the same. All meetings will take place at this new location. Please update your address books to our new office address.

We look forward to seeing you in our new office space soon! If you have any questions, please contact our office at (678) 541-0866.

## MLK Give Back Day: Note in the Pocket

For the second year in a row for Martin Luther King, Jr. Day, the LifeTime staff volunteered at [Note in the Pocket](#), a nonprofit organization that is locally-based which targets the crisis of clothing insecurity, especially amongst children.

The program partners with other agencies to identify children and families in need of basic clothing needs, and puts together a "mini-wardrobe" which provides 2-weeks worth of clothes in the individual's specific size. The model is discreet so there is no stigma with asking for help – a note in the child's pocket suffices.

LifeTime is proud to have continued its volunteering efforts with such a quietly impactful program in the spirit of charitable giving that Dr. King impassioned.



## LifeTime's Client & Guest Appreciation Event - A Night Out at the Ballpark with the Durham Bulls

LifeTime will be hosting a special event at the Durham Bulls Ballpark, featuring an evening picnic and a thrilling game against the Jacksonville Jumbo Shrimp.

Gates open at 5:30 PM, with the game starting at 6:45 PM. We've reserved the Pinnacle Party Deck, where we'll be serving classic ballpark favorites.

Mark your calendars for this fun-filled evening at the ballpark! Invitations will be sent out soon, and we hope to see you there!

**If you have any questions, please contact our office.**



## Raleigh's LifeTime Office to Host 2026 Shred-Up Event

We are excited to announce our 13th annual shred event, set to occur **Saturday, May 16, 2026 from 10 am - 12 noon** or until the shred truck is full in our office parking lot. We had a great turnout last year and collected donations for Wake County Smart Start and will do so again this year! We look forward to seeing you (and your shreddables) then.



## LifeTime Team Updates



### Wealth Consulting Assistant Chloe Ruddo Earns CFP® Certification

We're excited to announce that Wealth Consulting Assistant Chloe Ruddo has earned her **CERTIFIED FINANCIAL PLANNER®** professional certification. Chloe's dedication and investment to support our team and clients ought to be commended and this formal title is exemplary of that servitude.

"It feels incredibly rewarding to have officially earned this," said Chloe. "I can't thank LifeTime enough for providing the support and resources that helped me reach this milestone. I'm also deeply grateful for the encouragement and support from my family and friends, which carried me along the way. I feel extremely thankful to be here and look forward to upholding the values of the CFP Board as I move forward." Congratulations, Chloe!

### Will Martin Promoted to Director of Retirement Operations

Besides being one of our Wealth Consultants, Will Martin was promoted back in December 2025 as LifeTime's Director of Retirement Operations. Some of his key responsibilities include (but are not limited to):

- Collaborate with advisors to design and present customized retirement planning solutions for clients.
- Serve as a strategic resource in client meetings requiring advanced expertise.
- Lead internal workshops and training on retirement savings vehicles and advanced strategies.
- Monitor legislative and regulatory changes impacting retirement plans.
- Ensure firm-wide compliance and communicate updates promptly.
- Oversee annual 401(k) investment lineup reviews and required filings (e.g., Form 5500).
- Supervise advisors delivering financial education to corporate clients.
- Maintain consistency and quality in financial wellness programs.



A massive congratulations to Will!



## Alan King Celebrates 10 Years with LifeTime

Alan is a steadfast member of LifeTime. Besides being a Wealth Consultant and Chief Operation Officer, he is our resident "fixer" when it comes to all things IT. We would truly be lost without his reliable guidance and oversight.

"I began my journey here as a client 30+ years ago, long before I ever imagined joining the team. Ten years later—now on the inside—I'm even more grateful for the people who make this place exceptional. Thank you to our clients for your trust and to my colleagues for your collaboration. And thank you especially to Guy and Matt, whose leadership and support have guided me every step of the way."

Time sure flies! Here's to another 10 years, Alan - thank you for all you do.

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### Would you like to provide a Google review for LifeTime?

We'd love for you to provide a Google review attesting to your experiences with LifeTime. Just click the button below! We appreciate your time and effort.

#### Raleigh:



We'd love your feedback!  
Please leave us a review.

#### Suwanee:



We'd love your feedback!  
Please leave us a review.

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### Tax Clients: Looking for Financial Planning Services?

If you are an existing tax client interested in learning more about our financial planning and investment processes, please reach out! Speak to your CPA or click the link below to schedule a no-cost initial consultation with one of our Wealth Consultants. [Click here to book online!](#)

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## News & Updates

### Tax Talk: Babies & Seniors

One of the most anticipated features of the new Trump Accounts is the one-time \$1,000 federal pilot program contribution available to eligible children. Today, we'll explore what exactly those eligibility requirements are and the methods available to apply.



### Who Qualifies for the \$1,000 Contribution?

The IRS has issued guidance stating that the \$1,000 seed deposit is available only for children who:

- ✓ Are U.S. citizens
- ✓ Have a Social Security number
- ✓ Are born between December 31, 2024, and January 1, 2029
- ✓ Will be a qualifying child in the year in which the election is made (similar to the rules for claiming dependents)

### How to Apply?

- ✓ The fastest and easiest way to apply for the contribution is to file Form 4547 with your 2025 tax return due April 15th (setting aside available extensions). Even though deposits won't commence until July 4th of this year, applying now via the 2025 tax return will help get the funds to your account as quickly as possible. This route is mostly applicable to taxpayers with qualifying children born within the last 13+ months.
- ✓ Another way to apply for the \$1,000 seed deposit is online via [TrumpAccounts.gov](https://TrumpAccounts.gov), a government portal created specifically for this purpose. The online application window, mostly for folks who either forgot to file Form 4547 with their tax return or had not yet had a qualifying child, will open later this summer.

There are some changes for the 2026 tax filing season that people who are 65 years of age and older should be aware of. The most recent being the enhanced deduction for seniors, which is a provision of the new tax bill passed last year.

### Enhanced deduction for seniors

A new deduction that is in addition to the current additional standard deduction for seniors under existing law.

- For tax years 2025-2028, taxpayers who are age 65 or older may be eligible to claim an additional \$6,000 deduction per person (\$12,000 if married filing jointly and both spouses are eligible)
- To be eligible, the person must be 65 on or before the last day of the tax year
- It is available to eligible taxpayers who claim the standard deduction or itemize
- The deduction phases out for taxpayers with modified adjusted gross income over \$75,000 (\$150,000 for joint filers)

### **Earned Income Tax Credit**

- EITC helps low to moderate-income workers and families get a tax break
- The maximum income amount for claiming the credit for the 2025 tax year is \$68,675. The amount of the credit may vary based on income, family size and filing status

### **Social security benefits information**

Social security beneficiaries may quickly and easily obtain various information from the Social Security Administration's website with a "My Social Security" account, including getting a replacement Form SSA-1099 or SSA-1042S. For more information, go to [SSA.gov/myaccount](https://SSA.gov/myaccount).

If you have any questions, please feel free to [contact us!](#)

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### **The Reasons to "Go Paperless" are Piling Up!**

In addition to being good for the environment, Commonwealth is now instituting a \$5 quarterly fee for paper delivery of statements and confirms. LifeTime will pay this quarterly paper delivery fee if you are still receiving paper statements and confirms, but we ask that you consider going paperless!



To sign up for electronic delivery of documents, you must first have access to Investor360® our online account access portal. If you do not currently have access or need assistance logging in, please email us at [info@lifetimeasset.com](mailto:info@lifetimeasset.com). [Click here to learn more about going paperless.](#)

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### **Who To Contact For What**

We pride ourselves on providing a distinct client experience, and with that in mind, want to ensure you know who is the best person to contact for your request. All of our Wealth Consultants have a team that supports both you and them.

Your Client Service Administrator is the best first point of contact for account related questions, including:

- scheduling or changing an appointment
- additional investments
- withdrawals
- charitable distributions
- address changes
- beneficiary changes
- legal name changes
- linked bank account changes
- Investor360 login support

Your Wealth Consulting Assistant is your Advisor's right-hand person, handling tasks such as:

- update financial plans, net worth statements, and cash flow projections
- helps with research for you and your wealth consultant
- assist with portfolio analysis
- updates to client information and client access to eMoney

You meet with your Advisors regularly for your investment/portfolio reviews, discuss life changes and how they may impact your investment timeline, risk tolerance, and income needs. Your Advisors help with investment and retirement planning, tax strategies and more.

Visit our "[Meet The Team](#)" webpage to contact any of our team members. If you don't know who your contacts are, feel free to call our office at 919-845-5315 or email [info@lifetimeasset.com](mailto:info@lifetimeasset.com) for assistance.

## RBC Rochdale Speedometers<sup>SM</sup> for March 2026

If you are already a RBC Rochdale (formerly City National Rochdale) client, you are already familiar with their speedometers. Below are the economic indicator dials from Rochdale for March 2026. See their [complete economic outlook here](#).



Impact on investment: ■ Positive ■ Neutral ■ Negative

## Market Thoughts Video for March 2026 from Chris Fasciano

February was a volatile month for stocks, with investor concerns around AI, tariffs, and trade policy. The Dow Jones was the best-performing of the large-cap U.S. markets, while international stocks were the best-performing part of the global market. On the economic side, the picture was mixed. Corporate fundamentals remain solid, but fourth-quarter real GDP slowed from the strong second- and third-quarter reports. Consumer confidence showed a slight improvement in February, while the January employment report was better than expected. So, what risks should investors be monitoring in the month ahead?

[Watch Chris Fasciano's video here.](#)



 Commonwealth

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## Market Updates

Weekly and Monthly Market Updates are available on the [LifeTime website](#) and on our [Facebook page](#).

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## Client Spotlight

### The Neurodivergent Learner: Emily King's Book

LifeTime client **Emily W. King, Ph.D.** has always had a passion for working with kids. "I started out as a school psychologist, and then worked in private practice in Raleigh for the last 16 years," said King on her career. "Prior to being a psychologist, I thought I wanted to be an English teacher. I always loved writing, and books, and reading, all of that."



Her focus became centered on educating both parents and teachers/school administrative staff on how to accommodate neurodivergent learners (those diagnosed with autism, ADHD, giftedness, or twice-exceptionality) during the COVID-19 pandemic.

"I started to do a lot of parent education instead of play therapy with kids over COVID, and I loved it, and it seemed really helpful for parents, and that just started snowballing into 'I'm going to record some on-demand workshops, I'm going to start doing live workshops, I'm going to start blogging about this,' and that just kept going. So then I started researching how I would want to publish a book."

She is now publishing a book geared towards parents of neurodivergent children through Penguin Random House titled **The Neurodivergent Learner: "A New Approach to Your Child's Success in the Classroom and Beyond."** It is set to come out later this year.

By marrying her interests of psychology and working with children, alongside being a parent to neurodivergent children herself, she believes her book provides a unique perspective on the topic of teaching kids who fall under this umbrella.

"[It] enhanced my lens in terms of... I have all this knowledge as a psychologist, but I also have this lived experience and knowledge as a parent that sets me up to be able to tell those stories from both perspectives. And that was another big inspiration for the book, is that there are lots of books written by clinicians, there are lots of books written by parents, but there aren't very many written by people who've been on both sides of that situation."

The ultimate goal in publishing this book and producing all her educational material prior has been to increase awareness and educate those on how we can help these children learn to their best ability and how much more we could be doing.

"School isn't the greatest fit for them all the time... [the goal is to figure out] what we can do to help them learn within the systems we currently have and what we need to do to change those systems and how kids can learn outside of those systems."

The LifeTime family is very excited for the publication of Emily's book and look forward to the impact it will be sure to have on families navigating growth and learning alongside their children! We are thankful for the opportunity to manage her ideas financially on this journey. What a massive achievement and we can't wait for what's next.

You can visit her website [here](#).  
You can preorder her book [here](#).

## Connect With Us!

### Social Media

Join the LifeTime community on Social Media. In addition to Weekly Market Updates, you'll find articles on a variety of topics from the strength of the housing market to why ice cream is so addictive. Click on the icons below to get started.



Join our  
Facebook family



Connect with us  
on LinkedIn

Visit Our Website

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