



THE LIGHTER SIDE

I started the day with nothing to do, and somehow that took all day.

My leadership style is simple: clear expectations and good coffee.

Doctors say, "This won't hurt," the same way people say, "I'll be right back."

I told my wife she should embrace her mistakes. She gave me a hug.

Message from the President 2026

This past year has brought its share of challenges and opportunities in the markets, from shifting interest rates to evolving investment landscapes. As we begin the new year, **it's the perfect time to reevaluate your financial goals**. Markets will continue to shift and evolve, but what's in our control is how we prepare today. Starting 2026 with clear intention sets the tone for a successful financial future.

This is a time to take a fresh look at your current situation, and make sure the path you're on still aligns with your goals. Whether you are planning for retirement, education, or building a legacy for the next generation, we are committed to offering personalized guidance every step of the way. Sitting down with your financial advisor early in the year can help ensure that your plans reflect life changes and long-term objectives.

Life moves quickly, and **staying organized is one of the simplest yet most powerful ways to be prepared**. Updating essential documents and making sure your financial records are easy to access can bring clarity and peace of mind.

As a familyrun business, we approach every decision with care, guided by values passed down through generations. We believe that disciplined strategies and a focus on what truly matters are essential to navigating uncertainty with confidence.

You are part of our extended family, and as we enter the New Year, our commitment to you is stronger than ever. **We thank you for your continued trust**, and we look forward to helping you make 2026 a year of meaningful progress.

Warm regards,
Peter Chemidlin

Year-End Statements

Year-End mutual fund statements have been sent to each mutual fund family shareholder. We ask each client to make sure they save the year-end statements. Most statements are easy to understand with asset allocations shown in charts or graphs.

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What's Happening?

A big topic that has been talked about around the world and many news stations is AI! You might ask yourself **what is it and how does it affect me?**

AI, or artificial intelligence, is a computer technology that allows machines to think, learn, and make decisions like humans do. It takes a tremendous amount of energy and material to create these machines. It can make work easier by handling repetitive tasks, help businesses run smoothly, and can even assist doctors with diagnosing patients. Some of the writing you read today was created using AI! AI is allowing humans to become **more efficient and safer in some ways.**

Just like any new technology there are downsides to using AI. Some jobs are becoming lost to computers, putting people out of work. AI can make mistakes or could have an underlying bias due to the person coding the machine in the background. People also argue that the creation of these machines are destroying human creativity.

Lawmakers and companies are working together to implement rules around AI, but at the same time allow America to become the leading expert in the field. Time will tell if this is ultimately good or bad, but it is something that needs to be paid attention to.

INSURANCE MATTERS

by Steve Goldberg

Happy 2026! I hope you and your family are surviving a cold and snowy winter. After how cold it has been, I promise not to complain this summer when it gets too hot.

Recently, I have spent a substantial amount of time with clients whose level term life insurance policies are nearing, or have reached, the end of their level term periods. Once a policy has reached the end of the level term period, the premium increases substantially and will continue to increase annually. These situations presented opportunities to evaluate their current need for life insurance. Financial situations change and it is unlikely that there is the same need for life insurance now as there may have been 20 or 30 years ago. As with any other financial product, there is no single answer that suits everyone.

We had a well-attended Long Term Care seminar via Zoom in November. Anyone who could not make the seminar and would like to get some further information on long term care solutions, please feel free to give me a call at the office. In addition, if you would like to review your life insurance program, please feel free to reach out to me. I am always happy to help.

Once again, please accept my best wishes for a **happy, healthy, and prosperous 2026.**

BIG CHANGES IN RETIREMENT 401(K) 2026 UPDATE

New Contribution Limits

- Annual Limit: **\$24,500**
- Catch-Up (Age 50+): **\$8,000 extra** (Total: \$32,500)
- "Super" Catch-Up (Ages 60-63): **\$11,250 extra** (Total: \$35,750)

RMD Age Increase

- Required Minimum Distributions (RMDs) start at: **Age 73**
- After 1960? RMDs start at age 75

Roth-Only Catch Up Rule

Starting in 2026:

- If prior year wages > **\$150,000**
- All catch-up contributions must be Roth (after-tax)

What To Do Next

- **Max-Out:** Up to \$32,500 or \$35,750 if age 60-63
- **Check:** Does your plan offer Roth?
- **Plan Ahead:** Roth Catch-Up if wages over **\$150k**
- **Get Ready:** Roth contributions only for high earners!

Review your 401(k) plan and catch-up options before year-end!

Along with all those big changes to your retirement plans there have been changes to Traditional IRA's and Roth IRA's. The combined contribution limit for Traditional and Roth IRAs increases to \$7,500, with an additional \$1,100 catch up for those age **50** and older (**Total \$8,600**). Roth IRA contributions are subject to income limits: single filers can contribute fully with a MAGI under **\$153,000**, phased out up to **\$168,000**, while joint filers have full contributions under **\$242,000**, phased out up to **\$252,000**. Deductibility for Traditional IRAs depends on income and workplace plan coverage, with single filers phased out between **\$81,000–\$91,000** and joint filers between **\$129,000–\$149,000**. Contributions for 2026 can be made through **April 15, 2027**. High-income earners may also consider a backdoor Roth IRA if direct Roth contributions are restricted. Make an appointment with us at Family Investors to discuss it more!

Holiday Hours

The Family Investors Company office follows the schedule of the New York Stock Exchange.

Our office will be closed on **Monday, February 16th** for Washington's Birthday. **Friday, April 3rd** for Good Friday. **Monday May 25th** for Memorial Day. **Friday, June 19th** for Juneteenth. **Friday, July 3rd** for Independence Day. **Monday, September 7th** for Labor Day.

Severe Weather

In cases of severe weather, the physical location of Family Investors Company may be closed, but you can always call the office and your call will be forwarded to a licensed principal representative.

Office Reminders

You can receive "Family Matters" online at our website.

Please feel free to email us at: info@familyinvestors.com for any other general inquiries.

Visit our website:
www.familyinvestors.com

THANK YOU!

Thank you to all our clients and friends for your kindness and all the delicious treats brought and sent to our office during the holidays. We truly appreciate you taking time out of your busy schedules to remember us.

Family Investors Serves!

Family Investors has a long history of serving our country and our community. Fred served our country during the Korean War. Matt Chemidlin served in the Air Force. Our newest hire Thomas Gleason currently serves in the PA Army National Guard.

During the holiday season, Peter Chemidlin and Darraugh Valli had the opportunity to bring joy and checks to several local food banks and the local church!

In addition, “Santa” Steve Goldberg brought joy to the local Prime Timers at Saint Barts, Early Childhood Education at the FSP YMCA, Covenant House in Newark and Lightbridge Academy.



FAMILY CHATTER

Peter Chemidlin and his wife Joan spent time in Florida visiting friends and enjoying the warm weather. **Darraugh Valli** celebrated the holidays with her family and her sister’s family in Punta Cana. **Steve Goldberg** continued his tradition of being Santa over the Holiday season for multiple local groups. **Matthew Chemidlin** focused on spending the Holidays with his Family at home and rested up for the New Year. **Lynn Galgano** is looking forward to her upcoming vacation to Anguilla with her family. **Thomas Gleason** our newest hire had a nephew born over the Holidays.