NEWSLETTER | Issue 33 | Q3 2026

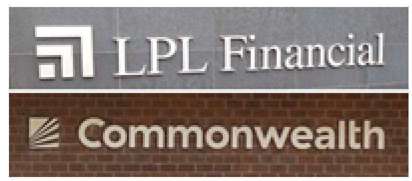
LifeTime

Thank you for being part of the LifeTime family!

This newsletter features news from our practice, 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

Upcoming Transition from Broker-Dealer Commonwealth to LPL Financial



In May 2025, we shared that Commonwealth Financial Network—our broker-dealer and back-office partner—was acquired by LPL Financial. While your interaction with Commonwealth has likely been limited, they offer LifeTime advisors the resources that help us deliver investment solutions to you. As a reminder, **LifeTime Asset Management has not been sold**. All of us—advisors, staff, and partners—remain unchanged and committed to serving you as we always have. This change involves our broker/dealer, Commonwealth. This acquisition by LPL Financial will not affect our independent role in managing your portfolio.

Since that acquisition, Commonwealth has been preparing to transition accounts and back-office operations to LPL. Here is a timeline of what can be expected in the immediate coming months:

- **The official integration date is November 13th**, where NFS accounts and assets will migrate to LPL's platform on November 14th and will be viewable once online access is established. All clients will receive a mailed copy of their advisors' LPL disclosures, as well.
- In December, clients will receive their first LPL account statements as well as their last NFS statement. It is around this time where any accounts held with a sponsor or carrier will show under LPL's account view.
- Come early 2027, clients will receive tax documents from both NFS and LPL, as well as a formal welcome letter from LPL confirming all accounts have been established - no action will be required on your end.

If you have any questions, feel free to reach out to our office or your advisor.

Raleigh Office Remodeling Update

As our company continues to grow, so does our commitment to providing an exceptional client experience. If you've visited us recently, you've probably noticed that things look a little different! This quarter, we completed a significant office expansion and renovation to enhance collaboration, improve efficiency, and create additional space for clients and staff. These updates reflect our investment in the future of the company and our dedication to serving you with the highest level of care and professionalism.

The updated space was designed with both our clients and team members in mind, creating a more comfortable, efficient, and welcoming environment. From refreshed meeting areas to expanded workspace, these improvements position us to better serve our clients while supporting our continued growth. We look forward to welcoming you into our new and improved office soon!

We're thrilled with the results and are grateful for the opportunity to create an environment that is both inviting and functional. We look forward to continuing to welcome clients, friends, and family into our refreshed space for years to come.

LifeTime is Ranked on Inc. 5000 Fastest Growing Companies in America's List for 2026!

LifeTime Asset & Tax Management is proud to be named in the Inc. 5000 list for Fastest Growing Private Companies in America for 2026! We are ranked #2,895 on this list. This is a monumental achievement since not only does this list represent the financial industry or is limited to region, but is applicable to ALL industries across ALL of America!

See LifeTime's profile on Inc.' list here.

The Inc. 5000 list offers a data-driven look at independent small businesses driving growth. Companies on the list demonstrate exceptional revenue expansion, resilience, and job creation during a challenging economic period.

"Being named to the Inc. 5000 is a tremendous honor and a reflection of the trust our clients place in us every day," said Matt Glova, CEO. "Our growth over the past three years has been driven by a simple commitment: helping individuals, families, and business owners make confident financial decisions through integrated wealth and tax planning. This recognition belongs to our team, whose dedication to delivering exceptional service has fueled our success. As we celebrate this milestone, we remain focused on creating lasting value for our clients and continuing to grow with purpose."

See the complete press release here.

** **2026 Inc. 5000 – Fastest Growing Companies in America**, created by Inc., presented on August 11,2026. This distinction is based on 2022-2025 revenue growth of companies in America. It is not specific to financial services and does not imply an endorsement, recommendation, or reflect the performance of the Advisor.*

Congrats to Matt and John for being named to AdvisorHub's Advisors to Watch list for 2026!

We're excited to announce that both Matt Glova, CFP® in our Raleigh headquarters and John Puckett, CFP®, MBA in our Johns Creek, GA office have been named to AdvisorHub's Advisors to Watch list for 2026. Congratulations to them both on their dedication to our clients and LifeTime's growth as a whole.

AdvisorHub created this list to reflect advisors with sophisticated practices, great growth and a commitment to professionalism. Those named on their "400 Advisors to Watch, Under $1 Billion" category represent productive, efficient teams that have achieved scale without compromising their level of service while maintaining healthy growth.

Matt Glova, CFP®

John Puckett, CFP®, MBA

** **2026 AdvisorHub Top 400 Advisors to Watch Under $1B**, created by AdvisorHub. Presented in June 2026, based on data from Jan 2025 to Dec 2025. Advisors were ranked from an overall pool of winners and then sorted into their respective subcategories. Advisors do not pay a fee to be considered. Not indicative of advisor's future performance or the quality of investment advice. Your experience may vary.*

John Puckett Earns Five Star Wealth Manager Award Again for 2026!

We're proud to announce that John Puckett, CFP®, MBA in our Johns Creek, GA office has been has been recognized as a Five Star Wealth Manager for the third year in a row!

The Five Star Wealth Manager award recognizes professionals in the financial services industry who are committed to excellence. Congratulations to John on his commitment and dedication to service our clients in the Suwanee area.

To receive this Five Star Wealth Manager award, John had to satisfy 10 objective eligibility and evaluation criteria that are associated with wealth managers who provide quality services to their clients. Factors taken into account include assets under management and client retention rate. Candidates also undergo a thorough regulatory and complaint review.

This is third consecutive year John has been named to AdvisorHub's list. See John's listing **here**. Congratulations again to John!

**__2026 Five Star Wealth Manager Award__, created by Five Star Professional. Presented in September 2026 based on data gathered within 12 months preceding the issue date. 3,991 advisors were considered, 207 advisors were recognized. Advisors pay a fee to hold out marketing materials. Not indicative of advisor's future performance. Your experience may vary.*

LifeTime Sponsors Fall Golf Charity Events

LifeTime has proudly sponsored Tee It Up for a Cure! golf tournament run by one of our long-time clients, Ginny Meihaus, once again this fall! This event will be hosted in Durham on September 28th to raise money for the Chapel Hill Breast Cancer Foundation, which is also celebrating 29 years.

LifeTime will also again sponsor the 21st Annual Atlanta Select Golf Invitational. Advisor John Puckett serves as a board ambassador, helping to organize this annual event. It will be hosted in Atlanta on Oct 18th & 19th, with proceeds going towards the American Cancer Society.

In addition to our annual sponsorships, LifeTime will also sponsor the inaugural Teeing up Confidence for Kids 2026, the 1st annual golf classic put on by clients Joe & Kristen George. All proceeds will go towards clothing local children in need or in foster care through the Confident Threads organization, scheduled for Nov 2nd.

LifeTime Team Updates

Stephen House, CPA New Tax Director

Stephen House, CPA, as new Tax Director, leads LifeTime's tax team through tax season and provides year-round tax planning, strategy, and advisory services to clients. With over 20 years experience in tax strategy, compliance, and risk management, he helps individuals and businesses navigate complex tax matters with clarity, confidence, and a proactive approach.

A native of Grand Rapids, Stephen earned a Master of Finance degree from the University of Michigan and has built a distinguished career serving clients across the financial services industry. Before joining LifeTime, he held tax and finance leadership roles in Michigan, New York, and North Carolina, where he developed extensive experience in tax planning, regulatory compliance, and risk mitigation. Stephen is a licensed Certified Public Accountant (CPA) in NC (License No. #43529).

Stephen lives in the Raleigh area with his wife and daughter. In his spare time, he enjoys spending time with family and friends, long-distance running, exploring local breweries, and baking.

"I am looking forward to working with you and supporting your goals!"

We look forward to having Stephen on our team and are excited for his future with us!

News & Updates

Tax Talk: Begin Focus on End of Year Planning for 2026 Taxes

We are close to wrapping up the filing of our clients 2025 tax returns. The clients who were on extension are now getting done. If you are among the few who have not sent your information in, it is imperative that we hear from you now. It is also a time to begin focusing on end of the year planning for 2026 taxes.

NEW TAX INCENTIVE:
The new federal scholarship tax credit (FSTC) takes effect in tax year 2027. This tax break is a nonrefundable credit of **up to $1,700** for individuals who make cash donations to qualifying organizations that are created to provide scholarships to K-12 students. The FSTC can offset both the regular income tax and alternative minimum tax. The $1,700 credit amount applies to taxpayers filing a single return or a joint return and there is no income limitation, meaning upper-income filers can take the credit. The FSTC is only allowed for contributions to scholarship-granting organizations (SGO's) in states that opt in to the program. States that choose to participate must provide a list of SGO's to the IRS before an individual can donate to one of these SGO's. As of June 2026, North Carolina has opted in to the program.

The official state-verified directory of participating SGOs and partner schools is still being finalized by state and federal departments.

- Limitations:
    - The FSTC is reduced by the amount of any tax credit taken on the filer's state tax return for scholarship donations. Second, if you claim the FSTC, you can't take a charitable contribution deduction for the same donation.

CHARITABLE CONTRIBUTIONS:
Starting in 2026 there is a new tax deduction for Non-Itemizers that will allow single filers to deduct charitable donations of up to $1,000 and up to $2,000 for married couples filing jointly.

- Another new rule in 2026 is one with a negative impact. When itemizing, you can only deduct charitable contributions that exceed 0.5% of your adjusted gross income. For example, if your AGI is $200,000 and your charitable giving is $10,000 then the first $1,000 is NOT deductible. (200,000 X .005 = 1,000)
- As a reminder you should be aware of the substantiation rules for charitable deductions:
    - When making cash donations, keep cancelled checks, electronic funds transfer receipts, credit card statements, or a letter from the charity. A letter or receipt from the charity will suffice for property donations under $250. For cash or property donations greater than $250 getting a contemporaneous written acknowledgement from the donee organization is required. For property donations of $500 or more tax form 8283 must be completed. Any property gifts of $5,000 or more require a written appraisal.
- Another new rule introduced by the OBBBA effective in 2026, is the tax benefit of itemized deductions for individuals in the 37% marginal tax bracket is capped at 35%. This applies to married couples filing jointly with taxable income greater than $768,700 or single filers with taxable income greater than $640,600.

If you have any questions, please feel free to contact us!

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:

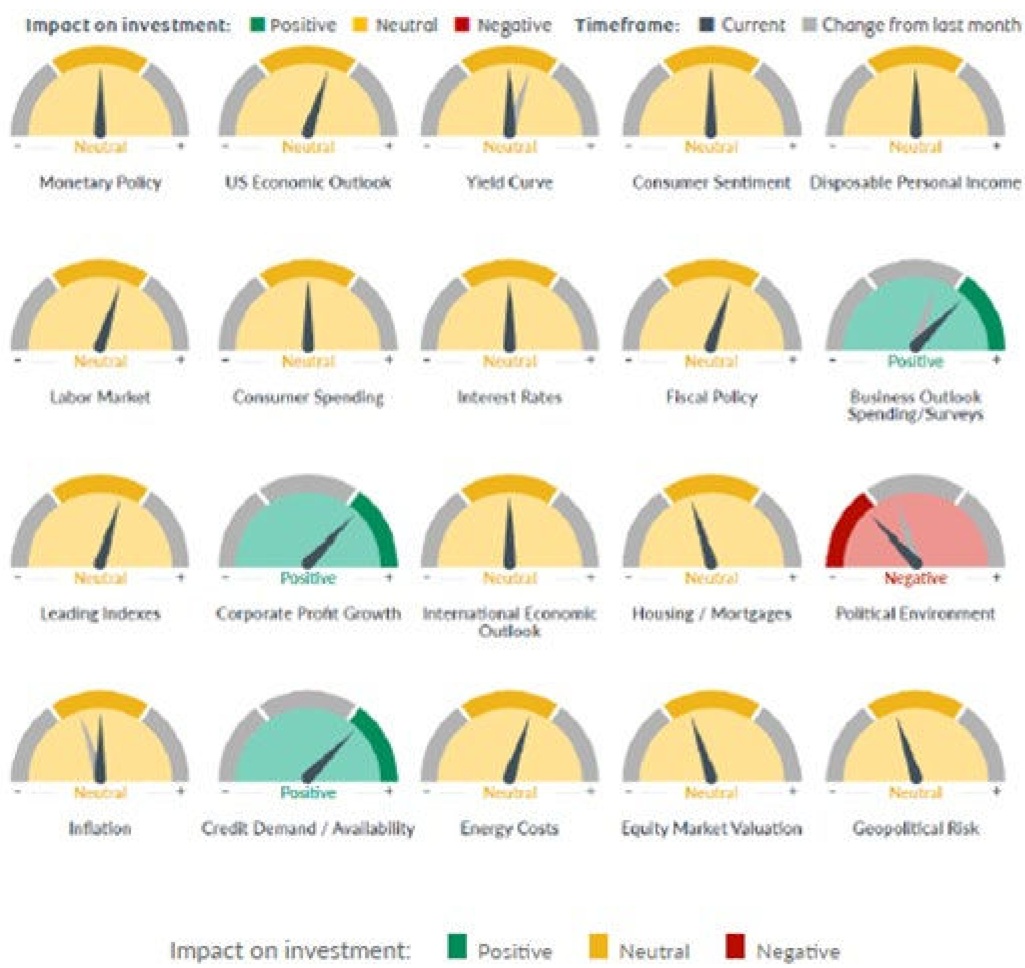
- update financial plans, net worth statements, and cash flow projections
- helps with research for you and your wealth consultant
- assist with portfolio analysis
- updates to client information and client access to eMoney

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 for assistance.

RBC Rochdale Speedometers℠ for September 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 September 2026. See their complete economic outlook here.



Market Thoughts Video for September 2026 from Chris Fasciano

Despite ongoing concerns about Middle East tensions and U.S. government debt levels, stocks rallied across the board in August. The Nasdaq was the best-performing U.S. index, followed closely by the S&P 500. Second-quarter corporate earnings significantly outperformed expectations, reflecting widespread economic strength. Although the July employment data was disappointing, inflation showed signs of easing, providing some reassurance to markets. Looking ahead, investors face risks from higher energy costs, rising long-term interest rates, and election-related uncertainty.

Watch Chris Fasciano's video here.

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