ALTIUS FINANCIAL

EMPOWERED FUTURE REPORT

SHORT-TERM THOUGHTS ABOUT LONG-TERM MATTERS

September 2, 2026

Resilience Is a Financial Strategy

Building a plan that can withstand what we cannot predict

Over the past two months, we have looked at two sides of financial freedom: the abundance created by free people producing, investing, innovating, and owning — and the risks of relying too heavily on political promises such as Social Security. The lesson connecting the two is simple: financial freedom requires resilience.

We can't know what Congress will do with Social Security. We can't know what tax rates will be ten years from now, when the next recession will arrive, what inflation will be, all the ways that artificial intelligence will change our world, or which investments will perform best. A good financial plan should not require us to know.

Resilience means building enough flexibility into your financial life that an unexpected change does not become a crisis. That includes adequate liquidity, diversification, thoughtful tax planning, sustainable spending, and the flexibility to adjust when circumstances change.

It is also why we stress-test financial plans. What happens if Social Security benefits are reduced? If markets suffer a prolonged decline? If inflation stays higher than expected? If you live longer than anticipated?

The goal is not to predict every outcome. It is to build a plan capable of absorbing them. Resilience will be a particular focus of our upcoming client strategy sessions as we look for ways to strengthen each plan against the risks we can identify — and the surprises we cannot.

There is an important difference between security and resilience. Security suggests uncertainty can somehow be eliminated. It can't.

Resilience comes from ownership, savings, diversification, flexibility, and preparation. It means having enough resources and choices that changing circumstances do not dictate your decisions. That is a large part of what we mean by financial freedom.

We cannot promise a world without surprises. We can work to make sure your financial life is prepared for them.

Quote of the Day:

"When your outgo exceeds your income, your upkeep becomes your downfall."
– Paul Harvey

2026 EVENTS

Nov 17 – Q4 Workshop

Dec 3 – Holiday Party

TAKE A LOOK INSIDE

Resilience Is a Financial Strategy

Schwab Update: Your Advisor's Asset Movement Authorization(s) May Have Expired

Taylor's Take: Pocketbook to Plate to Portfolio

Jenn's Jangle: A New Car—and a Financial Check-In

Krescent's Recommendation: Protect Yourself - CO Voter Data Breach

A Quick ALTIUS Update

Schwab Update: Your Advisor's Asset Movement Authorization(s) May Have Expired

If you received a letter or email from Charles Schwab titled, "Your advisor's asset movement authorization(s) have expired," it's likely due to Charles Schwab's policy of terminating any instructions that have not been used for over three years.

At ALTUS, we typically set up these connections when establishing accounts to facilitate easier transfers later. If the instructions have not been used in the last three years, that means there has been no activity transferring funds from the certain accounts, and thus, the instructions have expired. In most cases, this is not an issue and no action is required.

If you would like the instructions to be re-established, please confirm with Jenn or let us know if you have any questions.

For those authorizations that have been used recently, there is no change, nothing you need to do and they will continue to work just fine.

Taylor's Take: Pocketbook to Plate to Portfolio

Is it just me, or are we all getting tired of Googling what we can and can't buy at the grocery store? Food prices are still climbing—about 3% over the past year—and 2026 has brought another layer of pressure from supply-chain disruptions and seemingly endless food-safety recalls.

One story that received less attention was the disruption in the Strait of Hormuz. Before the conflict, roughly one-third of the world's urea fertilizer moved through the Strait. Reduced shipments pushed fertilizer costs higher, adding another expense for farmers that can eventually work its way into the price of produce, meat, and dairy.

Then there are the recalls. Lettuce, eggs, blueberries, avocados, jalapeños—the list seems to keep growing. As a green thumb myself, it has me wondering what else I can grow at home!

So what does this mean beyond the grocery bill? Agriculture is a reminder that inflation often starts far upstream. Changes in fertilizer, energy, transportation, and crop supply eventually reach consumers—and can also create opportunities for investors.
Sometimes the story in our portfolio starts long before it reaches our plate.

Jenn's Jangle: A New Car—and a Financial Check-In

I recently bought a new car—exciting, but also a good reminder that a major purchase can affect more than just your monthly payment.

Mike and Taylor helped me think through how the purchase fits with my broader financial goals. That meant looking at the new payment, insurance and maintenance costs, while making sure I'm still saving consistently and staying on track.

A few things I'm focusing on:

- Adjusting my budget for the added expense—without cutting back on food!
- Saving ahead for maintenance, tires and other surprises.
- Keeping debt manageable and paying it down efficiently.
- Automating savings so longer-term goals don't get pushed aside.

The car is new, but the lesson isn't: big financial decisions are rarely just one decision. Taking a few minutes to look at the bigger picture can help you enjoy the purchase without derailing the plan.

Krescent's Rec: Protect Yourself - CO Voter Data Breach

The Colorado Secretary of State, Jena Griswold, confirmed last week a Colorado voter breach that occurred during online renovations earlier last month. This technical error has potentially risked over 130,000 Colorado residents' voter records. As voter records can contain confidential information, we recommend erring on the side of caution.

Our team suggests measures such as freezing lines of credit, monitoring accounts regularly, and reporting any unusual activity to your bank if you are concerned. Please note that our team has not seen any concerns from our end, but we want to keep clients informed and aware of potential risks. Reach out to us if you have any concerns or questions. ALTIUS is here for you.

A Quick ALTIUS Update

A brief note to end this month's newsletter: ALTIUS is in the final stages of evaluating a strategic partnership that could significantly strengthen the resources, capabilities, and long-term continuity we provide to clients.

Nothing is changing today, and we are continuing our normal newsletter, tonight's workshop, and our regular client-service cadence. Because the legal and operational details of the potential partnership are not yet final, we are not ready to share specifics. We just want you to know that we are working carefully on what could be a very positive next chapter for ALTIUS and our clients. We expect to have more to share soon.

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