

Six specialties. *One plan.*

Over the past two years, 755 Financial brought wealth management, tax, insurance, lending, estate strategy and family office services under one roof. This first issue is a reintroduction: who we are now, how the pieces fit together, and what to handle before December 31.

WEALTH ♦ TAX ♦ INSURANCE ♦ LENDING ♦ ESTATE ♦ FAMILY OFFICE



Graham
WEALTH



Marvin
INSURANCE



Chandler
LENDING



Stephanie
ESTATE



DeVante
TAX



Sam
FAMILY
OFFICE



Zippie
CONCIERGE

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01 A NOTE FROM GRAHAM

Why we rebuilt the firm *around you*



When I left a large national firm in 2023, the reason was simple. Too often I could see the right move for a family and couldn't make it. I couldn't give tax advice. Estate planning got referred out. Insurance and lending sat with someone else, on someone else's timeline. Every handoff was a place for something to fall through.

So we built the alternative. Since then, 755 has added an in-house tax and accounting practice, an estate strategy desk, an insurance agency, a mortgage company and family office services. Six disciplines, one team, one plan.

How we invest is part of that plan. Some of the most tax-efficient ideas aren't stocks and bonds at all: for the right investor, real estate and energy partnerships carry depreciation and deductions a traditional portfolio can't. Few firms can weigh them from both the investment and the tax side. We can.

What that means for you:

One conversation, not six. Your advisor, CPA, insurance agent and lender work down the hall from each other, and they talk.

Decisions made with the full picture. A Roth conversion is a tax decision, an investment decision and an estate decision at once. We treat it that way.

Fiduciary, start to finish. We're an independent RIA, held to a fiduciary standard on the advice we give.

This newsletter will arrive once a quarter. This first issue reintroduces the team and what to handle before year-end.

If something here applies to you, call us.

Graham Bailey

FOUNDER & CEO



WHY 755?

Hank Aaron hit 755 career home runs and never once hit 50 in a season. He got there by showing up year after year and doing the fundamentals well. That's how we think about your money: disciplined, unemotional, and built to compound over decades rather than chase one big year.

Begin with your legacy in mind.

Alternative investments involve risks, including illiquidity and loss of principal, and are not suitable for every investor. Nothing here is an offer to buy or sell any security.

02 OUR SERVICES & PRODUCTS

Everything you need, *under one roof*

One team, one plan. Every service below is handled by people who already know your full picture, so nothing gets decided in isolation.

Wealth Management

Independent, fiduciary investment management

- ◆ Portfolio Management
- ◆ Tactical & Income-Focused Strategies
- ◆ Concentrated Stock Strategies
- ◆ Retirement Plan Rollovers & IRAs
- ◆ Alternative Investments

Financial Planning

One coordinated plan for every area of your life

- ◆ Comprehensive Financial Planning
- ◆ Retirement Income Planning
- ◆ Social Security & Medicare Planning
- ◆ Executive Compensation & Equity Planning
- ◆ Education Funding Strategies
- ◆ Cash Flow Management & Bill Pay

Estate & Legacy Planning

Protecting what you've built for the next generation

- ◆ Wills, Trusts & Estate Planning
- ◆ Trust Creation, Funding & Management
- ◆ Multi-Generational & Family Office Services
- ◆ Charitable & Legacy Giving

Tax & Accounting

Through 755 Tax & Accounting

- ◆ Individual & Business Tax Preparation
- ◆ Proactive Tax Planning
- ◆ Bookkeeping & Payroll
- ◆ Real Estate & Investment Property Tax Strategy

Insurance

Through 755 Insurance, with access to many carriers

- ◆ Home, Auto, Umbrella & Personal Property
- ◆ Commercial Property & General Liability
- ◆ Workers' Compensation & Commercial Auto
- ◆ Life, Disability & Long-Term Care
- ◆ Health & Medicare Coverage

Mortgage & Lending

Through 755 Mortgage

- ◆ Residential: Conventional, FHA, VA, USDA & Jumbo
- ◆ Construction & Renovation Loans
- ◆ Refinancing
- ◆ Commercial: SBA, Real Estate, Equipment & Working Capital

Investment Products

Selected to fit your plan, not a quota

- ◆ Stocks, Bonds, Mutual Funds & ETFs
- ◆ Private Credit, Private Equity & Hedge Funds
- ◆ REITs & 1031 Exchange Funds
- ◆ Annuities (Fixed, Variable & Indexed)
- ◆ FDIC-Insured & Market-Linked CDs

Investment products are not FDIC insured, are not bank guaranteed, and may lose value, except where FDIC insurance is specifically noted. Not all products or services are available in all states.

03 THE LEADERSHIP TEAM

The people *behind the plan*

Each discipline at 755 is led by someone who owns it. Here's who to know, and what to bring them.



Graham Bailey

FOUNDER & CEO • WEALTH

Leads investment strategy and planning. Master's in finance from Mizzou; NFLPA Certified Contract Advisor.

Ask about: portfolios, concentrated stock, retirement income



Marvin Strozier

VP OF INSURANCE

Runs 755 Insurance: life, disability, home, auto, umbrella and business coverage, shopped across carriers.

Ask about: coverage reviews, Medicare, renewals



Chandler Jones

VP OF LENDING

Leads 755 Mortgage. Former quarterback at Presbyterian College; MBA from Clemson. NMLS #2570441.

Ask about: buying, refinancing, home equity



Stephanie Wilson

DIRECTOR OF ESTATE STRATEGY

An estate strategist who happens to be an attorney. She designs the plan; our partners at Herbie draft it.

Ask about: wills, trusts, guardians, updates



DeVante Wallace

SENIOR STAFF ACCOUNTANT

Leads tax preparation and planning at 755 Tax & Accounting, for individuals and businesses.

Ask about: projections, returns, estimated payments



Sam Feldman

HEAD OF FAMILY OFFICE SERVICES

Handles the household side of wealth: reporting, documents and the details that cross every desk.

Ask about: getting organized, family meetings



Not sure which desk you need? You don't have to be. Start with Zippie, our Client Concierge, on the next page.

04 YOUR FIRST CALL



◇ ZIPPORAH GUNAWAN

Meet Zippie, *our Client Concierge*

Zipporah Gunawan, Zippie to everyone here, joined 755 as our Client Concierge. She started her career as a legal assistant and comes to us most recently from Credit Union of Georgia in Woodstock, where she was head teller. Her job is to make working with six departments feel like working with one person. Call or email her with anything, even if you're not sure who should handle it. She'll route it to the right desk, follow up, and tell you when it's done.

CALL ZIPPIE FOR

- ◆ Paperwork, forms and account transfers
- ◆ Moving money between your investment and bank accounts
- ◆ Scheduling time with any desk
- ◆ Following up, so you don't have to

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05 NEW AT 755

What's changed *this year*

Tax & Accounting, in-house

Signature Accounting Services has merged into 755 Tax & Accounting. Your return is prepared by the same firm that manages your plan, so the projection and the filing match.

An office in Cartersville

We now see clients at 108 Stonewall St in Cartersville, alongside our Woodstock offices at 330 and 306 Creekstone Ridge.

What to handle *before year-end*

One note from each desk. Not every item applies to you, and each is worth a five-minute conversation.



WEALTH

Graham Bailey

Rebalance with taxes in mind

- ◆ Harvest losses to offset gains, and mind the 30-day wash-sale window around each sale.
- ◆ Max out workplace plans: **\$24,500** for 2026, plus \$8,000 if you're 50 or over, or \$11,250 at ages 60 to 63.
- ◆ New this year: if your 2025 wages topped \$150,000, catch-up contributions must go in as Roth.
- ◆ Holding a concentrated stock position? Set a diversification schedule now, not after the next drop.
- ◆ Ask whether tax-efficient alternatives, like real estate or energy partnerships, fit your plan.



TAX

DeVante
Wallace

Plan the return before you file it

- ◆ Run a projection now. A surprise found in November can be fixed; one found in April can't.
- ◆ Charitable rules changed: itemizers now deduct only giving above 0.5% of income, and non-itemizers can deduct up to \$1,000 (\$2,000 joint) in cash gifts.
- ◆ The state and local tax deduction cap is \$40,400 for 2026, reduced once income passes \$505,000.
- ◆ The AMT now reaches more households. Check your exposure before exercising incentive stock options.
- ◆ 65 or older? A new \$6,000 deduction (\$12,000 joint) phases out above \$75,000 (\$150,000 joint) of income.



INSURANCE

Marvin Strozier

Keep coverage in step with your net worth

- ◆ Medicare enrollment runs October 15 to December 7. Plans and drug lists change every year, so review yours.
- ◆ Shop your home and auto renewals. Premiums have climbed, and we compare carriers for you.
- ◆ If your net worth has grown, your umbrella liability limit probably should too.
- ◆ Check life and disability coverage against today's income and debts, and confirm your beneficiaries.

07 BEFORE DECEMBER 31 • PART TWO

Set up *next year*

Lending, estate and household items. Some have hard deadlines; most simply go better with a head start.



LENDING

Chandler Jones

Know your options before you need them

- ◆ Buying in the spring? Get pre-approved this winter, while the market is quieter.
- ◆ Bought or refinanced when rates were higher? Ask us to run the refinance math. We'll tell you if it doesn't pencil.
- ◆ Open a home equity line before you need it. It's easier to get while you don't.
- ◆ Adjustable-rate mortgage resetting in 2027? Review your options before the new rate arrives.



ESTATE

Stephanie Wilson

Update the plan before you need it

- ◆ Annual gifts of up to **\$19,000** per person (\$38,000 from a married couple) count for 2026 only if made by December 31.
- ◆ The federal exemption is \$15 million per person and no longer scheduled to drop. That makes planning less urgent for some families, not unnecessary.
- ◆ Beneficiary designations on retirement accounts and insurance override your will. Check them.
- ◆ Name guardians for minor children, and refresh powers of attorney and health care directives.
- ◆ A trust only works if your accounts are titled to it. We check that for assets held at 755.



FAMILY OFFICE

Sam Feldman

Start next year organized

- ◆ Gather key documents in one secure place: wills, trusts, deeds, policies and statements.
- ◆ Use the holidays for a family meeting: who your advisors are, where things are kept, what the plan is.
- ◆ LLCs and trusts have annual filings. Georgia LLC registrations are due by April 1.
- ◆ Picking 2027 benefits at work? The dependent care FSA limit is now \$7,500, up from \$5,000.

Mortgage lending through 755 Mortgage, NMLS #2562086. Equal Housing Opportunity. Estate planning documents are drafted by our partner, Herbie, under a separate engagement; third-party costs vary by county.

08 DATES & NUMBERS

Keep *this page*

KEY DATES

Oct 15	Medicare Annual Enrollment opens
Nov 1	Health insurance Marketplace enrollment opens
Dec 7	Medicare Annual Enrollment closes
Dec 31	RMDs, annual gifts, 401(k) deferrals, Roth conversions and tax-loss sales
Jan 15	Fourth-quarter estimated tax payment due
Apr 1	Georgia LLC annual registration due
Apr 15	2026 returns due; last day for 2026 IRA and HSA contributions

2026 LIMITS

401(k), 403(b), 457 deferral	\$24,500
Catch-up, age 50+	\$8,000
Catch-up, ages 60–63	\$11,250
IRA (plus \$1,100 at 50+)	\$7,500
HSA, self / family	\$4,400 / \$8,750
Annual gift exclusion, per person	\$19,000
Estate & gift exemption, per person	\$15,000,000
State & local tax deduction cap	\$40,400

755 Financial

Begin with your legacy in mind

Schedule a conversation • 678-567-7915

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