THE Manning Companies

Quarterly Newsletter

July 2026

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WHAT WE'RE THINKING

Where Does a Donor Advised Fund Fit?

Many people already give generously. The more important planning question is whether that giving is structured as thoughtfully and tax-efficiently as it could be.

A donor advised fund can help charitably inclined individuals and families make a larger contribution in a high-income year, donate appreciated investments, receive a potential tax benefit, and recommend grants to charities over time.

That flexibility can be especially useful when giving intersects with a bonus, business sale, concentrated stock position, Roth conversion, retirement transition, or estate planning conversation.

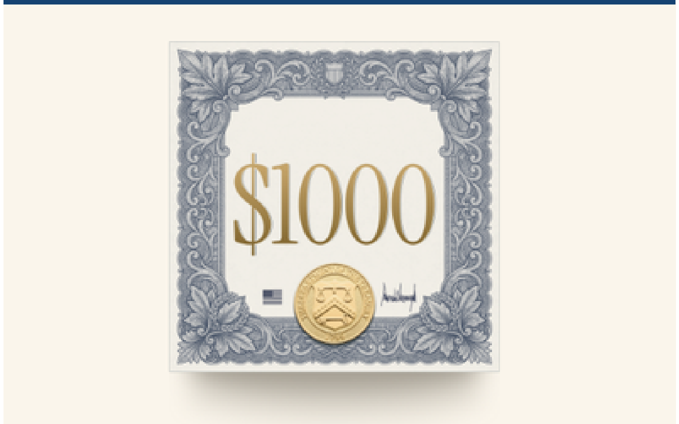
In our latest blog, we walk through what donor advised funds are, when they may make sense, and how thoughtful families can evaluate whether one belongs in their plan.

Read more on our blog

WHAT WE'RE READING

A few planning perspectives we think are worth your time this quarter.

Understanding Trump Accounts



We break down how they work, how they compare to options like 529 plans and UTMA accounts, and how they fit within a family's saving strategy for children and grandchildren.

Read the article

Roth Conversions Still Shine

After recent tax law changes, this provides a timely look at why Roth conversions may still matter for retirement income, taxes, and legacy planning.

Read the article

WHAT WE'RE WATCHING

Important Dates to Keep on Your Radar

August 14 – National Financial Awareness Day
August 17 – National Nonprofit Day
September 7 – Labor Day (office will be closed)
September 11 – Patriot Day / National Day of Service and Remembrance
September 15 – Third quarter estimated tax payment deadline
September 18 – National POW / MIA Recognition Day
October 15 – Extended federal tax filing deadline / Medicare Open Enrollment starts

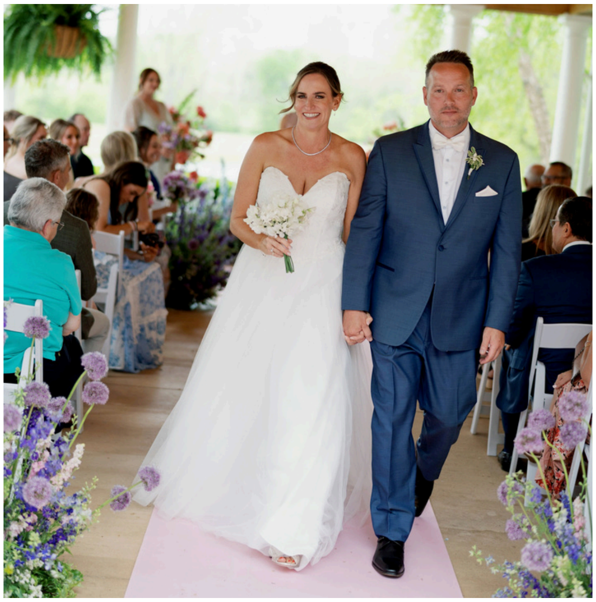
Team Milestones

Celebrating Roger's Retirement

After more than 53 extraordinary years in financial services, Roger Groves retired on June 30. We're grateful for his partnership and proud to carry forward the relationships he built. Enjoy every well-earned moment of what comes next, Roger…especially that fresh mountain air.

Welcome Richard, Officially

Richard Carlquist officially joined our team back in May, though we'd already considered him part of the family months before that. He brings more than 30 years of experience in multi-generational family wealth planning, investment management, and nonprofit advisory services. We're proud to welcome Richard's knowledge, perspective, and clients to The Manning Companies.



Congrats, Bryan & Rachel!

Congratulations to **Bryan** and Rachel, who celebrated their wedding on May 16!

Wishing them a lifetime of love, laughter, and happiness as they begin this next chapter together.

Growing Our Team’s Capabilities

Congratulations to **Cal** and **Raymond** on two important professional milestones. Cal passed his California Life, Accident & Health Insurance Exam, and Ray passed the General Securities Representative Exam, commonly known as the Series 7. These additional licenses make them even greater resources to clients and to our team.

The Power of Personal

In May, **Michael**, **Heather**, **Richard**, and **Cassidy** attended the Raymond James Financial Services 2026 ELEVATE Conference in Las Vegas. The theme, "The Power of Personal," stuck with us. There was plenty of talk about AI and efficiency, but the real takeaway was that nothing replaces the time spent understanding your goals and building a plan that's truly yours. We came home energized, with new ideas already in motion.

Heather also attended the Raymond James Western Division Aspirations Conference for Women Advisers, and came back especially inspired by the conversations around leadership, mentorship, and continuing to build a personal client experience.

WHAT WE'RE DOING

Supporting Chasing a Cure

The Manning Companies is a proud sponsor of **Concert for a Cure** for the third year in a row, standing with **Chasing a Cure Parkinson's Foundation** to help fund the science that can change the future of Parkinson's disease.

New Website in Progress

One of our biggest projects this year is building a new website that better reflects who we are, how we think, and the questions clients ask us every day. If there's a planning topic you'd like us to explain, or feedback you'd like to share about your experience with our team, **we'd love to hear from you:** **hello@themanningcompanies.com**.

A Faster Way to Reach Us

Have a service request — money movement, account maintenance, an address change? We've launched a dedicated email designed to help you connect with our Client Service team quickly and efficiently. Please add **service@themanningcompanies.com** to your contacts.

WHAT WE'RE LIKING

Favorite Vacation Spots

Belle: Maui, HI
Bill: Maui, HI
Brittany: Australia
Bryan: Beckenridge, CO
Cal: Maui, HI
Cammy: Barcelona, Spain
Caryn: St. Louis, MO
Cassidy: The River (Bullhead City, AZ)
Colin: San Diego, CA
Denise: Madonna Inn (San Luis Obispo, CA)
Elizabeth: Pajaro Dunes, CA
Heather: Mammoth Lakes, CA
Jen: Mendocino, CA
Michael: Paris, France
Rachel: Naxos, Greece
Raymond: Maui, HI
Richard: Eagle Hawk Neck, Tasmania
Sarah: Hawaii
Tina: Anywhere I haven't been
Tori: Bali, Indonesia

Have a favorite vacation spot that we should know about? Email us at **hello@themanningcompanies.com** and we'll feature some favorites in the next issue.

Insurance Insights: Does Your Coverage Still Fit Your Life?

Insurance is often put in place at one moment in time: when you buy a home, start a family, build a business, or update an estate plan. But life changes and coverage that once made sense may no longer reflect what you're trying to protect.

As Director of Insurance Solutions, **Bryan** often recommends revisiting a few key questions:

- Has your coverage kept pace with your life?
- Would your family or business be protected if the unexpected happened?
- Does your insurance strategy still align with your financial goals?

The answers often uncover opportunities, and occasionally gaps, that weren't obvious before.

If it's been a while since you've reviewed your strategy, Bryan can help evaluate whether your current coverage still supports your family, your goals, and the life you're building.

Schedule a conversation with Bryan

Curious what your cash could be earning?

Visit our **Cash Alternatives Corner** for current rates across CDs, Treasuries, and other cash alternatives.

View current rates

QUESTION OF THE QUARTER

As we build our new website and continue shaping future resources, we'd love to know: **What financial question do you wish someone explained more clearly?**

It could be about retirement, taxes, giving, estate planning, insurance, family wealth, or anything else that has been sitting in the back of your mind.

Send us a note at **hello@themanningcompanies.com**. Your questions help us create better resources for you and for other families navigating similar decisions.

THE Manning Companies

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