



February 2026

Hello Joe,

This month, my newsletter explores the following topics:

- [Big 401\(k\) changes and tax shifts in 2026](#)
- [Retirement strategies that often miss](#)
- [Nearly all middle-class Americans get tax relief](#)
- [How to locate a lost life insurance policy](#)

Every day brings new information that could affect the strategic decisions used to design your savings and investment portfolio. Don't hesitate to call me if I can help you determine whether the economic environment supports your plans - or if there are adjustments that can ensure it does.

Sincerely,

Nathaniel Banks Sr. and Barry Thomas, Licensed Financial Consultants - Nationwide Independent Agents



ncbanks@verizon.net



(804) 358-2133



(443) 744-2316



[Website](#)

Big Changes Hit 401(k)s In 2026, Including A Major Tax Shift That Could Affect Certain Investors. What It Means For Your Money

Contribution limits are changing for 2026. Take a look at how these mandatory shifts affect your strategy and whether maxing out 2025 contributions now could still save you money.

[See More ...](#)

RMDs Vs Roth Conversions: Here's The 1 Unspoken Truth Most US Retirees Miss. Don't Make A Big Mistake In 2026

RMDs have a terrible reputation, but they're not necessarily the disaster most financial content makes them out to be. Before you commit to a Roth conversion, three overlooked factors in your situation could make RMDs the smarter move.

[See More ...](#)

IRS CEO Says Over 94% Of Middle-Class Americans Will See Tax Relief

The IRS chief just confirmed what the administration has been promising: record-breaking tax refunds are coming in 2026. But who actually qualifies for these massive checks, and how much could realistically land in your account?

[See More ...](#)

How To Locate A Lost Life Insurance Policy

There's a free nationwide search tool that can help you track down lost life insurance policies tied to a deceased loved one. If you're scrambling for information after a death, knowing where to start can save you months of confusion and missed benefits.

[See More ...](#)



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2920 W Broad Street, Richmond, VA 23230

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