



2026 NEWSLETTER

OCTOBER



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Nothing Spooky Here: It's the start of Q4, let's finish the year strong!

October has arrived, bringing cooler temperatures, changing leaves, and the beginning of the final quarter of 2026. And while October may be the season for a few scares, there's nothing spooky about your financial plan when you have a team working alongside you to help prepare for what's ahead.

At Pyle Financial Services, this is an especially active planning season. Our team is reviewing tax information, evaluating portfolios, preparing for year-end deadlines, and working with clients to make sure their financial strategies continue to reflect their goals. There is still time on the clock—**let's use it wisely.**

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Q4 Checklist: October To-Do's

3 Things to review before year-end

☐ 1. Review Your 2026 Tax Picture

Don't wait until tax season to find out what happened. Review income, realized gains and losses, retirement distributions, charitable giving, and other significant financial changes with your financial and tax professionals while there may still be time to make adjustments.

☐ 2. Check Your Retirement & Investment Accounts

Review your portfolio allocation, retirement contributions, cash reserves, and any Required Minimum Distributions that apply to you. Your financial strategy should continue to reflect your goals—not simply what the markets have done this year.

☐ 3. Review Your Estate & Beneficiary Information

Take a few minutes to confirm beneficiaries on IRAs, retirement plans, annuities, and life insurance policies. If you've experienced a marriage, divorce, birth, death, property purchase, or another significant life event this year, consider whether your estate documents and account registrations need to be reviewed as well.

Keep More Reminder

The goal isn't to make changes just because the calendar says October. It's to identify what deserves attention while there is still time to act.





OCTOBER FUN FACTS



- **The October Effect:** October has a famous—and sometimes intimidating—reputation on Wall Street because several historic market declines occurred during the month, including the crashes of 1929 and 1987. That history even gave rise to the term “October Effect.” However, the reputation shouldn't be confused with a prediction that stocks will decline simply because it's October.

- **Oktoberfest Isn't Mostly in October:** Despite its name, Munich's world-famous Oktoberfest traditionally begins in September and concludes in early October. The celebration dates to 1810, when festivities were held in honor of the marriage of Bavaria's Crown Prince Ludwig and Princess Therese.



- **Halloween by the Numbers:** Halloween's traditions trace back in part to the ancient Celtic festival of Samhain, which marked the transition from summer into winter. Over centuries, different religious and cultural traditions helped shape the October 31 celebration familiar to Americans today.

- **What's in a Name?** Like September, October's name is a reminder of the ancient Roman calendar. It comes from the Latin octo, meaning eight, because October was originally the eighth month before January and February became part of the calendar ahead of it.



- **October's Changing Sky:** The full moon closest to the autumnal equinox is traditionally called the Harvest Moon, a name associated with the additional evening light farmers historically used during the fall harvest. Depending on the year, the Harvest Moon can occur in September or October.

Learn something new every month...



Money Tip of the Month

Use the Fourth Quarter to Look Forward—Before the Year Is Over

October is a valuable time to look at your financial picture while there is still time left on the calendar. Review items such as **taxable income, capital gains and losses, charitable giving, retirement distributions, RMDs, and cash needs** for the remainder of the year. This is also a good opportunity to begin discussing what may change in 2027.



Our **KeepMore process** is centered around proactive planning—looking for opportunities before deadlines arrive rather than simply looking backward after the year has ended.

Use our year-end calendar below to keep up with the deadlines for 2026. As always reach out to discuss what applies to you, our team is here to serve you.

2026

IMPORTANT YEAR-END DEADLINES



As we move through the final months of the year, several important deadlines could impact your tax situation, retirement accounts, and overall financial plan. We've put together this guide to help you stay ahead of key dates. As always, we recommend coordinating with your tax professional on anything that affects your tax filing.

Deadline

What It's For

September 15	~~Extended S-Corp/Partnership tax return deadline; related Cash-Balance Plan funding deadline~~
October 15	Extended individual & C-Corp tax return deadline
October 31	US Energy program investment deadline
December 31	Required Minimum Distribution (RMD) deadline
December 31	Roth conversion deadline
December 31	Qualified Charitable Distribution (QCD) deadline

December 31	Annual gift tax exclusion deadline
December 31	Tax-loss harvesting deadline
December 31	Charitable contribution deadline
December 31	529 plan contribution deadline (for current-year state tax benefit, if applicable)

Glossary

~~Sept 15 Extended S-Corp & Partnership Return Deadline (Cash Balance Plans)~~ Business owners who filed for an extension on their S-Corp or Partnership return must file by this date.

~~Sept 15 Extended Individual & C-Corp Return Deadline~~ If you filed an extension on your personal (Form 1040) or C-Corp tax return, this is your final filing deadline.

Oct 31 US Energy Program Investment Deadline For clients interested in year-end oil & gas investment programs, the deadline to invest is October 31. Please contact us as soon as possible if you'd like to discuss whether this fits your portfolio and tax strategy — these programs require lead time to process.

December 31 — Required Minimum Distributions (RMDs) If you're required to take an RMD this year, it must be completed by December 31. (Exception: if this is your first RMD year, you may have until April 1 of the following year — but note this means taking two RMDs in one year, which may have tax implications.)

December 31 — Roth Conversions Any Roth conversions you want to count for the current tax year must be completed by December 31.

December 31 — Qualified Charitable Distributions (QCDs) If you're giving directly from your IRA to a qualified charity, the distribution must be completed by December 31 to count for this tax year.

December 31 — Annual Gift Tax Exclusion Gifts made to individuals up to the annual exclusion limit must be completed by December 31 to count for this year.

December 31 — Tax-Loss Harvesting Trades must be executed and settled by December 31 to realize gains/losses for this tax year.

December 31 — Charitable Contributions Donations must be made by December 31 to be deductible for this tax year.

December 31 — 529 Plan Contributions If your state offers a tax deduction/credit for 529 contributions, confirm your state's deadline — most align with December 31.

Questions?

Deadlines can vary based on your individual tax situation, business structure, and filing status. This document is intended as a general guide, not personalized tax advice. Please contact our office or your tax advisor to confirm how these dates apply to you.



Stay Up To Date with Pyle Financial



OUR NEW HOME IS TAKING SHAPE

The framing is coming together, and our new building is beginning to look more like the future home of Pyle Financial Services every day! Crews are currently installing the

exterior sheathing, with building wrap and roof paper to follow after the required fastener, straps and nail pattern inspection.

But the progress isn't just happening outside. Check out the interior construction so far! Walls, rooms, and spaces are beginning to take shape, giving us an exciting glimpse of the environment we're creating for our clients and team.

Same firm. New foundation. An exciting future ahead.



Front Entry



Front Entry Framing



Common Area



PFS Main Hall



Back Patio

A Personal Update from Scott *(No, he's not retiring Ha, ha)*

Our Founder and CEO, Scott Pyle, recently shared that he has been diagnosed with a rare form of lymphoma and is currently undergoing treatment. His medical team has given him a highly favorable long-term outlook, and his treatment.

Throughout this journey, Scott continues to approach each day with faith, peace, and gratitude. He appreciates the prayers and encouragement he has received and has one special request: please pray that his family experiences the same peace and joy that he has found throughout this process.

Scott and the entire Pyle Financial family are grateful for the tremendous care, support, and prayers surrounding him and his family.



Tax Returns & Surveys

Have You Submitted Your 2025 Tax Return?

Our team continues to review 2025 tax returns as part of our 2026 planning process. If you haven't submitted yours yet, there's still time.

Contact our office to request a secure upload link, or upload your return directly to your eMoney Vault. If you use the Vault, please let our team know once the documents have been uploaded so we can make sure they are received and reviewed.

Your tax return provides valuable information that helps us better understand your complete financial picture and identify items that may deserve attention before year-end.



Thank You for Helping Us "Know What You Own"



Thank you to everyone who participated in our Know What You Own Survey during July and September! Your responses help give our team a more complete understanding of the assets, accounts, insurance, real estate, and other pieces that make up your financial life.

The better we understand the entire picture, the better equipped we are to coordinate your planning and identify areas that may need additional attention.

Didn't get a chance to participate? It's not too late. Use the link below to email Michael Sokolik Jr., and he'll send your survey directly to you.

Technology Made Easier

We're Here to Help You Stay Connected

We've had many clients reach out recently for assistance with eMoney connections, Schwab Alliance access, account settings, and choosing between paper and paperless delivery. We've been pleased to help clients get connected, answer questions, and become more comfortable using the technology available to them.

If there's something you've been putting off because you're unsure how to access it, give us a call. Whether you need help resetting access, connecting an account, navigating eMoney, or changing a delivery preference, our team is here to help.

Our technology is designed to make your financial life more accessible—and we want to make sure you're getting the most from it.

eMoney



More Than a Newsletter

Explore Pyle News & Insights

Visit www.pylefinancialservices.com to take a look at our news & insights page.

The screenshot shows the Pyle Financial Services website's News & Insights section. The header features the Pyle Financial logo with the tagline 'KEEP MORE' and the motto 'LIVE MORE LOVE MORE LEAVE MORE'. Navigation links for 'Contact Us' and 'Client Logins' are present. The main content area is divided into three columns. The left column contains three article teasers: 'SEPTEMBER 2026 NEWSLETTER' by Michael Sokolik Jr. dated September 1, 2026; 'CLIENT RESOURCE KIT: MIDTERM ELECTIONS' by Michael Sokolik Jr. dated August 21, 2026; and 'AUGUST 2026 NEWSLETTER' by Michael Sokolik Jr. dated August 7, 2026. Each teaser includes a brief description and a 'Read More >' link. The middle column features a search bar with the placeholder text 'Type and press enter to search...'. The right column contains two sections: 'CATEGORIES' with a list of topics and their counts (Community: 1, Investing: 4, KeepMore: 9, LeaveMore: 7, LiveMore: 4, LoveMore: 5, New Building: 1, Newsletter: 8, Scott Pyle: 1, Technology: 3, Uncategorized: 2), and 'RECENT POSTS' with links to the 'September 2026 Newsletter', 'Client Resource Kit: Midterm Elections', and 'August 2026 Newsletter'.

The newsletter is just one of the ways we share information with you. Visit the News & Insights section of the Pyle Financial Services website for educational articles, videos, financial planning resources, market perspectives, firm updates, and other information throughout the year.

It's another way to stay informed and connected between meetings with our team.



FINAL THOUGHTS

There's Nothing Spooky About Being Prepared

October may be known for ghosts, goblins, and a few good scares, but your financial plan shouldn't be one of them. As we enter the final quarter of 2026, our team is focused on helping you prepare for year-end, identify opportunities, stay organized, and look confidently toward 2027.

From tax planning and investment management to technology assistance and simply being available when you have a question, we're here to navigate alongside you.

And while there's plenty happening at Pyle Financial Services—from a new building taking shape to a calendar full of client events—the most important part of what we do hasn't changed: the relationships we have with the families we serve.

Thank you for your continued trust in Pyle Financial Services. Here's to finishing 2026 strong—and having a little fun together along the way.

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