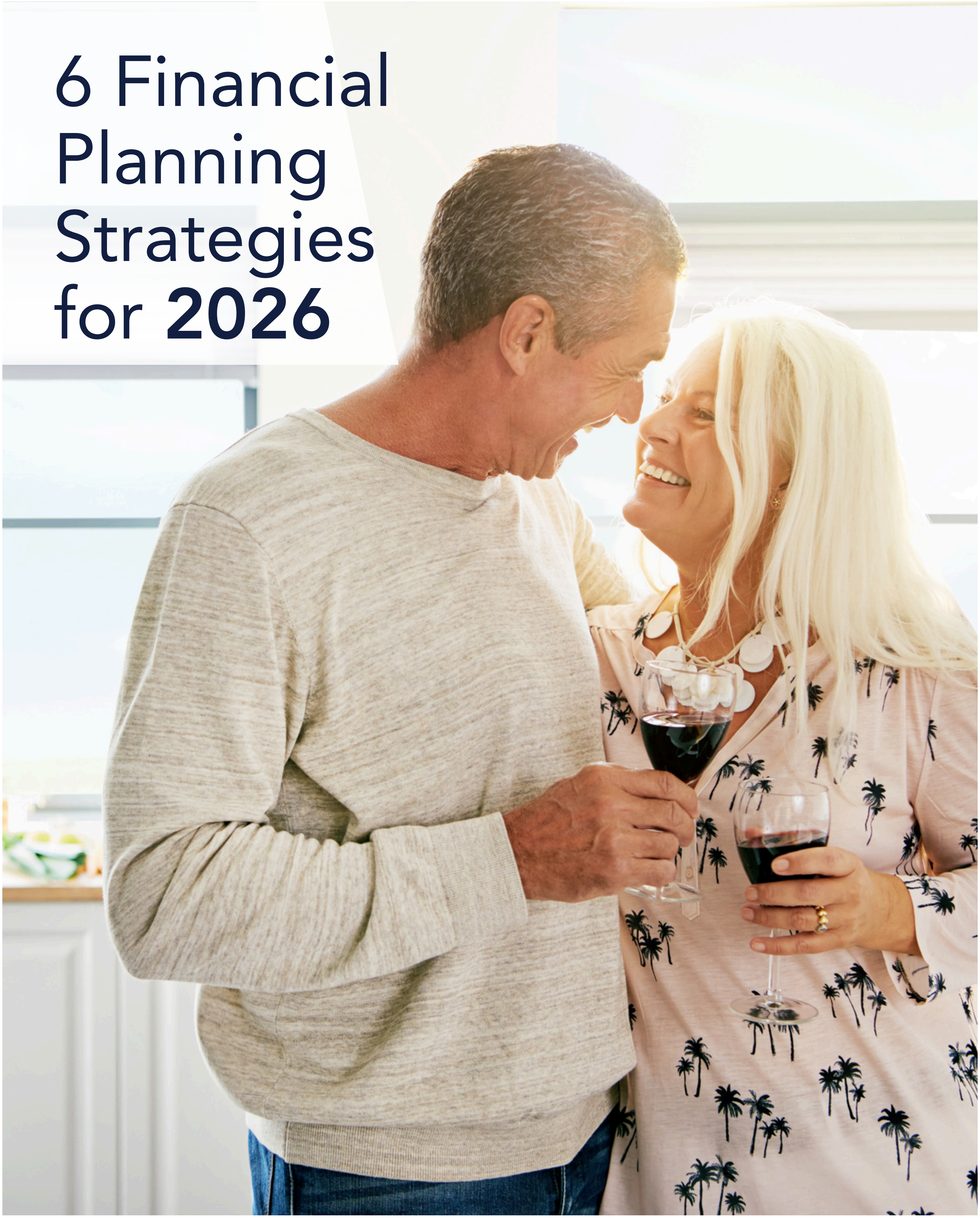
6 Financial Planning Strategies for **2026**



QUOTIENT
WEALTH PARTNERS®

Preparing for the Year Ahead

As we enter the new year, now is a great time to review your priorities and set financial goals. These days, the question is no longer just "Do I have enough?" but rather, "Does my financial plan support the life I want to live?”

At Quotient Wealth Partners, we believe that true wealth aligns with your unique goals, aspirations, and values. This guide outlines six strategic steps to help you navigate 2026 with confidence, so that you can feel secure in your financial future.

What this Guide Covers:

- **Values Alignment**: Clarify your principles to understand the "why" behind your long-term plan.
- **Strategic Prioritization**: Separating "must-haves" from "nice-to-haves" to help prioritize your goals.
- **Legacy & Harmony**: Proactive steps to define your legacy and foster open family communication.

1

Clarify Your Values

The Foundation of Your Plan

Before adjusting (or setting) your financial plan for 2026, it's crucial to establish the "why" behind your long-term plan. Financial success goes beyond tax-efficiency or saving enough for retirement; it's about how that money will be used to sustain a meaningful life.

> ### Actionable Step: Write Down Your Values
>
> Take the time to document the core values that guide your life decisions. Is it securing a family legacy? Maintaining or reaching a certain lifestyle in retirement? Perhaps it's philanthropy?

- **Create a Filter**: This list becomes the filter for every financial choice you make in the coming year.
- **Align with Purpose:** When spending and investing align with your values, wealth can become a tool for well-being rather than a source of stress.

2

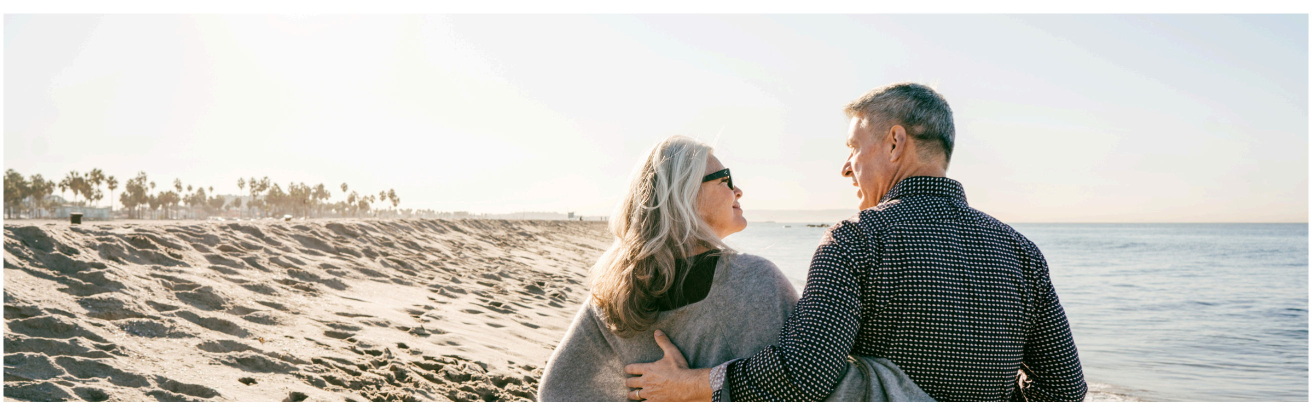
Prioritize Your Goals

Separating Needs from Wants

Now that you've established your values, the next step is to translate them into actionable objectives. Not all goals carry equal weight. Separating your "must-haves" from your "nice-to-haves" can help you prioritize goals that are most important to you.

For Example:

- **Non-negotiables** would be having enough money to cover your monthly bills, healthcare costs, groceries, etc.
- An **essential goal** may be funding a grandchild's education, funding your sister's retirement party.
- **Nice-to-have goals** may be a purchasing a vacation home or the ability to travel business class.



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Define Your Legacy

Estate Planning Basics

A common misconception is that estate planning is generally reserved for the wealthy or elderly. In fact, according to a recent study, less than 25% of American adults don't even have a will. However, estate planning can be a great tool for families regardless of age or income level to help ensure wishes are honored.

Strategic Move: Structure for Harmony

- **Trusts & Structures**: Use trusts not just for tax benefits, but to preserve family harmony and ensure assets pass to intended heirs (such as children from prior relationships) without conflict.
- **Impact**: Decide if you want to create traditions, support charities, or invest in future generations during your lifetime.

4

Engage with a Financial Advisor

Comprehensive Guide

To build and preserve wealth effectively, it’s essential to look at your full financial picture. This includes tax planning, investments, retirement planning, assessing insurance coverage to name a few, and a trusted partner can help you turn help you turn your financial vision into reality.

What to Look For

Engage with a financial advisor who goes beyond investment performance to address:

- **Tax-Efficient Strategies**: Helping you lower expenses and minimize overall tax bill.
- **Risk Management**: Ensuring your insurance coverage and protections are adequate.
- **Upholds Fiduciary Standard**: Work with fiduciary advisors who are legally obligated to act in your best interest 100% of the time.

Our Commitment

At Quotient Wealth Partners, our advisors serve as your trusted partner. We don't just watch the markets; we watch out for you, ensuring every piece of your financial puzzle fits together to support your well-being. And as a fiduciary, we put clients' best interests above all else.

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Schedule a Family Conversation

Breaking the Silence

When planning for your financial future, it’s important to embrace honest conversations. Conversations about money can be especially tough, if expectations are unclear. Spouses often have different perspectives or "money scripts," and children may view assets differently than their parents intend.

The 2026 Objective: Open Dialogue

Bring your spouse or heirs into the discussion

- **Set Expectations**: Explain *why* decisions are being made. You don't need to disclose every dollar figure, but sharing the intent reduces uncertainty.
- **Reduce Tension**: Whether around the dinner table or in a structured family meeting with your advisor, these conversations shift the dynamic from secrecy to understanding.

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Check Alignment Annually

Schedule an Annual Review

A financial plan is not a "set it and forget it" document. As we enter 2026, it is important to revisit your goals and compare them with your current trajectory. Regular reviews help ensure that your plan evolves as your life does.

Your Year-End Checklist:

- **Revisit Values:** Have your priorities shifted?
- **Review Life Events:** Have there been marriages, births, or health changes?
- **Assess External Factors:** Have recent changes in tax law or interest rates require a strategy pivot?

Looking Ahead:
Your 2026 Roadmap

Redefining Success

As 2026 begins, make sure you set aside time to align your financial strategies with your priorities. Wealth can become a powerful tool for building a more meaningful life. At Quotient, we've helped hundreds of families navigate financially, so they feel secure in their financial future.

Connect With Us

Navigating these seven steps is easier with a guide. Schedule a complimentary assessment with one of our financial advisors to review your 2026 plan. We are here to help you plan with confidence and secure your legacy.

Schedule Now

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