THE Manning Companies

Quarterly Newsletter

October 2026



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WHAT WE'RE THINKING

Before year-end: Three planning items to have on your radar

In Michael's words for TMC clients, "It's that time of year when there are things we need to do from a planning standpoint."

As we head into the final months of 2026, there are a few items our advisor team recommends keeping top of mind, particularly when it comes to tax planning.

1. Plan your year-end charitable giving.
If charitable giving is part of your plan, consider whether you intend to fund a donor advised fund (DAF) before year-end. DAFs can provide a tax-efficient way to make charitable contributions while allowing you to recommend grants to charities over time. Raymond James Charitable has early December deadlines for opening and funding DAFs, as well as submitting grant requests, so timing matters.

2. Review your retirement contributions.
Check what you've contributed to employer-sponsored retirement plans and IRAs this year and understand the contribution limits and deadlines that apply to you. If you haven't reached your intended savings level, determine

IMPORTANT DAF DEADLINES

12/1: Non-auto-approved grant request deadline

12/11: DAF opening / funding deadline

Auto-approved grant request deadline

12/31: 2026 contribution check postmark deadline

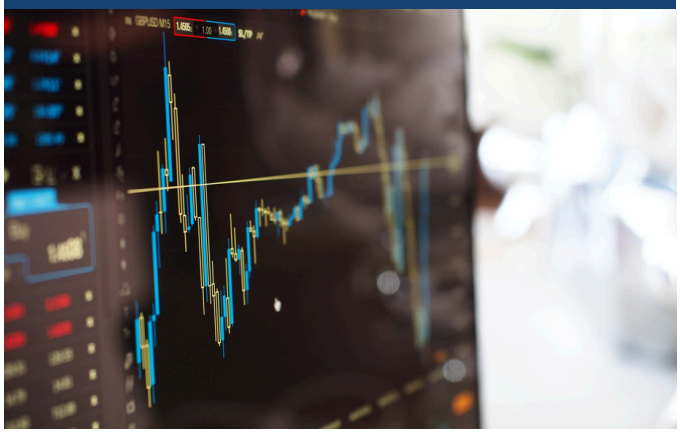
whether you still have an opportunity to contribute more.

3. Look for tax-loss harvesting opportunities. Review your taxable investment accounts with your CPA to identify investments currently at a loss. When appropriate, realizing certain losses can help offset realized capital gains and potentially reduce your overall tax liability while keeping your broader investment strategy in mind.

What you do before December 31 can matter. We recommend you review these areas now so there's time to address anything that needs attention before year-end.

WHAT WE'RE READING

Advisor Perspective: Upcoming midterms



Midterm election years have historically brought periods of increased market volatility. Richard Carlquist, CFP®, AIF®, shares what our team is watching and why a bumpier stretch wouldn't surprise us.

Read our perspective

Cybersecurity: Outsmart the scams



October is National Cybersecurity Awareness Month. Brush up on common financial scams, warning signs to watch for, and practical steps you can take to help protect yourself and your information.

See how to spot a scam

Important Dates to Keep on Your Radar

October 15 – Extended federal tax filing deadline / Medicare Open Enrollment starts
November 11 – Veterans Day
November 26 – Thanksgiving (office closes at 1pm PT on 11/25; closed 11/26-11/27)
December 1 – GivingTuesday
December 5 – First day of Hanukkah
December 25 – Christmas (office closes at 1pm PT on 12/24; closed 12/25)
December 31 – New Year's Eve (office closes at 1pm PT; closed 1/1)

WHAT WE'RE DOING

Cal steps into his new role as Associate Advisor

We're excited to share that **Cal** has transitioned from Senior Client Service Associate to Associate Advisor, an important milestone for both Cal and our team.



Over this past year, Cal has continued to take on new challenges, deepen his knowledge, and become an invaluable resource to our clients and advisors. He also played a significant role in our transition to Raymond James, consistently stepping in wherever he was needed.

In his new role, Cal will take on greater responsibilities in financial planning, investments, and client meetings while working closely alongside our advisory team. His growth is also part of something important to us: continuing to build a multi-generational advisor team that can bring different perspectives to the table and support our clients and their families for years to come.



And the timing feels fitting: Cal celebrated his 30th birthday in September with a weekend at Mission Beach with his family and friends.

Cheers to a new decade and a new chapter!

A meaningful moment with a naval aviation legend



Richard and **Bill** recently attended a Tailhook Association reception honoring retired U.S. Navy Capt. E. Royce Williams, who received the Medal of Honor earlier this year for his actions during the Korean War.

The evening was particularly meaningful for Richard, who has known Royce for more than 60 years; Richard's father served as Royce's executive officer at VF-33. At 101 years old, Royce remains the oldest living Medal of Honor recipient and the only living recipient from the Korean War.

"The 30-minute conversation we had with him was both rewarding and inspirational."
— Richard

Supporting our community

Helping children find their voice



Did you know that 1 in 12 children face speech and language challenges? The Manning Companies is proud to sponsor a therapy room at **RiteCare Childhood Language Center San Diego**, which provides speech and language therapy at no cost to families.

Learn more about RiteCare →



Holiday toy drive

We'll be collecting new toys for **Toys for Tots** this season. If you're stopping by the office, we invite you to bring a toy with you, or you're welcome to have one sent directly to our office. Keep an eye on your inbox for additional details.

Learning, connecting & bringing ideas home

Our team has been busy learning from peers and industry leaders this quarter.



Michael and Bill attended Growth & Impact Week, the Raymond James Western Division Top Advisors Retreat, and the Asset Management Services Symposium, exchanging ideas around business-owner planning, leadership, investment strategy, and ways to continue strengthening the client experience.

Michael and Sarah also attended Raymond James' 2026 Chairman's Council Retreat in Boston, where they connected with other leading advisors and heard from guest speakers on trends shaping the industry.

And Care traveled to St. Petersburg for Raymond James' Advanced Retirement Plan Symposium, returning with new ideas and perspectives for our retirement plan sponsors. As Care put it, "Some of the best ideas come from simply being in a room with people who are passionate about what they do and willing to share their knowledge."



Belle & Rachel are staying

We're happy to share that **Belle** and **Rachel** are continuing with our team, extending their internships as they complete their senior year at Boise State University. We've loved having them on the team and are glad they'll be sticking around as they finish their final year of college.

Around the team

Michael and **Nancy** attended the Coronado Schools Foundation Gala in support of an organization they have long championed.

Heather caught Riley Green in concert, traveled to St. Thomas and St. Croix with her son, Bobby, and helped daughter Hurley move back to Tucson for her senior year at the University of Arizona.

Ray has been busy professionally and personally, completing his Series 7, Series 66, and California Life, Accident & Health Insurance exams and heading to Coeur d'Alene for his annual golf trip with college friends, where his team took home the Crimson and Cream Cup.

Jennifer had a very musical couple of months, making it to ***six*** BTS concerts!

Sarah spent time with family in Maui and celebrated her 100th Pilates class.

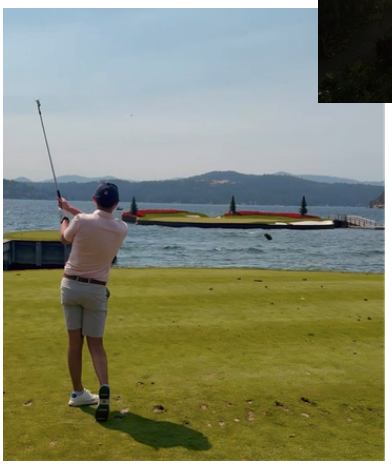
Cassidy hit the road with her family for a two-week road trip that included one-year-old Cameron's first Dave Matthews Band concert at The Gorge in Washington.

Tina has also been busy with licensing, recently passing the SIE and Series 7 exams. We're excited to see her continue to expand the ways she can support our clients and team.











From our kitchen to yours

The holidays are almost here, and we're sharing favorite recipes from our team and TMC clients on Facebook throughout November and December.

We're starting with **Cammy's** Persimmon Nut Bread, a longtime favorite of hers that's perfect for the season.

Persimmon Nut Bread

INGREDIENTS

- 3 1/2 cups flour
- 3 cups sugar
- 1 1/2 teaspoons cinnamon
- 1/2 teaspoon nutmeg
- 2 teaspoons baking soda
- 1 1/2 teaspoons salt
- 3/4 cup water
- 4 eggs
- 1 cup oil
- 2 cups pureed persimmon pulp
- 1 cup chopped nuts

INSTRUCTIONS

Combine dry ingredients in large mixing bowl. Make a well in the center and add water, eggs, oil, persimmon, and nuts. Mix well.

Pour into 3 greased loaf pans (9.5 x 5 x 3 each).

Bake at 350°F for one hour.

Have a holiday favorite of your own?

Send your recipe to hello@themanningcompanies.com, and follow us on Facebook to see what everyone is making this season.

Share a recipe

Follow us for more recipes

WHAT WE'RE LIKING

Giving back

Every year, each member of our team directs a donation through The Manning Foundation to a nonprofit of their choice. It's one of our favorite traditions and a reflection of the many different causes that matter to the people on our team. This year's selections include:

Bill: The Arc
Bryan: Warrior Foundation Freedom Station
Cal: Surfrider Foundation
Cammy: Prostate Cancer Foundation
Caryn: Fostering Dreams Foundation
Cassidy: The Nature Conservancy
Denise: Chicano Federation of San Diego
Elizabeth: Project Healing Heroes
Heather: Lupus Foundation
Jennifer: Toward Maximum Independence
Michael: Just in Time
Raymond: Project Semicolon
Richard: Tailhook Educational Foundation
Sarah: Scripps Research
Tina: Frosted Faces Foundation
Tori: Celebration of Champions

Explore the organizations we're supporting →

WHAT WE'RE PROTECTING

Insurance Insights: Four questions to consider about future care

Planning for future care isn't only about whether you have a long-term care policy. **Bryan** encourages families to think through four questions:

What? What would you want your lifestyle and care to look like as you age?
Who? Would you expect care to come from family, professional caregivers, or both?
Where? Would you prefer to remain at home, move to assisted living, or consider other care settings?
How? How would those needs be funded through personal assets, insurance, government benefits, or some combination?

The earlier these questions are considered together, the more options families may have when care is eventually needed.

Schedule a conversation with Bryan



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