

1Q 2026

Dear Fellow Investors,

This year marks the beginning of a new type of government sponsored and assisted savings account created for the youth of America – the “Trump Account”. Attached is an information piece prepared by DA Davidson that details many of the specifics. We encourage every parent to consider opening a Trump Account for their children to help them begin their investment journey. The accounts can help provide a real-world financial education, instill a savings discipline to help break the cycle of poverty, and allow for the potential to accumulate considerable wealth by investing in the future of America.

There are already several useful account types available when it comes to investing for our children like custodial accounts and 529s. However, Trump Accounts offer some unique features that we believe should be utilized:

- Pilot program - eligible children born between January 1, 2025 and December 31, 2028 will receive a \$1,000 government deposit. This is in essence free seed capital to start a child’s investing journey.
- Governmental or Charitable benefits – while contributions from individuals are capped at \$5,000 per year, this cap does not apply to contributions from governmental or charitable entities. Since the Trump Accounts were announced we’ve seen significant charitable commitments such as Michael and Susan [Dell’s](#) \$6.25 billion, Ray [Dalio’s](#) \$75 million, and Brad [Gerstner’s](#) \$100 million.
- Employer contributions – dozens of [companies](#) spanning numerous industries will be making contributions to Trump Accounts in what could be a new valuable feature in an employee’s benefits package. Employers may contribute up to \$2,500 annually per employee with these contributions excluded from the employee’s taxable income (although it will still count towards the \$5,000 annual individual contribution limit).

We like to think of Trump Accounts as specialized IRAs for children. They’re able to take advantage of tax-deferred compounding from the moment they are born and potentially have a nice amount of money to use at age 18 for qualified expenses like education, buying a first home, or starting a business. If they don’t need the funds, Trump Accounts can be converted to an IRA. To set up the accounts you can file IRS Form 4547 with your 2025 personal taxes or simply sign up online at <https://trumpaccounts.gov/>. If you’d like to talk through how Trump Accounts or any other account type might fit into your financial plan, we’re always happy to help.

As always, we welcome your feedback and would love to talk about these and any other topics that may be important to you. We thank you for your continued confidence and the opportunity to manage your investments. We take very seriously our responsibility. ***Crowell Weedon Wealth Management’s Mission: To provide diversified, disciplined, long-term investment solutions, service, and guidance to help our clients achieve and maintain their “Financial Independence.”***

Sincerely,

Andrew Crowell, CWS®  
Vice Chairman,  
Wealth Management  
[acrowell@dadco.com](mailto:acrowell@dadco.com)

Blake Todd, CWS®  
Senior Vice President,  
Financial Advisor,  
Portfolio Manager  
[btodd@dadco.com](mailto:btodd@dadco.com)

Jarrett Perez, CFA®  
Senior Vice President,  
Financial Advisor,  
Portfolio Manager  
[jperez@dadco.com](mailto:jperez@dadco.com)

Summer Odin, CFP®  
Senior Registered Financial  
Planning Associate  
[sodin@dadco.com](mailto:sodin@dadco.com)

Michelle Brandt, CFP®  
Senior Registered Financial  
Planning Associate  
[mbrandt@dadco.com](mailto:mbrandt@dadco.com)

Elen Arakelyan  
Client Associate  
[earakelyan@dadco.com](mailto:earakelyan@dadco.com)

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