SEPT
OCT
2026

CORNERSTONE
WEALTH PLANNING

NEWS YOU CAN USE

Old, New, and the Future

I wanted to share three exciting updates with you! These have elements of old, new, and the future. Two of these you'll notice right away, and one that looks further down the road.

1. Our New Website Is Live

After thirteen years on the same site, our new website is officially live at **www.cwplanning.com**

We launched Cornerstone in 2013 and kept the original website from the beginning until recently. It served us well, but the firm we are today isn't the firm we were then, and the old site had stopped telling that story. Over the better part of a year, our team rebuilt it from the ground up with a cleaner design, a clearer walkthrough of our planning process, easier access to our educational content and upcoming events, and a far better experience on a phone or tablet.

Take a look when you have a few minutes. We'd genuinely welcome your feedback. If you would like more information about why we made this change, please refer to the e-mail I sent in mid-August with a 15-minute video explaining the reasons for the change.

2. New Email Addresses

One practical change came along with the new site (and a new domain): our email addresses have changed. Every member of our team can now be reached at the following **firstname.lastname@cwplanning.com** for example, if you are sending an e-mail to me, it would be: **chris.knight@cwplanning.com**.

Your messages will still reach us if you use an old e-mail address. We are forwarding e-mails from the old e-mail to the new addresses. This forwarding will stay in place for quite some time...

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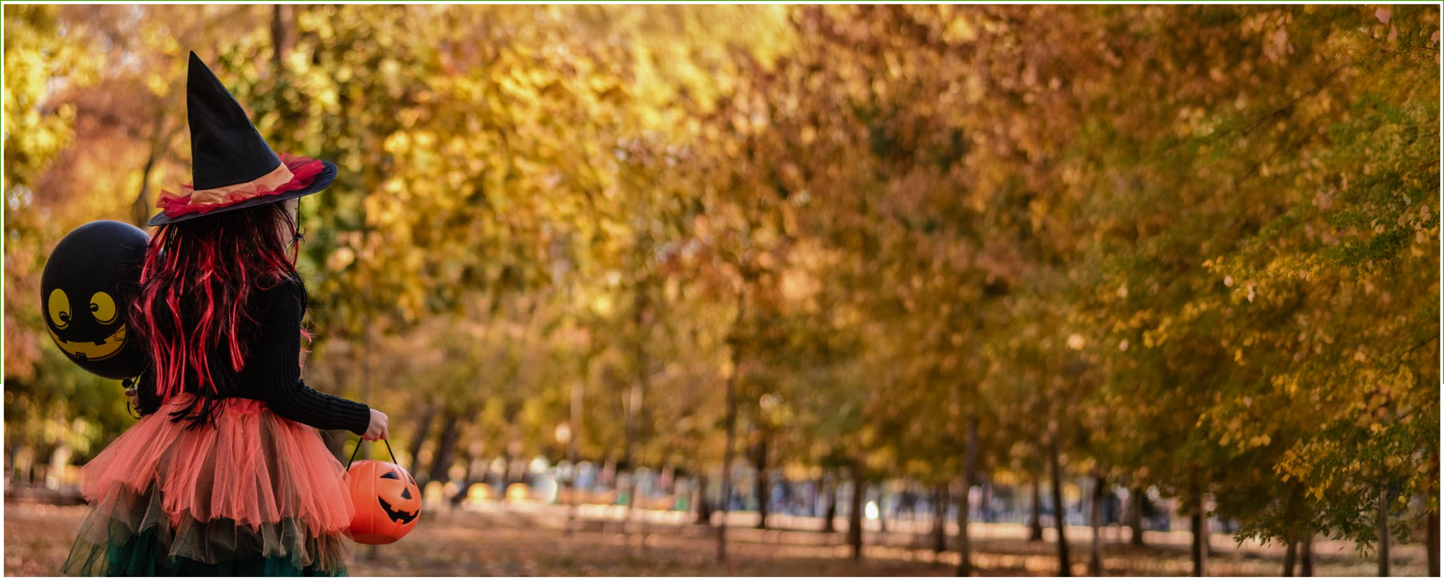

NEWS YOU CAN USE

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...and nothing is going to fall through the cracks. We'd just ask one small favor: rather than simply adding our new address to your contacts, delete the old one. Phones and email programs tend to keep suggesting whatever address you've used before, which means the old one resurfaces long after you meant to stop using it. We understand these types of changes can be a little disruptive, so we will continue to do all we can to ensure a smooth transition.

3. Vision 2060

The third update isn't about this year at all. We recently put a name to something we've been working toward for a long time: **Vision 2060**. It's our commitment to build an independent best in class wealth management firm that is generational, sustainable, and purposeful.

Some of you viewed the video I sent out in mid-August, where I made a joke that happens to be true. When I started in this industry twenty years ago, clients used to ask me how old I was. Now they ask when I'm going to retire! I'm not entirely sure what happened to the years in between, but it's a fair question, and Vision 2060 is my answer to it.

Why 2060? Because that's roughly the edge of what I can personally see. By then I'll be in my mid-seventies, with better than fifty years in this profession behind me. Vision 2060 is my commitment that everything I can still influence gets pointed at one outcome: to build an independent best in class wealth management firm that is generational, sustainable, and purposeful.

A large part of that commitment is staying independent, which I also talked through in that video. Our industry is consolidating at a pace that would have been hard to imagine a decade ago. When this occurs, independent firms are bought by private equity, rolled into national platforms, and absorbed into brands their clients never chose. It usually happens quietly. Clients find out when the letterhead changes.

We have no intention of going that route, and we're putting a vision behind that intention rather than simply thinking about it. Our vision is to remain independent as we believe that provides the best opportunity to serve clients in the way that we believe is best. Long-term, there will likely be a structured approach to transferring the firm internally instead of selling to private equity or merging with a larger firm. That is what allows us to answer to you instead of an outside owner working toward an exit, and it's why our advice, our strategies, and our service model can be set by what's right for your plan rather than by what an outside owner requires this quarter.

The same logic applies to succession. Most advisory practices are built around one person, and when that person steps back, the firm may begin to become unstable. We have deliberately structured Cornerstone so that doesn't happen here. Our aim is to serve you, your children, and your children's children, with the same team, the same process, and the same level of care and service you receive today.

Outside of a new website with e-mail addresses and a long-term vision, I hope you take away one key point from all of this: we are building something meant to last, and you are the reason we're building it.

Get Moving!

There's some magic in stepping outside with no destination in mind, just the open air, an easy pace and the chance to see what the day has to offer. A nature walk doesn't ask for much: there's no special gear, no training and no need to set aside a chunk of your time. It's one of life's simplest and most rewarding pleasures.

NATURE WALKS

Walking outdoors has been considered a safe and easy way to look after your well-being for years, but the rewards go much further than that. According to a 2023 study, it can also be used to mitigate stress levels, lift your spirits and even improve your mood.[1]

FINDING A TRAIL CLOSE TO HOME

The best trail is one that you can easily use. Try looking for neighborhood greenways, city parks or riverside paths close to your home. Online apps like AllTrails can help you see things like distance and reviews from other walkers. Pick a shorter route to stretch your legs at your own pace.

KEEP EYES AND EARS OPEN

Half of a nature walk is what you see along the way. You can notice plants and animals that you haven't thought about before. Watch for movement off the trail. A free app like Merlin can help identify birdsongs. Fall is when trees start to change color, so you'll be surrounded by the change of the season. Pick one thing to look for each time out and give your brain some stimulation!

[1]Ma, Jingni, Peilin Lin and Joanne Williams. Aug. 19, 2023. "Effectiveness of nature-based walking interventions in improving mental health in adults: a systematic review." Current Psychology, vol. 43, 2024, pp. 9521–9539, Springer, https://doi.org/10.1007/s12144-023-05112-z. Accessed June 15, 2026.

HOW TO ...

How to Protect Your Digital Legacy in an Afternoon

Autumn is the season for preserving what matters. Your home gets that treatment every year. Your digital life probably hasn't — yet.

Four things to do this fall:

- **List your key accounts** — email, banking, social media, subscriptions. If something happened to you tomorrow, would your family know where to look?
- **Store passwords securely** — a password manager or a printed "legacy letter" kept with your important documents works well. No sticky notes.
- **Organize your photos** — consolidate camera rolls, label albums and back everything up to a shared folder your family can find and enjoy.
- **Note your digital financial assets** — PayPal balances, investment accounts and cryptocurrency need to be included in your estate plan.

None of this takes more than an afternoon, and the confidence it provides lasts considerably longer.

DOLLARS & SENSE

The $15 Million Exemption: Good News, but Not the Whole Story

For years, families with money to bequeath watched one date like hawks: Dec. 31. The federal exemption — the amount you can give away without triggering gift or estate tax — was set to drop by about half at the end of 2025. That looming deadline pushed many people to gift in a hurry. Then it changed.

Under current law, the exemption didn't shrink.[1] It climbed to $15 million per person in 2026 — $30 million for a married couple. The amount you can give to any single person each year, no strings attached, holds steady at $19,000.

The pressure of that 2025 deadline is gone, but gifting shouldn't drop off your to-do list.

WHY GIFTING STILL MATTERS

- **State taxes.** Many states tax estates at far lower levels than the federal government, and a few even tax the people who inherit. The federal change didn't touch any of this.
- **The rules can change again.** Today's exemption reflects current law, not a permanent promise. Congress can revisit it.
- **Growing assets.** Give away an asset now, and all its future growth leaves your estate too.
- **The yearly clock.** That $19,000-per-person allowance resets every Jan. 1. If you don't use it, it's gone.

PRACTICAL MOVES

- **Yearly gifts:** Give up to $19,000 per person each year, no paperwork, no dent in your $15 million lifetime amount. Couples can combine for $38,000 per person, but splitting gifts means filing a gift tax return, even when no tax is owed.
- **Tuition and medical payments:** Pay tuition directly to the school or medical bills directly to the provider, and those payments skip both your yearly limit and lifetime amount.
- **Larger lifetime gifts:** Best for fast-growing assets, like a family business stake meant to stay in the family. Bonus: At your death, an inherited asset's tax "cost" usually resets to current value — erasing a big capital gains bill for your heirs.
- **Trusts:** For more control, a trust dictates how and when heirs receive money, shields assets from creditors and guides wealth across generations. A Spousal Lifetime Access Trust moves assets out of your estate while your household still accesses them through a spouse.

THE BOTTOM LINE

Fall is a natural time to slow down and take stock. As the year winds down, it's worth setting aside an afternoon to review your gifting plans and ensure your documents still reflect what you truly want.

If you'd like a fresh look at your gifting strategy, we'd be glad to help. Reach out to our office whenever you're ready.

[1] *Russell P. Love, Jonathan Gopman. Nelson Mullins. Feb. 9, 2026. "2026 Estate and Gift Tax Update." https://www.nelsonmullins.com/insights/blogs/tax-reports/all/2026-estate-and-gift-tax-update. Accessed June 23, 2026.*

THE SCOOP

Campus Is Calling — and There's No Homework This Time

Something happens every September. The air shifts, the light changes, and even decades past your last classroom, you feel it: that quiet pull to start something new. This year, lean into it.

THE BEST-KEPT SECRET ON CAMPUS

Many colleges offer adults 60 and older the chance to **audit courses for free or close to it**. You can sit in on real lectures alongside traditional students without the stress. The benefits are real:

- **Intellectual stimulation:** Engage with ideas that challenge and stretch you.
- **Structure:** A standing weekly commitment that adds rhythm to your days.
- **Variety:** History, literature, philosophy, science, art history, economics — the catalog is yours to explore.
- **No pressure:** Learn at your own pace, with zero grade on the line.

MORE THAN A CLASSROOM

Being on a university campus puts you in an environment built around curiosity. That kind of energy is contagious, and for retirees who miss the social rhythm of working life, it fills a real gap.

BONUS: Many universities also run dedicated **lifelong learning institutes**. These programs are designed specifically for older adults, complete with lecture series, discussion groups and a community of peers in the same life stage. To get started:

- Search "[your nearest university] + senior audit program."
- Call the registrar's office and ask what's available this fall.
- Show up. That's the hardest part.

Retirement should be full of exploration. It's a time to invest in yourself in ways you couldn't before. Take that first step and discover how rewarding it can be to keep your mind active and your horizons expanding.

BRAIN GAMES

15 Up

Game Rules

Use a pen or pencil to draw the boundaries around groups of cells to make the region add up to fifteen exactly. The regions can be any shape as long as all the cells touch each other (but not diagonally). There is only one way to achieve this.

10	2	10	2	12	8	4	4	5
3	10	2	3	3	3	1	6	3
13	2	3	4	6	8	3	7	8
12	3	8	7	5	6	1	4	4
3	11	3	8	5	2	11	1	2
1	7	8	4	8	3	4	8	4
5	8	4	9	5	7	8	1	2
4	7	2	12	3	6	3	1	2
6	3	12	3	6	2	12	1	13

PICK UP THE PHONE!

A name pops into your head; you wonder how that person is doing, and you tell yourself you'll reach out one of these days. Then the day never comes. This fall, change that!

There's good reason to make the effort. Staying socially connected can be one of the simplest ways to boost your well-being as you age. A meaningful conversation can make you smile long after it's over. Here's a simple, no-pressure plan for reconnecting with an old friend.

Who You Gonna Call?

Don't overthink it. Make a short list of people you want to catch up with. They can be a former coworker, a college roommate, an old neighbor or a high school buddy. You may already have their number saved or written in an old address book. If not, a few minutes of detective work usually does the trick.

- **Check your phone and email.** Old texts, group threads and email chains can hold a current number or address.
- **Look at social media.** Facebook, LinkedIn and Instagram make it easy to find people and send a message directly.
- **Ask a mutual friend.** If you share a connection, a quick "Do you have their number?" is all it takes.

Breaking the Ice

Choose how you want to reach out. You could send a text first if you want them to reply on their own time, write a note or card if you want to be more personal or make a phone call if you want to talk to them faster.

Keep it simple and honest. The goal is connection, not a grand reunion. You can set that up on the call if you both want to! Let the conversation wander, but don't take silence personally. If you don't hear back from them, a friendly follow-up later is fine. Wrap up with "Let's not wait so long next time" — and mean it.

Make the Call This Week

Reconnecting takes less effort than you'd expect, and most people are glad to hear from a familiar voice. Pick your name, find their number and reach out.

CENTER STAGE

Getting Your Autumn Travel Plans Back on Track

Step away from crowded departure gates and reclaim the golden age of travel. This fall, trade airport stress for the gentle, unhurried rhythm of a private sleeper car. Indulge in:

- **Spectacular Scenery:** Watch brilliant fall foliage unfold outside your panoramic window, transforming the landscape into a moving canvas.
- **Ideal Climate:** Enjoy crisp, mild weather that makes boarding the train and exploring intermediate stops pleasant.
- **Quieter Carriages:** Take advantage of the autumn shoulder season to avoid summer tourist surges and help ensure a peaceful, personalized voyage.

AMTRAK'S CALIFORNIA ZEPHYR
Traverse the heart of the Rocky Mountains and the Sierra Nevadas. This route offers some of the most dramatic landscapes in the United States.

AMTRAK'S SOUTHWEST CHIEF
Enjoy desert vistas, red-rock landscapes and the high desert while traveling between Chicago and Los Angeles.

AMTRAK'S COAST STARLIGHT
Experience mild coastal weather, vineyard country near harvest season and changing colors through parts of Oregon and Northern California.

CANADA'S THE CANADIAN
Enjoy radiant views of coastal rainforests, lush mountains, grasslands, river valleys and the rugged peaks of the Canadian Rockies.

BONUS: Ready for an overseas adventure? With its romance, rich history and breathtaking scenery, consider booking a sleep on the iconic Venice Simplon-Orient-Express or Scotland's Caledonian Sleeper.

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RECIPE
CHILI

INGREDIENTS

- *1 lb ground beef*
- *2 15 oz cans kidney beans, drained & rinsed*
- *1 15 oz can corn*
- *1 28 oz can Rotel*
- *1 packet taco seasoning*
- *1 packet ranch dressing mix*

HOW TO MAKE IT:

1. In a large pot over medium-high heat, brown ground beef and drain.
2. Return ground beef to pot and add remaining ingredients. Let simmer over low heat until heated through and thickened.
3. Add desired toppings – chips, cheese, sour cream, etc. Serve warm and enjoy!

BRAIN GAMES

ANSWER KEY:

10	2	10	2	12	8	4	4	5
3	10	2	3	3	3	1	6	3
13	2	3	4	6	8	3	7	8
12	3	8	7	5	6	1	4	4
3	11	3	8	5	2	11	1	2
1	7	8	4	8	3	4	8	4
5	8	4	9	5	7	8	1	2
4	7	2	12	3	6	3	1	2
6	3	12	3	6	2	12	1	13

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UPCOMING DATES

SEPTEMBER

7 Labor Day

11 Patriot Day

13 Grandparents Day

19 RPB Class at UNC-Charlotte (9am)

26 RPB Class at Gaston College - Belmont (9am)

OCTOBER

6 RPB Class at South Piedmont Community College (6:30pm)

12 Columbus Day

15 Deadline to File Federal Taxes (if you filed an extension)

31 Live Monthly Market Webinar at AC Hotel Ballantyne