

Subject: Greenleaf Newsletter: Long-Term Care Insurance, Trump Accounts, and a Speedy Stock-Market Recovery

Date: Thursday, April 30, 2026 at 12:31:40 PM Pacific Daylight Time

From: Greenleaf Financial Group

To: info@greenleaf-fg.com



Hello Greenleaf,

**Welcome to Our Client Newsletter
April 2026**

- **Long-Term Care Insurance: Who Should Consider Getting It?**
- **When Can I Open a Trump Account for My Child?**
- **Market News: Stocks Again at Record Highs**

**Long-Term Care
Insurance**

**Who Should Consider
Getting It?**

Most people would like to live out their days in the comfort of their own homes. Long-term care insurance was once considered "nursing-home insurance." Now, policies can include innovative kinds of care, including adult day care, home health aides, assisted living, and even a cash stipend for help provided at home by a family member.

With much longer life expectancies and better care

Question:

**When Can I Open a
Trump Account for My
Child?**

Answer: Trump accounts for children born between January 1, 2025 and December 31, 2028 will be launched this year on July 4.

Parents can register children now and elect the \$1,000 seed money at trumpaccounts.gov. You must have obtained a Social Security number for your child to open an account.

The accounts will be managed by Bank of New

Market News:

Many investors are surprised to find stocks once again at record highs with no Iran resolution.

Despite ongoing geopolitical uncertainty and a naval blockade in the Middle East, global equities have staged a rapid recovery since their declines in March. In the U.S., high corporate profits in technology stocks and elsewhere have been the primary force behind this comeback.

In addition, easing Middle East tensions, efforts to obtain a ceasefire, and falling oil prices have helped the S&P 500 cross the 7,000

options, should you buy long-term care insurance?

Long-term care insurance doesn't provide medical care; it provides life care.

To qualify for insurance payments, an individual must be unable to perform two of six basic activities of daily life, namely eating, bathing, dressing, transferring to or from a bed or chair, toileting, and continence, which is the ability to control bladder and bowel functions.

In addition, severe cognitive impairment that requires substantial supervision is a qualifying condition. These conditions can be the result of illness, an accident, disability, or age.

Medicare does not cover long-term care.

Instead, there are three choices when it comes to paying for long-term care: Out-of-pocket, insurance, or Medicaid. The latter is the single biggest underwriter of nursing-home care, but to qualify for Medicaid, you must have no meaningful assets or income.

The highly wealthy can pay for care out of their savings or income because annual costs of \$80,000 to \$100,000 won't impact their finances.

Consequently, families in the top third of the income and wealth spectrum are the best audience for long-term care policies. In general, those with assets of \$1 million to \$5 million should

York Mellon (BNY) and Robinhood Markets. According to Treasury Secretary Scott Bessent, this money will be immediately invested in an index fund or ETF of mostly U.S. stocks.

The \$1,000 is coming from the U.S. Treasury, meaning it is from taxpayer dollars. Only children born between 2025 and 2028 qualify for the \$1,000. However, the Michael & Susan Dell Foundation has pledged \$250 for each child under age 10.

Starting July 4, parents, friends, family, and employers can contribute up to \$5,000 total per year to a child's account. An employer's contribution is limited to \$2,500 of this \$5,000. The one-time \$1,000 contribution from the U.S. Treasury does not count against the 2026 \$5,000 limit.

Contributions you make and those of other individuals are not tax-deductible. No withdrawals are allowed until the child reaches age 18. Upon withdrawal, earnings in the account are subject to income tax even if the account is used for education costs.

Consequently, if your goal is to save for your child's college education, a 529 account is a better vehicle due to its more advantageous tax structure. Earnings in a 529 account are tax-free when used for tuition, room and board, supplies and fees. 529 accounts can also be used in

mark for the first time. Intel Corporation was the story of the month with shares soaring 90% (including 24% in a single day) following a major Google Cloud deal and a perceived ability to compete in the AI infrastructure race. For the first quarter, Intel reported first-quarter revenue of more than \$13 billion.

Overseas, emerging markets also rallied. Stocks in South Korea saw significant gains driven by technology and AI demand, while Japan was another top performer.

Still, to many investors, the speed of the rebound seemed extreme. After falling nearly 10%, the S&P 500 needed only 11 trading sessions to fully recover.

In contrast, last year's "tariff tantrum" required 55 trading days to overcome; still low compared with historical events. The reasons behind these faster recoveries are a matter of debate, but they include 24-hour global trading, accommodative monetary policy, and investors constantly willing to "buy the dip."

Whatever the reasons, staying invested despite geopolitical volatility can and will produce gains for steadfast investors.

If you have a question or a concern, please contact us! We are always happy to discuss your investments with you.

consider if they wish to offset the risk of long-term care needs by buying insurance.

However, while the decision should be guided by financial resources, it is also important to make the decision in light of your circumstances and preferences.

Among the issues each person should consider are:

1. How much do you worry about relying on family or friends?

2. Do family members (or friends) who could help live nearby? Are they younger? Alternately, would you consider moving?

3. If your spouse outlives you, will your combined resources provide for your spouse's lifetime needs?

4. Do you want to leave an inheritance for children or nonprofit organizations? If so, how much?

Next month, we will review the costs and benefits of long-term care policies.

other tax-free ways.

For children that qualify for the \$1,000 seed money, however, this account can provide long-term savings that complement other opportunities.

California

Jennifer Hartman, CFP
jhartman@greenleaf-fg.com
323-395-8801
1239 S. Rimpau Blvd.
Los Angeles, CA 90019



GREENLEAF FINANCIAL GROUP
PRACTICAL SOLUTIONS | PERSONAL ADVICE | PROGRESSIVE IDEAS

www.greenleaf-fg.com

Indiana

Kathleen Hartman, CFP, CFA
khartman@greenleaf-fg.com
317-993-3384
13295 Illinois St., Suite 322
Carmel, IN 46032



Try email marketing for free today!