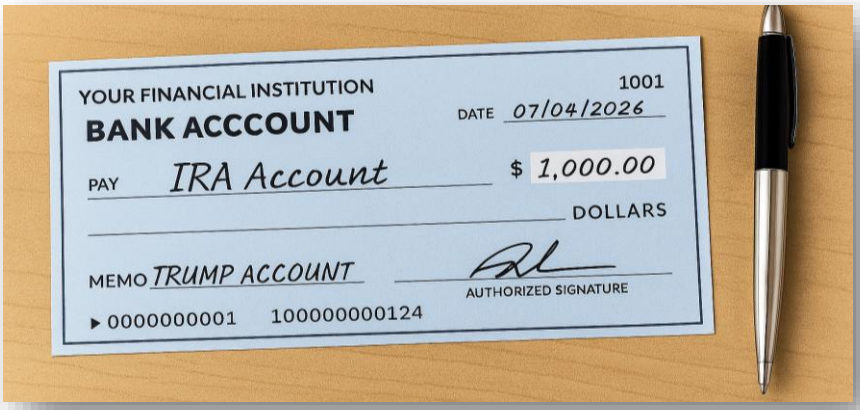
THE TRUMP ACCOUNT—

AN EXCITING COMPOUNDING OPPORTUNITY



QUIZ... If you make a one-time investment of $1,000 for your newborn grandchild and it doubles every 7 years, how much will your grandchild have in 70 years?

ANSWER... Over $1 million.

YEARS	VALUE
Start	$ 1,000
7	2,000
14	4,000
21	8,000
28	16,000
35	32,000
42	64,000
49	128,000
56	256,000
63	512,000
70	$ 1,024,000

To accomplish this, we need two things:

1. A rate of return of approximately 10.4% per year. Over the long-term, this is approximately the return for U.S. stocks.
2. Tax-deferred compounding, such as an IRA account.

Presently, a grandchild needs earned income to establish an IRA account.

> Assuming a grandchild begins to earn income at age 21, there would only be 49 years to compound until age 70. So the $1,000 IRA contribution would only grow to $128,000 instead of **$1,024,000**.

An Amazing NEW Compounding Opportunity: The Trump Account

Beginning in 2026, contributions of up to $5,000 per year can be made to a Trump Account for anyone ages 0-17.

> A Trump Account is a type of traditional IRA for eligible children, with special contribution, investment, and distribution rules during the growth period. Contributions during that period generally do not require the child to have earned income.

So, you can now contribute to a newborn grandchild's Trump account and have the money compound for 70 rather than 49 years, as in our previous example. If you contribute to a grandchild age 14, money compounds for 56 years rather than 49 (21 years old), meaning double the value at age 70.

The Magic of Compounding

If you make a single contribution of $5,000 in 2026, and the investment doubles every 7 years, in 70 years the account will be worth **$5,120,000**.

*BUT LET'S **THINK REALLY BIG.***

If $5,000 per year for 18 years is contributed to the Trump Account, and the investments double every 7 years, the account will be worth **$45.2 million** in 70 years.



Trump accounts are an amazing opportunity to establish a retirement fund for a child or grandchild. With 21 years of extra compounding (start at age 0 instead of age 21) you reap 8 times more money at age 70.

Contributions for 2026 must be made by December 31st. If you have questions, please contact us.

NOTE: These examples illustrate the mathematics of compounding and are not forecasts of investment results. They assume that the investment doubles every seven years, all earnings remain invested, and no withdrawals occur. The examples do not reflect fees, expenses, taxes, or inflation. Actual returns fluctuate, losses are possible, and an investment may not double in any particular period. The balances shown are future dollar amounts and do not reflect their purchasing power today. we do not manage Trump accounts. This is informational only.

This report was prepared by Keystone Financial Planning, Inc., a federally registered investment adviser under the Investment Advisers Act of 1940. Registration as an investment adviser does not imply a certain level of skill or training. All information is as of the date indicated and does not reflect positioning or characteristics averaged over any period. All information referenced is for strictly information purposes only, and this piece should not be construed as a recommendation to purchase or sell the security referenced. Investing in any security, including the securities presented in this presentation, involves the potential loss of principal, and past performance it not necessarily indicative of future results.