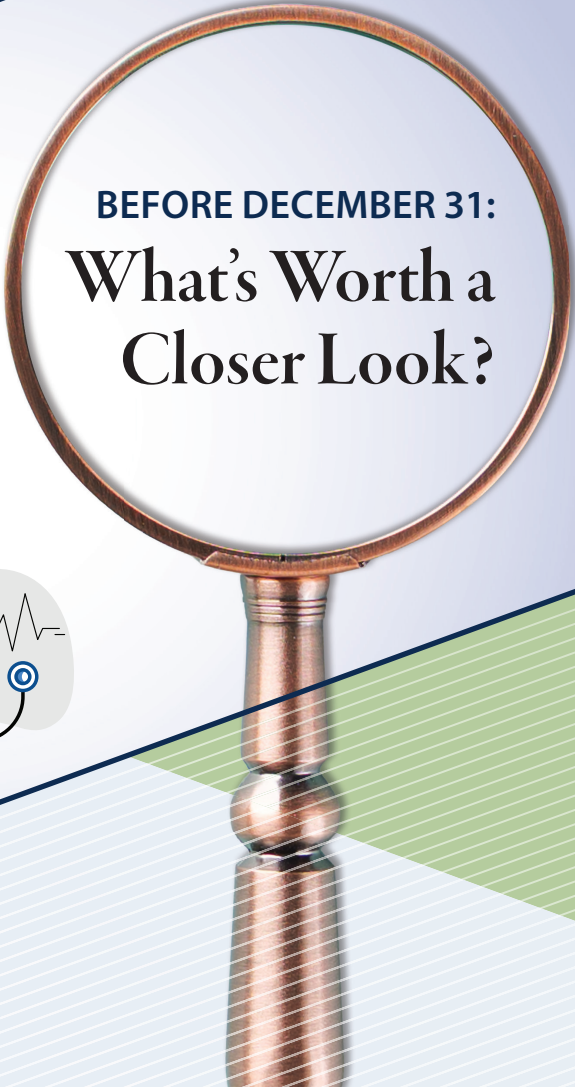


Digest

NEWS AND PERSPECTIVE FOR GROWING
AND PRESERVING YOUR WEALTH

BAIRD

Fall 2026



BEFORE DECEMBER 31:
**What's Worth a
Closer Look?**



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LETTER FROM LEADERSHIP

Letter From Leadership: Listening for What's Next

We're focused not only on what clients need today, but where those needs are leading us next.

AS YEAR-END APPROACHES, many conversations with clients turn toward the future and how the financial decisions you make today can help position you for the lives you're working toward. We approach our own planning in much the same way as we begin a new strategic planning cycle that will guide our priorities for the years ahead. At the center of that planning is a simple question: *What investments can we make today to help clients make better decisions tomorrow?*

We mentioned in a previous issue that we regularly survey clients to better understand the guidance you'll need in the years ahead. While some of what we learn helps shape how we serve you today, it also influences the long-term investments we will make in technology, tools and resources to continue to evolve alongside you.

While client surveys provide valuable insight, your Financial Advisor team remains attuned to your goals, priorities and evolving needs, helping you make informed decisions and providing tailored guidance. Those ongoing conversations help us better understand what matters most to you and how we can continue to support your life as it evolves.

Ellen Galezewski
Director of Wealth
Strategy & Solutions



“No one understands what's changing in our clients' lives better than they do. The more we listen, the better equipped we are to serve them in the years ahead.”





Betting On the Future?

Prediction markets have surged in popularity, allowing individuals to wager on everything from election results to economic indicators. Is there room for them within a thoughtful financial plan? We asked Baird Vice Chair John Taft and Investment Strategist Ross Mayfield for their perspective.

Prediction markets and other betting platforms are becoming increasingly popular, particularly among younger investors. What's driving that trend?

Ross: Many younger investors are questioning whether traditional wealth-building milestones are still within reach. Rising housing costs, student debt and concerns about long-term financial security can make progress feel slow, while gambling and prediction markets offer the allure of an immediate payoff.

Add in the fact that betting has never been easier. Prediction markets, sports betting and trading apps are often centered on familiar topics



John Taft
Vice Chair
As Vice Chair and member of Baird's Executive Committee, John Taft has been providing investors with trusted perspective on the financial industry for nearly 40 years. Visit his blog, Finance for the Greater Good, at rwbaird.com/johntaft for more of John's insights.



Ross Mayfield, CFA®
Baird Investment Strategist
Ross provides financial education and investment strategy through regular national media appearances, equity research publications and more. Ross regularly partners with Baird Strategas to deliver macroeconomic insights to Baird clients.

like sporting events, elections and economic news. You open an app, place a trade or bet, watch the outcome and repeat. That cycle becomes even harder to break when the same behavioral techniques that make social media so addictive are applied to financial speculation and gambling.

John: I would add two things. First, there's a financial literacy component. Many people simply don't distinguish between investing and speculating. Second, and as Ross alluded to, there is a growing skepticism, rightly or wrongly, that traditional capitalism and financial markets will create the same opportunities they created for previous generations. That can make the promise of a quick return more appealing than disciplined, long-term investing.

Both investing and prediction markets involve risk and uncertainty. What makes them fundamentally different?

John: Investing serves a purpose for a greater good. When you buy a stock

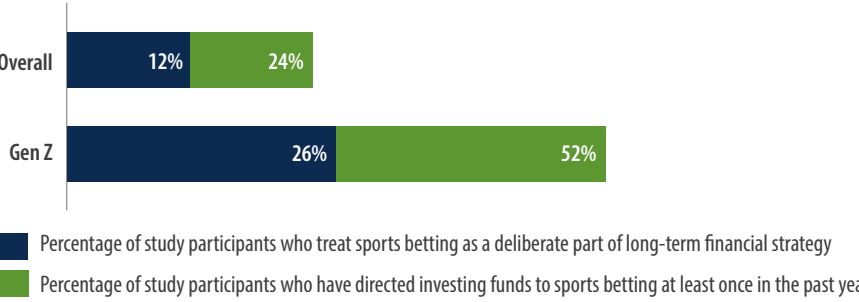
or a bond, you're providing capital to businesses that create goods, services and economic value. As those organizations grow, investors participate in that growth through ownership. Prediction markets are different. They're solely wagers on outcomes – there's no capital flowing to a productive enterprise.

Ross: Also, investors own assets that have historically generated value over time. As earnings, dividends and growth build on one another, wealth can compound for years or even decades. A wager – even a successful one – is different. Once the event is resolved, the gain or loss is realized and the opportunity is over.

So is there a role for prediction markets in a long-term wealth-building strategy?

Ross: I don't think so. The evidence overwhelmingly supports long-term investing as a path to wealth creation. Historically, investors have improved their odds of success by staying invested and

The line between investing and gambling can get especially blurred for younger Americans.



Source: Bloomberg

Continue the Conversation with the Next Generation

Designed for adult children and grandchildren, *Finance Forward* is a periodic newsletter that explores investing, markets and financial decision-making for those earlier in their wealth-building journey. Ask your Baird Financial Advisor team to learn more.

letting compounding work over time. By contrast, a Bloomberg report found that roughly 70% of prediction-market participants lose money, with the top 1% capturing three-quarters of the profits. That's simply not a foundation for building wealth.

John: I'd agree. Prediction markets are often promoted as a way to harness "the wisdom of the crowds," but participation is often concentrated among a relatively small group of participants with informational advantages. That makes it difficult for individual participants to know whether they're benefiting from collective insight or just betting against better-informed players.

That's very different from investing, where returns are generated through the ownership of productive assets. Successful wealth-building still depends on the same fundamentals it always has: ownership, productive capital and long-term thinking.

Year-End Guide

Year-End Planning With More in Mind

A closer look at taxes can help you make year-end decisions with an eye toward your larger goals.

PART OF YEAR-END PLANNING is working through your to-do list – and another is considering how those decisions support what you want your wealth to make possible. That’s where a sharper focus on taxes can make a difference. The right decisions could mean more invested toward your retirement, more left to support your family or more directed to a cause you care about.

Taxes are woven into nearly every corner of your life – from your investments to gifting to your estate plan. That gives you the ability to take greater control of the tax impact across a range of year-end decisions. Could bunching charitable gifts help you make a larger impact over your lifetime? Could a Roth conversion help you take advantage of a lower tax bracket? Some of the most valuable year-end decisions keep working long after the calendar turns.

Before 2026 comes to a close, use the checklist on the next page to evaluate your year-end planning needs. Then, share it with your Baird Financial Advisor team to discuss which tax considerations could factor into your year-end decisions – and what they could mean for your larger financial picture.

Scan the QR code to hear from Tim Steffen, Director of Advanced Planning and passionate tax planner, as he takes a deeper dive into year-end planning strategies you can consider to close out 2026 with confidence.



Your Year-End Planning Checklist for Tax-Smart Moves

Tax-saving opportunities and key planning reminders for year-end.



Before the calendar turns, it’s worth asking: Are there opportunities to keep more of what you’ve earned and maximize the value of what you give? Many year-end decisions carry tax implications. Use this checklist to help uncover them before discussing which strategies work for your plan with your Baird Financial Advisor team.

TAKE ACTION FOR YEAR-END: Fill out the checklist and share with your Baird Financial Advisor team

1 START WITH THE BASICS
Many tax-saving opportunities stem from decisions you may already be making. Take time to review them and ensure you’re getting the full benefit.

☐ **Are you fully funding your retirement?** Depending on the type of account, your contributions may lower your taxable income today while allowing your savings to grow tax-deferred or tax-free over time. In 2026, you can contribute up to \$24,500 to a 401(k) and \$7,500 to an IRA. If you’re age 50 or older, these limits rise

to \$32,500 and \$8,600 – and if you’re between ages 60 and 63, the 401(k) contribution limit increases further for a total of \$35,750.

☐ **Are you taking advantage of a Health Savings Account (HSA)?** If you have a high-deductible health plan, Health Savings Accounts (HSAs) can offer a triple tax benefit: tax-deductible contributions, tax-deferred growth and tax-free withdrawals. Contribution limits in 2026 are \$4,400 for those with individual coverage and \$8,750 for those with family coverage, plus an extra \$1,000 for those aged 55 or older.

Year-End Guide

YOUR YEAR-END PLANNING CHECKLIST FOR TAX-SMART MOVES

Continued from page 5

☐ **Could year-end gifting support your estate plan?** Taking advantage of the annual gift tax exclusion (\$19,000 in 2026) can help reduce your taxable estate. If your household has a net worth above \$30 million, talk with your Financial Advisor team about additional planning for the permanently increased estate tax exemption (\$15 million in 2026).

2 TAKE A CLOSER LOOK Once you've covered the fundamentals, consider whether any of these more specialized strategies could further improve your tax picture. Not every strategy is right for everyone, so discuss these with your Financial Advisor team before year-end.

☐ **Assess whether a Roth conversion could enhance your retirement plan.** If you expect to be in a higher tax bracket in retirement, converting part of your traditional IRA assets to a Roth may be useful. Your Financial Advisor team can help you weigh three key considerations for deciding whether a conversion makes sense for your situation.

☐ **Explore opportunities to manage capital gains and losses more strategically.** Year-end is a good time to evaluate how repositioning your portfolio could impact your

taxes. Tax-loss harvesting lets you take advantage of losses to offset gains, and your Financial Advisor team can help with thoughtful portfolio strategies to help manage your tax exposure.

☐ **Evaluate strategies to make your charitable giving more tax-efficient.** Rather than writing a check this holiday season, consider how other strategies – like qualified charitable distributions and bunching – can help increase your charitable impact and tax benefits. To learn more about these options and others, visit page 7.

3 DON'T FORGET While these to-dos may not directly impact your tax bill, they still deserve a place on your checklist. A quick review can provide greater confidence heading into 2027.

For your estate plan...

☐ **Revisit** all primary and successor beneficiary designations on retirement plans, insurance policies and more.

☐ **Review** your legacy administration decisions, such as trustee, executor, power of attorney and healthcare proxy.

For your healthcare spending...

☐ **Accelerate** future health expenses into this year if you've met your 2026 health insurance deductible.

☐ **Use up** any remaining Flexible Spending Account (FSA) funds before year-end, as these are "use-it-or-lose-it" accounts.

For your portfolio...

☐ **Review** your asset allocation across all your investments with your Financial Advisor team and determine if rebalancing is needed.

For your overall financial health...

☐ **Use Baird 360 Wealth to review** your saving and spending habits and confirm you're still on track toward your long-term goals.

☐ **Evaluate** your financial flexibility by ensuring your cash reserves, budget, investment mix and available credit provide enough liquidity for unexpected events.

☐ **Complete** your annual credit check and consider enrolling in a credit monitoring service.

Don't stop at checking the boxes. Share this checklist with your Baird Financial Advisor team and discuss which opportunities may help you make the most of your year-end plan.

TAKE ACTION FOR YEAR-END: Fill out the checklist and share with your Baird Financial Advisor team

The Charitable Giving Toolbox

How different ways of giving can make more of your generosity.



Charitable giving can take many forms – from *what* you donate to *how* you do it. Understanding your options can help you choose an approach that aligns with your wealth plan, your philanthropic goals and the causes you care about.

What You Can Give

The right asset to give may depend on what you own, what the organization can accept and what you hope to accomplish.



CASH While generally the least tax-efficient, cash is a

simple, familiar way to give – and is immediately usable by the organization.

When it works best: You're helping an organization address an urgent need or making smaller, recurring contributions as part of a broader giving strategy.



APPRECIATED STOCK, MUTUAL FUND SHARES AND EMPLOYER STOCK

If you have appreciated stock or mutual fund shares that you've held for more than a year and are looking to donate, consider gifting the holding directly. With this approach, the organization can sell the shares without either of you incurring capital gains tax. Plus, this allows you to take a charitable tax deduction based on the full fair market value of the stock the day it was transferred.

When it works best: You want to give without drawing down your cash reserves or are looking to address concentration or significant capital gains in your portfolio.

Tim Steffen, CPA/PFS, CFP®, CPWA®

Director of Advanced Planning Private Wealth Management



Jonathan Raymon, JD, CTFA

Manager of Trust Charitable Solutions Baird Trust



Year-End Guide



TANGIBLE ASSETS

Real estate, vehicles, artwork or other personal property

can also be donated to charity. Just keep in mind that these donations receive unique tax treatment: Your deduction may be limited and is often not based on the asset’s full fair market value. Certain noncash gifts may also require a qualified appraisal to claim the deduction.

When it works best: The organization has a need for a specific item – like a used car – or you want to incorporate noncash donations into a broader charitable plan rather than make a one-time gift.

How You Can Give

Timing, tax treatment and the level of control you want can all shape how you give – and which approach best supports your broader plans.

“ Have a conversation with your advisor about taxes before you make a charitable gift, not after. Understanding the implications

upfront can help you make more strategic giving decisions.

– Tim Steffen

► Strategies

These approaches can help your gifts better align with your taxable income, deductions and goals.



BUNCHING

Bunching combines two or more years’ worth of donations

into one larger gift made in a single year, rather than spreading smaller gifts across multiple years. This can push your giving above the standard deduction in the year of the larger gift, allowing you to maximize the tax benefit for that year. Then, you can return to taking the standard deduction in the “off” years.

When it works best: You consistently give to charity, but aren’t able to consistently itemize your deductions.



QUALIFIED CHARITABLE DISTRIBUTIONS

Once you reach age

Claiming Your Deduction

Good recordkeeping is vital for claiming your charitable deduction. When you make a contribution to a qualified organization, be sure to keep a record showing the organization, date and amount donated. And if the gift was \$250 or more, you’ll also need written acknowledgement from the organization that details your contribution before you can deduct it. Larger gifts require you to itemize deductions to get a tax benefit, but non-itemizers can now deduct up to \$1,000 of cash gifts (or \$2,000 for those married filing jointly).

70½, you can send money directly from your IRA to a qualified public charity via a QCD. In 2026, you can give up to \$111,000 as a QCD, with the amount donated excluded from your taxable income. A QCD can even count toward your required minimum distribution (RMD).

When it works best: You have RMD requirements to satisfy and want to

lower your taxable income or avoid a higher tax bracket.

► Structures

These dedicated account types can help you organize and distribute charitable gifts over time.



DONOR-ADVISED FUNDS

A DAF allows you to contribute assets now

and recommend which charities receive the funds (and when) later on. Your contribution often qualifies for an immediate tax deduction, while the assets in the account can continue to be invested for potential tax-free growth.

When it works best: You’re looking for an immediate tax benefit, but still need time to pin down the details of your giving strategy.



PRIVATE FOUNDATIONS

A private foundation is a charitable trust

or nonprofit corporation funded by you or your family. The assets you contribute generally leave your

taxable estate and move into the foundation, where you oversee how they are invested and distributed. Keep in mind, though, that it may be harder to deduct these gifts.

When it works best: You want greater control over how charitable assets are managed and distributed, more flexibility in the organizations you support or to take steps toward solidifying a multigenerational giving strategy.

CHARITABLE REMAINDER TRUSTS AND CHARITABLE LEAD TRUSTS



CRTs and CLTs allow your assets to benefit both charities and other beneficiaries

over time. When you contribute assets, they move out of your taxable estate and are managed according to the terms of the trust.

“ On the Charitable Solutions team, we partner with clients’ Financial Advisors to turn charitable intentions into thoughtful strategies aligned with their long-term goals.

– Jonathan Raymon

While a CRT pays income to you or another beneficiary before the remainder goes to charity, a CLT reverses the order.

When it works best: You want to support charitable causes while still providing income for your family.

Talk with your Baird Financial Advisor team to find the right charitable approach for you and your family.

Scan the QR code to watch how Baird Trust’s Charitable Solutions team helps bring charitable plans to life.



Planning Calendar

October	October 15 – December 7	October 15
This open enrollment season, remember that some of the most important tax decisions you’ll make this year may be hiding in your benefits package. Be sure you consider your bigger tax picture before making any HSA, FSA or retirement savings elections.	Annual Enrollment Period for making changes to Medicare or Medicare Advantage coverage.	For taxpayers who filed an extension, October 15 marks the final federal filing deadline. It is also the last opportunity for some self-employed individuals to make retirement plan contributions for 2025.
October’s Wealth Strategies webinar: Year-End Tax Planning		

November	December 31	
If tax-loss harvesting is part of your year-end tax strategy, don’t wait until December to review potential opportunities. Waiting too long may reduce your flexibility under the wash sale rule, which can limit the tax benefit of realizing investment losses.	As the year comes to a close, be sure you’ve satisfied any required minimum distributions (RMDs) from retirement accounts. Business owners may also want to review retirement plan funding opportunities that could affect their tax situation.	Scan the QR code to access our <i>Wealth Strategies</i> webinar series – expert insights on the financial issues that matter to you.

Longevity Is on the Rise. Is Your Portfolio Ready?

Longer lifespans are reshaping what it takes to prepare for retirement. A plan built to last through your golden years may require a different approach.

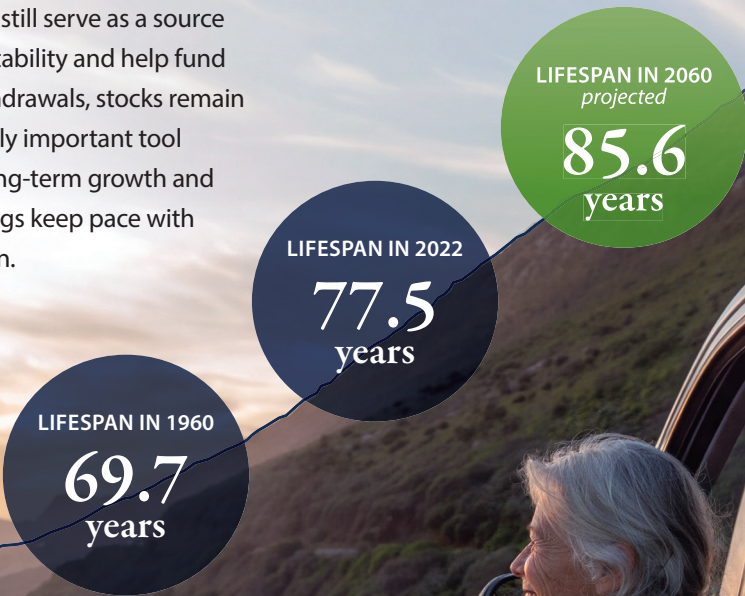
BETWEEN 1960 AND 2060, the U.S. life expectancy is expected to increase by more than 15 years. For today's retirees, those added years change the financial equation – requiring portfolios to balance current income needs with a longer retirement while keeping pace with inflation and rising healthcare costs. So how can you prepare your wealth plan for a retirement that could span additional decades?

DON'T PLAY IT TOO SAFE, TOO SOON
Retirement doesn't necessarily mark the end of long-term, growth-oriented investing – especially when you need your savings to last

longer. With today's retirees often facing investment horizons that stretch long beyond their working years, a measured transition away from equities is generally more appropriate than a sharp reduction in stock exposure upon retirement. While assets like bonds and cash can still serve as a source of portfolio stability and help fund ongoing withdrawals, stocks remain an increasingly important tool for driving long-term growth and helping savings keep pace with rising inflation.

Consider also how other income sources can best complement your portfolio. For example, delaying Social Security can boost your guaranteed income later on, helping cover everyday expenses. Or, annuities can provide steady

Longer lifespans can be a welcome development, but they also increase the challenge of making retirement savings last.*



*Sources: U.S. Census, Centers for Disease Control and Prevention. Life expectancy figures represent the projected lifespan at birth for individuals born in the year shown.

income to help ease the impact of market volatility.

As you strive to maintain the right balance for you, lean on your advisor for guidance – they can help ensure your portfolio stays resilient as markets change and your needs shift.

PREPARE FOR RETIREMENT'S SPENDING CURVE

Retirement spending often follows a horseshoe pattern: Higher in the early years as you enjoy greater freedom, lower as activity slows and higher again as healthcare needs increase. As these phases lengthen, traditional withdrawal guidelines may also need to be adjusted. Take the "4% rule" for instance, which says you can withdraw 4% of your portfolio initially, and then increase it for inflation over a roughly 30-year retirement. Today, an initial withdrawal of 3% to 3.5% may be more appropriate.

Also keep in mind that healthcare costs are rising faster than overall inflation. As you prepare for the

later years of retirement – when you may require more medical care – services like in-home care will likely become more expensive and are not necessarily covered by Medicare. Along with accounting for this in your portfolio allocation ahead of retirement, consider investing in a Health Savings Account (HSA) – which allows you to grow tax-advantaged savings for future healthcare costs.

Remember: Enjoying the early years of retirement doesn't have to come at the expense of your later years, but it does require accounting for rising healthcare and other costs later in life.

MAKE HEALTH PART OF YOUR RETIREMENT STRATEGY

More years in retirement can be a gift – but your health can shape what those years look like. Good health allows you to stay active and live out your preferred lifestyle while having flexibility around your spending and withdrawals. Investing time and resources into preventive care and healthy habits

can support both your quality of life and wealth plan.

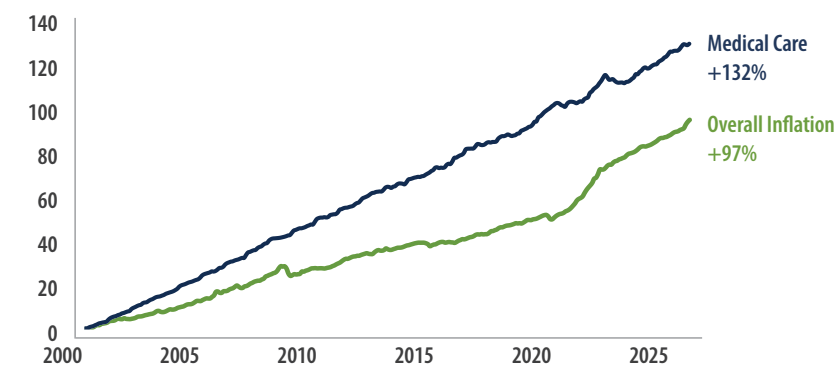
But even with healthy habits, you can't predict how your health will change over time. If health challenges bring higher medical expenses, you may need to draw on assets sooner than expected. As you think about health as part of your retirement plan, account for both possibilities. That could include building potential long-term care costs into your plan, stress-testing your retirement strategy in best- and worst-case scenarios and avoiding relying on working longer.

A longer retirement can bring new risks, but also more time to enjoy what you've built – especially when your wealth plan is prepared for both.

As you consider these steps to plan for a longer and healthier retirement, scan the QR code to check out our health and wealth guidebook. In it, you'll find health and wealth considerations at each stage of life, case study examples and even more actions to strengthen your health and financial future.



Since 2000, costs for medical care have far outpaced inflation.



Source: Federal Reserve Bank of St. Louis.

Shared Values on a National Stage

Baird and the American Volleyball Coaches Association (AVCA): A Winning Fit

IN AUGUST, Baird proudly sponsored the 2026 AVCA First Serve tournament, bringing ten of the nation's top women's collegiate volleyball teams to Milwaukee. For many Baird associates and clients, the teams on the court represented communities close to home – bringing local ties from across the country to our headquarters.

So, what do Baird and the AVCA have in common? At the center of the AVCA's mission is leadership,

advocacy and professional development – values we embrace as a firm and live out with associates and clients. We believe winning means more when you feel good about how you got there, and that those who are best at what they do let values guide their actions.

Those shared values are one reason the partnership made sense. Another is the connection between physical health, financial health

and overall well-being. As we highlighted in our summer edition of *Digest*, health and wealth can reinforce one another, contributing to a healthier, more fulfilling life.

Events like the AVCA First Serve celebrate excellence in the sport and the discipline behind it. That commitment to doing your best – and doing it the right way – makes the partnership a natural fit for Baird.



Courtesy of Jeep AVCA First Serve



Celebrating a Baird Legacy

Mary Ellen Stanek's prestigious honor from the Museum of American Finance

Mary Ellen Stanek, CFA
Chief Investment Officer Emeritus
Baird Advisors

FOR MORE THAN FOUR DECADES, Baird's Mary Ellen Stanek has helped shape the asset management industry – driving results for clients while fostering innovation and developing an industry-respected team. Her impact was recently recognized with the Museum of American Finance's Lifetime Achievement Award in New York City.

Among her contributions is founding Baird Funds, Baird's family of actively managed mutual funds. Under Mary Ellen's leadership, the funds have received prestigious industry awards, and the team has been recognized for its exceptional workplace culture.

Congratulations to Mary Ellen, an embodiment of Baird's core values – client focus, integrity and quality work.

Discover the *Baird Difference*

The Museum of American Finance, based in Boston, Massachusetts, is the nation's only independent museum dedicated to financial literacy and history. Its mission is to promote financial education to diverse audiences through exhibits, financial literacy programs and public events.

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The Business Owner's Roadmap: A Perspective Series

FOR BUSINESS OWNERS, the path forward is uniquely complex – with business and personal priorities often intertwined. Baird Financial Advisors can serve as a source of guidance for business owners navigating the critical decisions that shape their businesses, families and legacies. The Business Owner's Roadmap series brings together perspectives on several of the considerations that tend to be top-of-mind:

- Planning for the unexpected
- Transitioning a family business to the next generation
- Selling a business
- Preserving legacy wealth

To bring these themes to life, four case studies also explore common challenges through the lens of real-world scenarios.

For support in navigating what's next for your business, family and future, reach out to your Baird Financial Advisor team, who can share the insights that are most relevant for you.



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