Beyond Wealth
PARTNERS

Trump Accounts

Should You Open One?

The recently introduced Trump Account offers families another way to save for a child's future. While the account has received significant attention, we believe the decision to use one depends largely on the child's age and overall financial plan.

Our Recommendation

For most families, **Trump Accounts make the most sense for children born between January 1, 2025, and December 31, 2028,** who qualify for the federal government's **$1,000 pilot contribution.**

For these children, we generally recommend opening the account. It's difficult to argue against accepting a free $1,000 that can compound over many years.

For older children who do **not** qualify for the government contribution, we believe families should carefully consider whether a Trump Account is the best place for additional savings. While the account provides tax-deferred growth, future distributions are generally subject to ordinary income tax treatment. In many cases, a traditional taxable brokerage account—which benefits from preferential long-term capital gains tax rates—may compare favorably, particularly after other tax-advantaged opportunities have been fully utilized.

Our general priority for long-term savings is:

- Employer retirement plans
- Health Savings Accounts (when eligible)
- 529 education savings plans
- Roth IRAs for children with earned income
- Taxable brokerage accounts
- Trump Accounts for additional savings or when the government contribution is available

Every family's situation is different, but we do not believe Trump Accounts should automatically become the default savings vehicle for every child.

https://awealthofcommonsense.com/2026/05/stories-vs-statistics/

Implementation Guide

Opening & Maximizing a Trump Account

Step 1: Complete Form 4547

Complete Form 4547 through the IRS to establish the account.
You will need your child's:

- [ ] Full legal name
- [ ] Date of birth
- [ ] Social Security Number
- [ ] Current address

If your child was born between **January 1, 2025, and December 31, 2028,** be sure to elect participation in the pilot program to receive the government's **$1,000 contribution.**

Step 2: Activate the Account

After your application has been processed, you'll receive instructions to activate the account.

Children may only have one Trump Account. The account may later be transferred to an eligible financial institution that offers Trump Accounts.

Step 3: Contribute Consistently

The government's $1,000 contribution is only the beginning. The greatest long-term benefit comes from regular contributions over many years.

Consider:

Automatic monthly contributions	Birthday or holiday gifts	Grandparent contributions

Even relatively modest annual contributions can grow substantially through long-term compounding.

Step 4: Invest for Long-Term Growth

Trump Accounts are intended to be long-term investment accounts.

For most families, we recommend:

Broad U.S. stock market index funds	Low-cost investment options	Remaining invested through market volatility	Avoiding attempts to time the market

Time in the market is generally more valuable than trying to predict market movements.

How Beyond Wealth Partners Can Help

We help families:

- Determine whether a Trump Account fits their overall financial plan
- Evaluate eligibility for the government's $1,000 contribution
- Coordinate Trump Accounts alongside 529 plans, Roth IRAs, and taxable investment accounts
- Develop tax-efficient savings strategies for children and grandchildren
- Build long-term wealth transfer plans across generations

Ready to Take Control of Your Financial Future?

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A separation from P&G is a challenge, but it's also an opportunity to build a secure and fulfilling next chapter. We've guided countless P&G employees through similar transitions, helping them navigate severance, PST decisions, and beyond.

Schedule a 1-on-1 planning session to create a personalized roadmap and avoid common pitfalls.

BOOK A FINANCIAL TRANSITION CALL

Brad Morgan, CFP®
Founder, Managing Director
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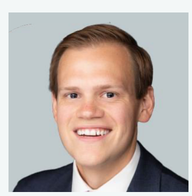

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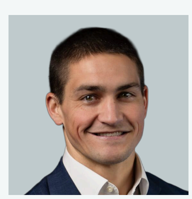

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