JUL
AUG
2026

NEWS YOU CAN USE

Four Exciting Updates from Our Team

As we move through another year, I wanted to take a moment to share several exciting developments happening within our firm.

While market and economic updates are important, I thought it would be valuable to provide a behind-the-scenes look at how we continue to invest in our business and, most importantly, in serving you.

1. Office Expansion

One of the most exciting developments is the expansion of our office space. We recently had the opportunity to acquire additional space adjacent to our current office, allowing us to significantly increase our office size.

While running out of space can create challenges, it is also a reminder of how much our firm has grown over the years. We are grateful for the trust that so many families have placed in us, and this expansion provides room for our team to continue growing while creating a more comfortable and efficient environment for both clients and staff.

We are excited about what this additional space will allow us to accomplish in the years ahead on behalf of our clients.

2. New Website Launching Soon

Another major project that has been underway is the complete redesign of our website.

Believe it or not, our current website has been with us since the firm was founded in 2013. While we have made updates along the way, it was time for a comprehensive refresh that better reflects who we are today and where we are headed in the future.

Chris Knight
President and Chief Investment Officer

Phone: 704-849-0123
cknight@cornerstone4planning.com

Cornerstone4planning.com

NEWS YOU CAN USE

Four Exciting Updates from Our Team

Over the last six months, our team has been working diligently behind-the-scenes on a completely new website experience. We expect to launch the new site in August and look forward to sharing it with you.

The updated website will feature a modern design, improved navigation, and additional resources to help keep you informed and connected.

More details will be coming soon, but we are thrilled to be nearing the finish line on this important initiative.

3. Continuing to Grow Our Team

People have always been the foundation of our firm, and we continue to invest heavily in building a strong team. We continue to identify key new team members to add that will allow us to add new services (such as Estate Planning) or continue enhancing existing services.

Since Winter 2025, we have welcomed two new team members, and we look forward to adding another team member in July 2026. Each addition strengthens our ability to serve clients with the responsiveness, expertise, and personal attention that you deserve.

As our client family continues to grow, expanding our team allows us to maintain the high level of service that has always been a cornerstone of our firm.

4. Our Commitment to Serving You with Excellence

While each of these updates is exciting on their own, they all point to a larger purpose.

Whether we are expanding our office space, launching a new website, or adding talented team members, every investment we make is designed with one goal in mind: serving you with excellence.

Each day this continues to be my primary goal; to identify how to best position our team, technology, and other resources to serve our clients with excellence today and into the future.

Thank you for allowing us to be part of your financial and retirement journey. We are excited about the future and look forward to continuing to serve you for many years to come.

THE GOOD LIFE

Reimagining the Family Dinner

Inviting the kids and grandkids over for dinner is more than just a simple meal. It serves as a cornerstone of family connection and celebration. Family dinners help ensure the traditions, love and wisdom of the past live on for future generations.

Here are some ways to reinvent those family dinners to keep your family engaged and the bonds between you strong.

A LEGACY IN THE KITCHEN

Passing down secret family recipes creates a bridge between generations. When you invite your grandchildren into the kitchen, you share the rich history of your family. Sharing the origins of a dish, like a meal born out of necessity or a special celebratory cake from years ago, imparts a sense of where your family came from.

MANY HANDS MAKE LIGHT WORK

Sometimes, there can never be too many cooks in the kitchen. Family dinners can be a great opportunity to get everyone involved in a shared activity across generational lines. The youngest could stir the dough while someone else sets the table with the family's well-loved china. Tailor tasks to strengths and get the whole family involved!

AN OPEN FORUM

Encourage everyone to share their stories and experiences at the table. By inviting younger generations to talk about moments from their own lives and asking open-ended questions, you help create an atmosphere where everyone is included. This approach not only keeps conversations lively but also deepens the connections that make family gatherings so meaningful.

HOW TO ...

Five Simple Tips to Lower Medical Bills

Medical debt can feel overwhelming, but you can avoid paying too much. Here are five actionable steps that could save you thousands.

- **Hold the plastic:** Avoid putting medical bills on a credit card. You will lose your negotiating power.
- **Ask about charity care:** Don't just ask for financial help. Ask for "charity care" by name to learn about financial forgiveness programs.
- **Get itemized bills:** Request a bill with CPT codes to spot costly errors and challenge unfair prices.
- **Use your grace period:** Credit bureaus often wait 180 days before reporting medical debt. Use this time to negotiate.
- **Hire an advocate:** For large bills, medical billing advocates can negotiate substantial discounts in exchange for a percentage of the savings.

Don't let illness and injury cause more stress. Put these tips to work for you!

DOLLARS & SENSE

Harvest the Summer Dip for Tax-Free Growth

The third quarter often brings seasonal market volatility. However, this summer slump can be an opportunity for your investments.

OPTIMIZING YOUR TAX BRACKET

When you move money from a traditional IRA to a Roth IRA, you have to pay taxes on that amount as if it were regular income. An efficient way to handle this is to consider converting just enough to fill your current tax bracket, without pushing your income into the next, higher one.

Doing this in the summer is a great move. By mid-year, you may have a good idea of what your annual income will be, making it easier to calculate the right amount to convert. Plus, you can avoid the end-of-year rush and paperwork headaches that always pop up in late December.

THE MATH: IMMEDIATE COSTS VS. FUTURE PRESERVATION

Think of it this way: A down market can feel like a sale on your investments. It might be the ideal time to convert them to a Roth IRA. Since their value is lower, you can convert more assets for the same tax cost you'd incur when the market is high.

This isn't just about short-term savings. You're also helping protect yourself from future RMDs. By lowering your traditional IRA balance now, you can reduce the size of those future withdrawals, which helps you avoid moving into a higher tax bracket during retirement. Essentially, you're paying a smaller, manageable tax now to enjoy tax-free withdrawals and greater flexibility later in life.

EXECUTION: TIMING DIPS AND ASSET SELECTION

To get the most out of this strategy, keep a close watch on market dips in the third quarter of the year. The goal is to make the move exactly when the funds you're interested in are temporarily selling for a lower price.

Choosing the ideal investments to move is just as important as timing — like opting for stocks or funds that are expected to grow significantly but are currently in a slump. By moving these specific investments into a tax-free Roth account, any rebound in their value and all future growth would be completely free from federal income tax.

PROACTIVE PLANNING FOR LONG-TERM WEALTH

It might feel strange, but market downturns can actually be a great time to make smart money moves. Want to see how a Roth conversion could help you save money this year? Give our office a call to go over your options.

Please remember that converting an employer plan account to a Roth IRA is a taxable event. Increased taxable income from the Roth IRA conversion may have several consequences. Be sure to consult with a qualified tax advisor before making any decisions regarding your IRA.

THE SCOOP

Will Your Bank Account Shrink This Summer?

Mid-year is a great time to check how your uninvested cash is working for you. With the ideal strategy, your cash reserves can help generate reliable retirement income.

Many of us keep excess funds in standard savings accounts. While this feels low risk, it often means missing out on greater passive income. Right now, 10-year U.S. Treasury yields are trading in a highly attractive 3.75% to 4.25% range. Letting your money sit in low-interest bank accounts simply leaves money on the table. Shifting those funds into Treasuries helps give you a more predictable way to outpace basic interest rates.

Economic forecasts suggest potential shifts in the market as we move toward the fourth quarter of 2026. By acting this summer, you can help lock in these steady rates before broader conditions change.

- **Review your cash balances:** Look at what you currently hold in standard checking or savings accounts.
- **Identify excess funds:** Determine the exact amount you will not need for immediate daily expenses over the next few months.
- **Capture higher yields:** Consider looking at options like U.S. Treasury bonds.

Reach out to our advisory team this week to explore how U.S. Treasuries can help boost your retirement income before the fall season begins.

23	6	12	19	20	16	17
15						11
8						14
9						25
21						4
2				1		3
5	10	7	13	18	24	22

BRAIN GAMES

1 to 25

Game Rules

To solve 1 to 25, move the numbers from the outer ring onto the board in the directions of the chevrons. As you place them they must snake together vertically, horizontally or diagonally so they link in sequence from 1 to 25.

THE CONNECTED GRANDPARENTS' PLAYBOOK

From pay-per-minute calls to instant group chats, staying connected has never been faster — or more confusing. The good news? You don't need to be a tech expert to stay in the loop! Here is your guide to modern family communication in the smartphone era.

TERM	DEFINITION	RETRO EQUIVALENT
Soft Launch	Hinting at a new change, like a relationship or vacation, without a big announcement.	Teaser
Aura	Your overall "vibe" or "cool factor."	Groove, presence
Cooked	Something that is exhausted or has failed.	Toast, done for
Living Rent-Free	Something you can't stop thinking about, or alternatively, something getting on your nerves.	Stuck in your head
Unc	An older person or looking like an older person.	Gramps

YOUR DIGITAL CONNECTION TOOLKIT

You don't need to download every new application that hits the market.
Focus on a few reliable tools designed to bring you and your family together, no matter the distance.

FAMILYALBUM

A private photo-sharing app. It allows people to upload photos and videos, and you get a notification whenever there's something new to see. It keeps memories organized without broadcasting them to the whole internet.

VIDEO CALLS

Staying in touch is easier than ever with platforms like Zoom, FaceTime and Google Meet. Choose a platform your family uses most, make sure your device is connected to wi-fi and sit in a well-lit area so everyone can see your face. These small steps make every catch-up feel more personal.

EMBRACE THE "REACTION"

You don't always need to type out a full response. If someone sends a photo or quick update, simply tap and hold the message to leave a "heart" or "thumbs up" on some smartphones. It shows you saw the message without demanding a continuing conversation.

USE VOICE NOTES FOR STORIES

Typing a long story on small screens can be frustrating. Look for a little microphone icon next to your text box. You can press and hold it to record your voice. It's a good way for your family to hear your voice!

Communication always evolves, but the love behind it stays exactly the same.
Send a message, leave a reaction and show the family you still have plenty of "aura!"

CENTER STAGE

Family Memories Shouldn't Break the Bank

Ready to pack up the toddlers, teens and adults for a summer adventure? Planning a multigenerational vacation that doesn't empty your wallet or test your patience might seem out of the question, but it's completely possible.

KEEP IT CLOSE TO HOME

Staying in the U.S.? Rent a massive cabin near stunning national parks like Acadia or the Adirondacks to hike. Craving the beach? Snag a sprawling coastal rental where sunny shores create chill vibes for everybody.

TAKE THE WHOLE CREW ABROAD

Thinking international? Skip the pricey capital cities. Hide away in a charming, budget-friendly village like Sancerre, France, for a relaxed pace. Or book a family cruise where the kids can splash all day while you finally get to nap by the pool!

TIPS FOR FAMILY SANITY

Here is our top secret for keeping the peace: Always stick to the "one-activity-per-day" rule. Plan a single morning hike or museum visit and leave the entire afternoon wide open for resting, exploring and snacking.

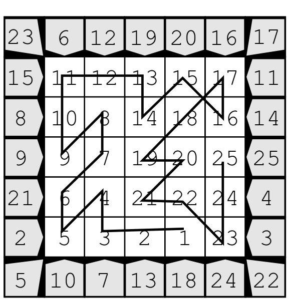
To save money on food, have each adult pick a night to cook dinner for the whole family.

START PLANNING TODAY!

The best trips come without a financial hangover. You can start saving right away with an automated travel fund account.

BRAIN GAMES

ANSWER KEY:



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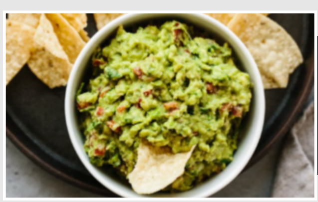

RECIPE

GUACAMOLE

This easy and delicious appetizer requires just a few fresh, high-quality ingredients to make a perfect poolside treat!

INGREDIENTS

- *3 ripe avocados*
- *½ small yellow onion, finely diced*
- *2 Roma tomatoes, diced*
- *3 tablespoons fresh cilantro, finely chopped*
- *1 jalapeno pepper, seeds removed & finely diced*
- *2 garlic cloves, minced*
- *1 lime, juiced*
- *½ teaspoon sea salt*

HOW TO MAKE IT:

1. Slice the avocados in half. Remove the pits and scoop into a mixing bowl. Mash the avocados with a fork until you've reached desired consistency – as chunky or smooth as you'd like.
2. Add the remaining ingredients and stir together. Give it a taste test and add a pinch more salt or an extra splash of lime juice if needed.
3. For best flavor, serve immediately with your favorite tortilla chips.
4. If needed, store in an airtight container – pat the guac down firmly with a spoon until it's nice and flat, then add about ½ inch of cold water on top. Place the lid on the container and store in the fridge. When ready to enjoy, drain the water off the top, give it a stir and serve. This trick will keep it fresh for up to three days.

CORNERSTONE WEALTH PLANNING
7810 Ballantyne Commons Parkway, Suite 200
Charlotte, NC 28277

UPCOMING DATES

JULY

4 Independence Day

21 & 22 Retirement Planning Blueprint Dinner workshop at Porter's House

27 Monthly Market Webinar @ 12:30pm

AUGUST

21 Senior Citizens Day

24 Monthly Market Webinar @ 12:30pm

26 & 27 Retirement Planning Blueprint workshop at Levine

29 Retirement Planning Blueprint workshop at SPCC