

A strategic reset:

Four year-end moves to position your wealth for 2026



Most year-end financial headlines point to the same actions—rebalance portfolios, maximize deductions, update beneficiaries. For families of significant wealth, the opportunity goes further. This season is a chance to reset your financial strategy with intention, align resources to your long-term vision and enter 2026 from a position of strength.

Maximize what you can control

Markets move and tax policy shifts, but you can decide how to manage risk and capture opportunity.

Concentrated stock positions often benefit from rebalancing to preserve wealth. Charitable bunching, structured gifting and tax-loss harvesting can reduce current tax obligations and unlock resources to reinvest in future goals. These strategies, applied deliberately, keep your plan resilient through changing conditions.

Protect what matters most

Estate planning aims to safeguard your wealth and ensure it serves the people and causes you value. The One Big Beautiful Bill Act (OBBBA) raises federal estate, gift and generation-skipping transfer tax exemptions to \$15 million per individual and \$30 million per couple in 2026.¹

Reviewing your estate plan in light of these expanded thresholds can create opportunities to transfer wealth efficiently while reinforcing protections for your legacy. Acting now may help provide clarity, efficiency and peace of mind.

Anticipate what's next

Life rarely unfolds on a perfect timeline, yet major milestones—graduations, retirements, relocations, liquidity events—bring predictable financial needs. Planning early allows you to align capital, liquidity and tax strategies with confidence. External factors such as upcoming tax sunsets and market cycles deserve equal attention. By anticipating both family and economic shifts, you can position your wealth to navigate the year ahead proactively, not reactively.

Set your direction for the new year

Year-end offers more than a financial review; it's a moment to recalibrate. Define what you want your wealth to accomplish in 2026—for your family, your business, your legacy. Working with your Mariner wealth advisor can help ensure those priorities translate into strategy, action and accountability. Together, you can enter 2026 with a plan that protects your wealth, advances your goals and expands what's possible.



For more information visit: mariner.com

¹One Big Beautiful Bill Act, Public Law 119-21 (H.R. 1, 119th Congress, enrolled July 2025). Full text available at [Congress.gov](https://www.congress.gov).

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