

WELCOME TO OUR

# Quarterly Newsletter

*we're so glad you're here!*

**A MESSAGE FROM THE ADVISORY TEAM**  
**ANDREW R. BEAUDRY, CFP® & RYAN T. CUMMINGS, CFP®**

## Welcome 2026

As we enter 2026, the tax landscape for business owners continues to evolve. Smart tax planning is no longer just about meeting filing requirements or avoiding penalties—it has become a critical lever for sustainable business growth. With several key tax provisions changing or expiring and economic conditions remaining dynamic, proactive planning can make a measurable difference in cash flow, profitability, and long-term stability.

Business owners who plan early gain clarity and control. By anticipating shifts in deductions, credits, and tax rates, businesses can preserve cash, reduce surprises, and reinvest capital more strategically. Effective tax planning allows owners to make informed decisions rather than reactive ones—supporting growth initiatives while minimizing unnecessary tax exposure.

The most successful strategies integrate tax planning with core operational decisions. Hiring plans, technology investments, capital expenditures, and service expansion all carry tax implications that can either enhance or erode financial outcomes. When tax strategy is aligned with business operations, owners are better positioned to scale with confidence, maintain liquidity, and remain financially resilient during periods of change.

Partnering with a knowledgeable tax and financial advisor is essential in this environment. A proactive advisor helps translate complex tax rules into actionable strategies, ensuring that decisions made today support both near-term tax efficiency and long-term business objectives.

2026 planning begins now—and the steps taken early can define the strength, flexibility, and success of your business in the years ahead.

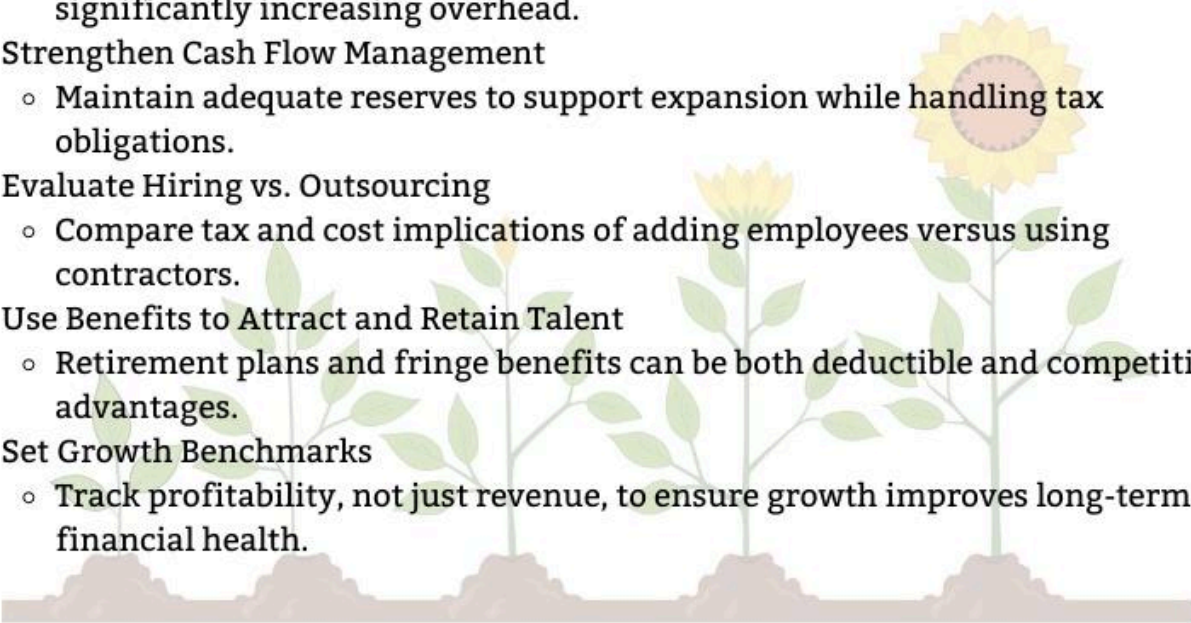
***2026 Planning begins now!***



## **2026 Tax Planning Opportunities for Business Owners**

- Use 100% Bonus Depreciation & Section 179
  - Deduct the full cost of qualifying equipment, software, and machinery placed in service.
- Plan Ahead for the QBI Deduction Sunset
  - The 20% Qualified Business Income deduction for pass-through businesses is set to expire.
  - Consider timing income and expenses strategically before it's gone.
- Revisit Your Entity Structure
  - LLCs, S-corps, and partnerships may benefit from restructuring as tax rules change.
- Maximize Retirement Plan Deductions
  - Employer-sponsored retirement plans can reduce taxable income while benefiting owners and employees.
- Account for 2026 Inflation Adjustments
  - IRS inflation updates affect tax brackets and deduction thresholds.
- Work with a Tax Professional Early
  - Proactive planning helps capture deductions and avoid missed opportunities.

## **Planning for Smart, Sustainable Business Growth**

- Align Growth With Tax Efficiency
    - Time expansions and investments to maximize deductions and cash flow.
  - Invest in Scalable Assets
    - Prioritize technology, automation, and systems that support growth without significantly increasing overhead.
  - Strengthen Cash Flow Management
    - Maintain adequate reserves to support expansion while handling tax obligations.
  - Evaluate Hiring vs. Outsourcing
    - Compare tax and cost implications of adding employees versus using contractors.
  - Use Benefits to Attract and Retain Talent
    - Retirement plans and fringe benefits can be both deductible and competitive advantages.
  - Set Growth Benchmarks
    - Track profitability, not just revenue, to ensure growth improves long-term financial health.
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# Smart Planning for Your Family's Future

By: Ryan T. Cummings, CFP®

Whether you are preparing for a new child or focused on building long-term financial security, a well-structured financial plan can make a meaningful difference. Parents and future parents benefit from proactive planning tools that simplify financial readiness and decision-making.

Educational resources such as [Investopedia's Family Finance section](#), [banking tools and apps](#), offered by many financial institutions, and [Studentaid.gov](#) provide practical guidance on budgeting for childcare expenses, saving for education, and introducing age-appropriate financial concepts to children.

For families specifically planning for education costs, 529 College Savings Plans offer tax-advantaged growth and flexible investment options for future schooling. To compare state plans, understand tax benefits, and evaluate investment features, [SavingForCollege.com](#) offers clear breakdowns and calculators to help families select a plan aligned with their goals.





# Investing When Funds Are Limited

By: Ryan T. Cummings, CFP®

Starting to invest does not require significant capital. Even modest, consistent contributions can compound meaningfully over time when paired with a disciplined strategy. Many individuals begin with foundational allocation guidelines such as the **50/30/20 rule**—allocating 50% of income to needs, 30% to wants, and 20% to savings and investments. Dededicating even a portion of that 20% toward long-term goals can help establish strong financial habits.

## THE 50/30/20 BUDGETING RULE

Having a budget can be essential for a healthy financial future, but how do you get started?

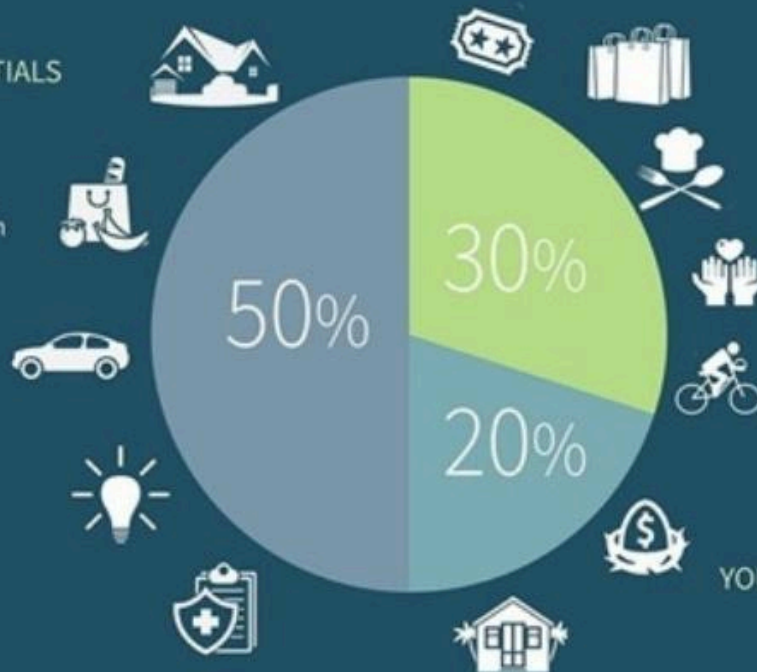
A percentage-based budget can be a great way to get the ball rolling towards financial security!

This type of budget provides an easy way to divide your after-tax income into 3 categories.

### 50%

#### THE ESSENTIALS

Housing  
Groceries  
Utility Bills  
Transportation  
Insurance



### 30%

#### THE "FUN BUCKET"

Entertainment  
Shopping  
Dining out  
Charitable Gifts  
Hobbies

### 20%

#### YOUR FINANCIAL GOALS

Retirement Savings  
Long-Term Dreams

For new investors seeking simplicity and diversification, **mutual funds** provide an accessible entry point, offering professional management and automatic reinvestment of dividends and capital gains. When combined with micro-investing platforms and brokerage accounts that support **fractional shares**, investors can begin building a diversified portfolio with minimal upfront investment.





## ANNOUNCEMENT



ANDREW R. BEAUDRY, CFP®, IS A LIFELONG SOUTH HADLEY RESIDENT, RESPECTED COMMUNITY LEADER, AND DEDICATED FINANCIAL ADVISOR. A PROUD SUPPORTER OF THE HOLYOKE ST. PATRICK'S PARADE FOR NEARLY FIVE DECADES, HE HAS LONG RALLIED LOCAL INVOLVEMENT AND CONTINUES TO LEND A HELPING HAND TO THE SOUTH HADLEY ST. PATRICK'S PARADE COMMITTEE.



FOUNDER OF PRIVATE FINANCIAL DESIGN—CELEBRATING 36 YEARS IN BUSINESS—ANDREW HAS ALSO SERVED AS A 20-YEAR TOWN MEETING MEMBER, 8-YEAR APPROPRIATIONS COMMITTEE MEMBER, AND MINISTER.



AS THE 2026 SOUTH HADLEY PARADE MARSHAL, HE REPRESENTS THE SPIRIT OF LEADERSHIP, SERVICE, AND COMMUNITY THAT HAS DEFINED BOTH HIS CAREER AND HIS LIFE'S WORK. HE IS HONORED TO REPRESENT AND LEAD THE SOUTH HADLEY CONTINGENT IN THE HOLYOKE ST. PATRICK'S PARADE.



# ST. PATRICK'S DAY PARADE



**MARCH 22, 2026**



**If you'll be in town, we'd love for you to come out  
and cheer him on!**

**A friendly wave, a quick hello, or simply spotting  
familiar faces along the route would mean a lot to  
him—and to all of us.**

**Wear a little green, bring your family, and help us  
celebrate this special moment!**



# Quarterly Things to Remember

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January 1 - CLOSED  
for New Year's Day



January 19 - CLOSED  
for Martin Luther King Day

February 16 - CLOSED  
for President's Day



Shannon's Birthday  
March 15!





 Exciting news! We're now on  
YouTube

Please subscribe to watch our full episodes and get even more insights, now in video format.

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We've been cooking up some great conversations behind the mic, and we're excited to share what's coming next.

Our upcoming podcast episodes dive deeper into the ideas, questions, and real-world experiences shaping today's financial and professional conversations. You'll hear thoughtful dialogue, practical insights, and stories that are designed to spark reflection –and, in some cases, challenge how you think about what comes next.

New episodes are just around the corner, featuring both familiar voices and new perspectives, along with a few surprises along the way. Whether you're looking for clarity, inspiration, or simply a meaningful conversation to accompany your day, these episodes are made with you in mind.

In the meantime, you can catch up on past episodes anytime on our website or wherever you get your podcasts. We'd love for you to listen, share your favorites, and join the conversation as we continue to explore what matters most.

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