2026 NEWSLETTER

SEPTEMBER

PYLE FINANCIAL
KEEP MORE™

LIVEMORE
LOVEMORE
LEAVEMORE

Finishing the Third Quarter Strong

September brings a change of seasons, the beginning of fall, and an opportunity to take stock of where we stand as we enter the final stretch of 2026. With three quarters of the year nearly behind us, our team continues to focus on proactive tax planning, investment reviews, retirement income strategies, and helping our clients prepare for the opportunities and decisions that may come before year-end. As always, our goal is to help you look beyond the headlines and keep your financial decisions connected to your long-term goals.

In This Edition:

Market & Planning Update: The Final Stretch of 2026

As we move toward the fourth quarter, investors continue to navigate a market influenced by interest rates, inflation, corporate earnings, global events, and the approaching 2026 midterm elections. Markets can react quickly to new information, and today's technology means those reactions often happen faster than they did in previous generations.

While we cannot control market movement, we can control how we prepare and respond. Diversification, disciplined decision-making, tax awareness, and maintaining a strategy built around your individual goals remain central to our planning process at Pyle Financial Services.

September is also a valuable time for year-end tax planning. The IRS encourages taxpayers to organize records throughout the year rather than waiting until filing season, particularly when life changes or financial decisions could affect taxes. **SEE NEWS & INSIGHTS FOR MORE INFORMATION*

SEPTEMBER FUN FACTS

Did You Know...

- **September 17** is Constitution Day, commemorating the signing of the U.S. Constitution in Philadelphia on September 17, 1787.

- **September** has been the setting for some remarkable moments in world history. On September 2, 1945, Japan formally surrendered aboard the USS Missouri, bringing World War II to an end.

- **The U.S. Department of the Treasury** was established on September 2, 1789, making September an important month in America's financial history.

- **The first Labor Day** celebration took place in New York City in 1882, and the holiday became federally recognized in 1894 as a celebration of American workers and their contributions.

- **Did You Know?** The name September comes from the Latin word septem, meaning seven. September was originally the seventh month of the ancient Roman calendar before January and February were added to the calendar structure.

Well, now you do

Money Tip of the Month

Don't Wait Until December to Think About Taxes & Gifts

Before the fourth quarter begins, September is a great time to review your **tax, estate, and investment strategies** while there is still time to act before year-end. Consider reviewing **charitable and gifting plans, potential tax-loss harvesting opportunities, beneficiary designations and trust funding, portfolio allocations, and insurance coverage**. Business owners may also want to review LLCs, partnerships, and other entities to ensure everything remains current and aligned with their broader plan.

The key is to plan now rather than react in December. Talk with your Pyle Financial team and tax or legal professionals about which strategies may be appropriate for your individual situation.

STAY UP TO DATE

Final Call: Know What You Own

September is the final month of our Know What You Own Survey initiative. If you haven't completed yours yet, we encourage you to take a few minutes to participate.

Why are we asking? Because comprehensive financial planning requires seeing the whole picture. Understanding accounts, investments, insurance products, real estate, retirement assets, and other holdings—even those we don't directly manage—can help our team identify potential gaps, unnecessary overlap, tax considerations, and planning opportunities.

Thank you to everyone who has already participated!

Tax Returns & 2026 Planning

Thank you to everyone who has submitted their 2025 tax returns to our team. These documents provide valuable information as we evaluate your financial picture and work with you on proactive planning opportunities for 2026.

If you still need to submit your return, contact our office for a secure upload link, or upload it directly to your eMoney Vault. If you use the Vault, please notify our team once the documents have been uploaded so we know they're ready for review.

Use the button(s) below to access the Know What You Own Survey or to request a secure link for your tax return upload.

EXPLORE NEWS & INSIGHTS

Don't forget to visit the **News & Insights** section of the Pyle Financial Services website throughout the month. It's where you'll find financial education, timely planning information, market perspectives, firm updates, videos, and other resources designed to help you stay informed between meetings.

Use the link below to view our most recent Client Resource Kit. Our team at First Trust put together a fantastic article around the Midterm Elections. If you want to know how midterm elections historically effect the markets, this is a great informational read for you. ***Read, Download, or Print your copy today!***

BUILDING FOR THE FUTURE

Our new Pyle Financial Services building continues to take shape! Every construction milestone brings us closer to a space designed around the future of our firm, our growing team, and most importantly, the families we serve. We'll continue sharing photos, videos, and construction updates through our newsletter and social media channels. Stay tuned—there's plenty more to come!

Technology Help Is Just a Phone Call Away

Technology should make your financial life easier—not more frustrating. If you need assistance accessing eMoney, Schwab Alliance, USEDC, or another platform connected to your financial plan, please reach out to Michael Sokolik Jr.

Whether you've forgotten a password, need help navigating a portal, or simply want someone to walk you through the technology, we're here to help.

charles SCHWAB

eMoney

U.S. ENERGY®

FINAL THOUGHTS

September is a month of transition—from summer to fall and from the third quarter toward the final stretch of the year. It's also an important reminder that there is still time to make thoughtful decisions before 2026 comes to a close.

Our team remains focused on helping you KeepMore, LiveMore, and LeaveMore through a strategy built around you, your family, and the life you've worked hard to create.

Thank you for continuing to place your trust in Pyle Financial Services. We look forward to continuing to serve you.