

LIVE INTERVIEW:

# What's Actually **Working** in **Advisor Marketing** in 2026

fmg





## Ethan Stewart

**Managing Partner**  
Centennial Financial Group

 /stewartef

 ethan@centennialfg.com



## Susan Theder

**Chief Marketing &  
Experience Officer**

 /susantheder

 stheder@fmgsuite.com



## Elise Lambert

**Director of  
Enterprise Marketing**

 /eliselambert

 elise.lambert@fmgsuite.com



## Blog

### 2025 in Review and What You Should Know



Ethan Stewart , CFP®, CEPA | *Tuesday, January 6, 2026*

This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm.Cetera.11.17...

[Read More](#)

### Big Eth the Finance Geek Episode #56

# Social Posts



**Ethan Stewart, CFP®, CEPA** · Following

I help business owners and nurses/advanced care professionals with their...

[Visit my website](#)

6d ·

Is "Waiting Until 70" a smart Social Security move? ⌚

An October 2025 piece in "The Wall Street Journal" titled "Why Delaying Your Social Security Benefits May Not Make Sense" pointed out that delaying may not be the best fit for every household. Four angles to consider:

- 1 Behavior & Cash-Flow: Many retirees spend income but hesitate to draw principal. Delaying can unintentionally pinch lifestyle early on.
- 2 Market/Sequence Risk: "Bridging" with larger portfolio withdrawals while you wait can raise exposure to early-retirement downturns.
- 3 Timing & Medicare: Timing can affect how you sequence retirement plan withdrawals and handle Medicare payments.
- 4 Longevity & Survivor Needs: Health outlook, age gap, and survivor benefit priorities can tilt the math toward earlier—or later—claiming.

Takeaway: There's no one-size-fits-all rule. A tailored strategy that models cash-flows, risk, and household goals beats a one-size-fits-all solution.

[#SocialSecurity](#) [#Retirement](#) [#Decumulation](#)



**Ethan Stewart, CFP®, CEPA** · 1st

I help business owners and nurses/advanced care professionals ...

[Visit my website](#)

2w ·

If you are 50+, do you know how your catch-up contributions are changing?

## 1 Who Is Affected

Employees aged 50+ whose prior-year W-2 FICA wages from the same employer exceed \$150,000 (indexed) must make any 2026 catch-up contributions as Roth (after-tax).

## 2 When It Applies

The statute kicks in for 2026 contributions. Final IRS regulations took effect on November 17, 2025, and generally apply starting in 2027. For 2026, plans may operate under a reasonable and good-faith interpretation.

## 3 What to Verify

Your plan must offer a Roth source. If it doesn't, affected employees can't make catch-ups until Roth is added.

4 With a Roth IRA, to qualify for the tax-free and penalty-free withdrawal of earnings, Roth IRA distributions must meet a five-year holding requirement and occur after age 59½. Tax-free and penalty-free withdrawals can also be taken under certain other circumstances. The original Roth IRA owner is not required to take minimum annual withdrawals. With a Roth 401(k), employer matching with pre-tax dollars is not distributed tax-free during retirement.

[#CatchUpProvisions](#) [#SECURE20](#) [#Roth](#) [#401k](#) [#RetirementPlans](#)



**GIVEAWAY:**

**Ready-to-send  
email sample** 

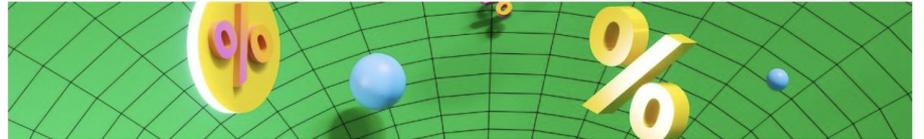
**fmg**

fmgsuite.com

## **Tax Prep vs. Tax Strategy: The Difference Matters More Than You Think**

A ready-to-use email to position you as a thought leader for clients and prospects.

**Subject: Tax Prep vs. Tax Strategy: The Difference Matters More Than You Think**



Want to learn more?

**Book a 20-minute consult** →

Questions? [Marketing@fmgsuite.com](mailto:Marketing@fmgsuite.com)

