1ST First Point
Wealth Solutions

FOURTH QUARTER 2026 NEWS

A PUBLICATION EXCLUSIVELY FOR FIRST POINT CLIENTS



Pacific Coast Adventure Trip 2026

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Annual Tax Planning Reminders

As the year comes to a close, now is a great time to review opportunities that may help reduce taxes and strengthen your financial plan. Not every strategy is right for everyone, but these are a few areas worth discussing with your financial advisor.

Save More for Retirement

- Contribute enough to your workplace retirement plan to receive the full employer match.
- Consider IRA or Roth IRA contributions if eligible.
- Review whether a Roth conversion may make sense for your situation.

Take Advantage of Tax-Saving Accounts

- Maximize contributions to Health Savings Accounts (HSAs) or Flexible Spending (FSAs).
- Use these funds for qualified medical expenses with potential tax advantages.

Review Investments

- Look for investment losses that may help offset taxable gains.
- Consider holding investments longer than one year to qualify for favorable longterm capital gains tax rates
- Review whether your investments are located in the most tax-efficient accounts

Charitable Giving

- Consider donating appreciated stock instead of cash.
- If charitable giving is important to you, explore strategies such as Donor Advised Funds or Qualified Charitable Distributions (for eligible IRA owners).

Education and Family Planning

- Evaluate whether a 529 education savings plan may help you save for future educational expenses.

We are Here to Help!

Tax planning is most effective when it is part of a larger financial plan. Before year end, consider scheduling a conversation with your financial advisor and tax professional discuss strategies that fit your goals and circumstances.

For more information or to schedule an appointment with an Investment Representative, please contact Taylor Rood, Wealth Management Assistant at:

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Ric S. Nelson, CFP®
Investment Representative

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Digital Security Threat:
Phishing Emails

Phishing Emails and Email Security

Phishing emails are fraudulent emails designed to trick individuals into revealing sensitive information, such as login credentials, financial details, or personal data. Effective email security measures are essential for identifying and mitigating phishing threats.

Characteristics of Phishing Emails

- **Suspicious Sender:** Phishing emails often come from suspicious or spoofed email addresses, impersonating legitimate organizations or individuals.
- **Urgent Requests:** Phishing emails often create a sense of urgency, urging recipients to take immediate action, such as clicking on a link or providing sensitive information.
- **Unsolicited Attachments or Links:** Phishing emails may contain unsolicited attachments or links to malicious websites designed to steal information or install malware.
- **Grammatical Errors:** Phishing emails may contain grammatical errors, spelling mistakes, or unusual language, indicating a lack of professionalism and authenticity.
- **Suspicious Requests for Information:** Phishing emails may request sensitive information, such as passwords, account numbers, or personal details, under false pretenses.

Best Practices for Email Security

1. **Use Email Filtering and Anti-Spam Solutions:** Implement email filtering and anti-spam solutions to automatically detect and block phishing emails before they reach users' inboxes.
2. **Enable Multi-Factor Authentication (MFA):** Require multi-factor authentication (MFA) for accessing email accounts, adding an extra layer of security against unauthorized access.
3. **Educate Employees:** Provide comprehensive training to employees on identifying phishing emails, recognizing common tactics used by attackers, and reporting suspicious emails to the IT security team.
4. **Verify Sender Identity:** Encourage employees to verify the sender's identity before responding to emails, especially if they contain requests for sensitive information or financial transactions.
5. **Regularly Update Security Software:** Keep email security software, antivirus programs, and operating systems up-to-date with the latest patches and security updates to protect against known vulnerabilities.
6. **Set Up Email Security Protocols:** Think before acting! Verify senders and prevent email spoofing and impersonation.

DISCLAIMER
These suggestions are not meant to be an exhaustive list and do not guarantee safety. They are merely provided as a courtesy to our customers. The information provided on this webpage is for educational purposes only and does not constitute legal or professional advice. It is recommended to consult with a qualified cybersecurity professional or legal advisor for specific guidance on addressing cybersecurity threats in your organization.



First National Bank's new website has officially launched.

Our new website is modern, easy to navigate, and designed with you in mind – making it easier than ever to find the information, tools, and services you need.

Come check it out!

Contact your Private Banker for more information.

2027 Travel Opportunities

GREEK ISLES CRUISE – *SOLD OUT*

June 4 –13, 2027

NEW ENGLAND FALL FOLIAGE

October 2 – 9, 2027

In October 2027 experience the timeless charm of New England on a journey filled with history, mountain scenery, and coastal beauty. Begin in Boston, walking the iconic Freedom Trail, visiting legendary Fenway Park, and historic Boston Harbor.

This compact adventure showcases the very best of New England's history, landscapes, and seaside beauty.

Contact your Private Banker to RSVP







Help Us Plan Our Next Adventures!

We're planning one domestic and one international trip each year – and we want to know where you'd like to go!

Scan the QR code to take our quick travel survey and share your ideas.

For more information on these once-in-a-lifetime opportunities or to sign up, please contact your Private Banker.

Pacific Coast Adventure











UPCOMING *EVENTS*



GREAT SHOWS

GREAT SEATS

LESS HASSLE

A First Point benefit is the opportunity to purchase tickets for shows at these local theaters. Secure great seats while saving time and processing fees* by contacting your Private Banker.

** Processing fees may apply at other providers.*

STEPHENS AUDITORIUM

1900 Center Drive, Ames

Contact your Private Banker for ticket price and availability.

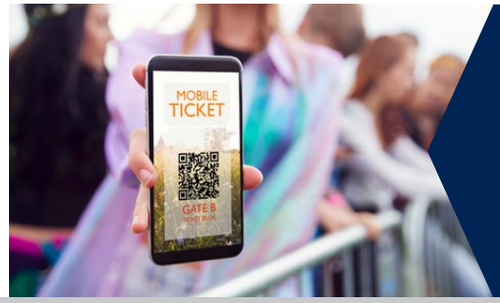
November 17	Vienna Boys Choir
December 3	The Doo Wop Project
December 6	Holiday Concert – ISU Choirs and Orchestra
December 11	Nutcracker + STEM Performance – Youth Matinee Series
December 20	Cirque Dreams Holidaze
February 17	Tilt! Cirque Mechanics
February 21	Jazz at Lincoln Center Presents: World on a String
February 23	Shucked
March 4	Orchestra Manhattan
March 24	Hadestown
April 4	Burn the Floor: Ballroom Re-Invented

DES MOINES COMMUNITY PLAYHOUSE

831 42nd Street, Des Moines

Contact your Private Banker for ticket price and availability.

October 16 – November 1	Junie B. Jones in Boo… and I Mean It
November 1 – 3	The Princess and the Pea
January 8 – 24	Morris Micklewhite and the Tangerine Dress
March 5 – 14	Anne of Green Gables, A New Musical
May 7 – 23	The Legend of Rock Paper Scissors



Please bring your printed or electronic tickets to present upon arrival for theater shows.

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