



## Collaboration

### IFG Annual Retreat Takeaways

Recently, all the advisors from Highland Trust Partners attended the IFG Annual Retreat in Atlanta. This retreat serves as a way for fellow IFG members to share their ideas and collaborate to better our clients' lives.

There were a few takeaways from this I thought I would share.

**1. AI is here to stay.** I'll admit I was skeptical. When CHAT GPT first became a tool people used, I believed it was a fad or gimmick. There had been other pieces of technology in the past that people raved about. However, that tech was gone within a matter of years. However today, AI is different. There are many tools that we as advisors can use to help our clients in all facets of their Financial Plan. It can be used for Estate Planning, Tax Planning,

and even note taking during client meetings. How many advisors use this in their practice was fascinating and I will be adopting some of these tools.

#### 2. A company's culture should set the standard.

We had the wonderful experience of hearing from Emi Gragnani who is the Senior Director of Culture at Chick-Fil-A. She shared amazing stories about how Chick-Fil-A through the years has always grounded themselves in their mission and how that creates the culture their employees follow. One of the stories she shared was about Truett Cathy in the 1980's. Chick-Fil-A was not doing well financially and the executives decided to have a retreat on how to turn it around. Everyone started talking numbers and dollars and Mr. Cathy

*(Continued on page 5)*

# 2026 Tax Mailing Schedule

Form Name	Available Online Date	Mailed by Date
<b>1099 Consolidated Tax Statement</b>	<b>January 17 (Saturday) &amp; January 31 (Saturday)</b> Accounts with the simplest tax information and not subject to income reclassification.	<b>January 23 &amp; February 6</b>
	<b>February 14 (Saturday):</b> Accounts holding more complex securities, for which issuers provided final tax information after January.	<b>February 20</b>
	<b>February 28 (Saturday) &amp; March 11 (Wednesday):</b> Accounts where security issuers did not furnish tax information to LPL Financial in time for the anticipated February mailing deadline	<b>March 6 &amp; March 16</b>
<b>Preliminary 1099 Consolidated Tax Statement</b>	<b>February 14 (Saturday):</b> Accounts that are still waiting on final income reclassification will receive an advanced draft copy, "Preliminary 1099 Consolidated Tax Statement" These will be available electronically only and not mailed.	
<b>1099-R/Q Tax Statement</b>	<b>January 17 (Saturday)</b>	<b>January 23</b>
<b>5498 – IRA</b>	<b>February 28 &amp; May 23</b>	<b>March 6 &amp; May 29</b>
<b>Foreign Accounts: 1042-S</b>		
<b>Schedule K-1</b>	K1 reports distributions from partnership securities. LPL Financial does not provide this form. This form should be delivered by the partnership administrator by April 15. Please note: Proceeds from the sale of partnership units are reported on the 1099-B section of the 1099 consolidated tax statement.	
<b>IRS Tax Filing deadline &amp; Extension request deadline is April 15.</b>		

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

## New Outlook

By Founding Partner Chris Caldwell,  
CFP®, AIF®, AEP®, CRC®, MBA, ChSNP

### 2026 Tax Strategies to Consider

Recently, while speaking with a potential client about the topics that occupy most of my time, I realized the straightforward answer is taxes. Whether employed or retired, we all share concerns about how taxes affect our income and net worth. While we are not CPAs nor prepare returns, we do spend a lot of time working with tax professionals to strategize methods to reduce or lessen tax exposure.

The 2026 tax year brings substantial changes that will affect how individuals and business owners plan, save, and file. Many of these adjustments stem from the One Big Beautiful Bill Act (OBBBA), which reshapes deductions, tax brackets, and incentives. Understanding these developments is essential for maximizing tax efficiency.

A key update for 2026 is the increase in the standard deduction. The IRS has raised the amounts to \$16,100 for single filers, \$24,150 for heads of household, and \$32,200 for married couples filing jointly. These adjustments reflect both inflation indexing and policy changes under the OBBBA.

Tax brackets also shift in 2026, though the top marginal rate remains 37%, applying to incomes above \$640,600 for single filers and \$768,700 for married couples filing jointly. Other bracket thresholds rise in line with inflation.

The expanded State and Local Tax (SALT) deduction is another significant change. Beginning in 2026, the SALT deduction cap increases from

\$10,000 to \$40,400, restoring the relevance of itemizing for many households. The cap will increase annually by 1% after 2026 before reverting in 2030.

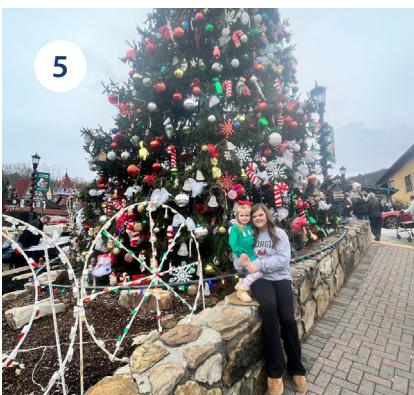
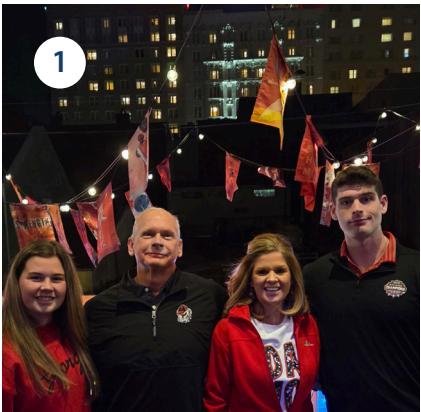
**"A key update for 2026 is the increase in the standard deduction."**

Business owners also benefit from revived provisions such as 100% bonus depreciation, immediate expensing of domestic research costs, and an expanded Section 179 limit. Temporary deductions, such as those pertaining to tip income and overtime compensation, offer additional benefits within the period prior to their expiration.

In summary, awareness of these changes and willingness to work with professionals to strategize can save you time, aggravation, and hopefully money (not just in 2026 but well into the future). We would be happy to schedule a complimentary consultation to help you decide if a new outlook on your tax strategies would be beneficial.



# Where in the World is HTP?



1. Chris and his family celebrated New Years in New Orleans before attending the Sugar Bowl.
2. Miranda and her family enjoyed a weekend in Charleston, SC.
3. Chris, Heather, and their daughter, Natalie, went to Atlanta for the UGA vs. GA Tech game.
4. April visited the Winter WonderLights at the State Botanical Garden at UGA with her family.
5. Miranda spent the weekend in Helen, GA with family.
6. April and her daughter, Ally, toured the UGA campus during Ally's orientation.
7. Chris and his wife, Heather, at the GA vs. FL game in Jacksonville.
8. Chris and Heather also celebrated Halloween while in Jacksonville.
9. April, Tomekia and Amy enjoyed a Prince tribute show at the Foundry in Athens.

## Security

### How long would it take a cyber-criminal to crack your password?

Number of Characters	Numbers Only	Lowercase Letters	Uppercase and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	3 secs	6 secs	9 secs
5	Instantly	4 secs	2 mins	6 mins	10 mins
6	Instantly	2 mins	2 hours	6 hours	12 hours
7	4 secs	50 mins	4 days	2 weeks	1 month
8	37 secs	22 hours	8 months	3 years	7 years
9	6 mins	3 weeks	33 years	161 years	479 years
10	1 hour	2 years	1k years	9k years	33k years
11	10 hours	44 years	89k years	618k years	2m years
12	4 days	1k years	4m years	38m years	164m years
13	1 month	29k years	241m years	2bn years	11bn years
14	1 year	766k years	12bn years	147bn years	805bn years
15	12 years	19m years	652bn years	9tn years	56tn years
16	119 years	517m years	33tn years	566tn years	3qd years
17	1k years	13bn years	1qd years	35qd years	276gd years
18	11k years	350bn years	91qd years	2qn years	19qn years

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## Collaboration

By Will Divers,  
CTFA®, Financial Advisor

### IFG Annual Retreat Takeaways (continued from page 1)

stopped everyone and said, "Why are we here?" People responded that they were trying to turn things around and he said again, "No, why are we actually here?" His point was that they were there to serve others by delivering good food and putting a smile on their faces every day. Not just to make money.

3. **IFG is different.** I say this in a good way. The different Financial Planning groups that make

up IFG care about their clients. There were stories after stories of how people practice by placing their clients' needs first. This was not a sales conference or anything like that. It was truly about how we can make our clients' lives less stressful and more successful. While many of the planners may go about their process differently. In the end, we are all here to serve. Much like Truett Cathy said about Chick-Fil-A.

# Market Index Returns\*

## Fixed Income

## Current Yield 2/9/2026

90-Day T-Bill	3.67%
5-Year T-Note	3.74%
10-Year T-Note	4.20%
30-Year T-Bond	4.85%

Source: Bloomberg

## Index

## 2026

(1/1/2026–2/9/2026)

## 2025

(One Year)

Dow Jones Ind.	4.35%	14.92%
S&P 500	1.36%	17.88%
NASDAQ	-0.89%	21.14%
MSCI EAFE Index	5.76%	31.89%

Source: YCharts

\*The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors. Bond yields are subject to change. Certain call or special redemption features may exist which could impact yield. The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index. The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the following developed country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK.

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