HUDOCK CAPITAL GROUP, LLC
WEALTH PARTNERS WITH PURPOSE®

Hudock Capital Group Newsletter

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Our core purpose, our passion, is to make a positive and profound difference in the lives of our clients and in the communities we serve.
- Hudock Capital

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Quarterly Tax Tip

Use Your RMD Withholding to Catch Up on Taxes — Penalty-Free

Many retirees make quarterly estimated payments, but few realize that tax withheld from a Required Minimum Distribution (RMD) is treated by the IRS as if it were paid evenly throughout the year — even if you take the RMD in December. This means someone who's fallen behind on estimated payments (or had an unexpectedly high-income year from a Roth conversion, capital gain, or side income) can take a year-end RMD, elect a large withholding percentage, and effectively "catch up" without triggering an underpayment penalty.

The Second "Family Conversations" Edition, Part 1

Financial Planning for New Couples

Financial planning too often focuses on the end game: estate planning, retirement planning, life insurance, legacy building, etc. The need to help young people just starting a life together plan their financial world is sometimes lost in the shuffle.

At some point, whether it's a child, grandchild, niece or nephew, someone in your family will decide to spend the rest of their life with someone else. When that happens, you may have the opportunity to dispense some much

needed advice on how to meld two individual financial entities into one…and how the new couple must begin making decisions for "we and us" rather than "I and me."

Here is what I would tell them.

"First and foremost, your financial world together is now a team game. It should be something you are willing to openly discuss in a non-judgmental environment. In this game, there are few right or wrong answers . . . just differences of opinion that should be respected by both.

Second, work out a plan to handle money. An easy first step, particularly where both spouses have careers, is to set up a joint checking account for paying common expenses incident to running the household and contributing to joint savings accounts. Pay your personal expenses from your own checking account but be accountable for contributing your share into the joint account.

Third, remember that saving first and spending what's left will help you build wealth and live within your means. Setting up a simple budget to cover fixed, predictable expenses such as housing, food and utilities will help you define what you need to live on and what you have available to save.

You should have three savings accounts:

1) An emergency fund that can cover larger, unexpected expenses, or 3-6 months' worth of simple living expenses.
2) A respective retirement account for each of you, even if you only contribute a small amount each month.
3) A savings/investment account for larger, longer-term goals, such as a first home, new car or furniture. Set small targets for accumulation targets in this account. When you hit these targets, reward yourself with a treat —dinner out, a show, etc. The little treats make the bigger sacrifice worthwhile."

As new partners, they should also check the beneficiary statements on their IRAs, employee pension plans and life insurance. The newest member of the family should be the primary beneficiary of it all.

Next, I would tell them that "property insurance, car insurance, health insurance, and life insurance should all be reviewed to ensure that each of you is covered appropriately."

The titles of property each individual owned before marriage, such as cars, stock accounts and real estate, should be reviewed. The couple may want to make it community property if they reside in a community property state. If not, at least title it in joint tenancy so that if one half of the couple passes, the survivor is not disinherited.

Then, tell them to start their new life together with a simple will and durable powers of attorney for health and financial affairs. This will ensure that if one becomes disabled, the other could make necessary financial or health decisions for both.

Finally, tell them this:

"Building a life together is more like running a marathon than the 100 meter sprint. It takes time, understanding and good communication to make it work. It's all about teamwork."

Source: Bill Good Marketing

QUOTES TO THINK ABOUT

"Family is one of nature's masterpieces."
— George Santayana

After the Closing Bell

Last month, I received an extraordinary gift from my son. It's called StoryWorth.

Every week, a question arrives in my inbox. So far, I've received questions like, "How is life different today than when you were a child?" and "What was your dad like when you were growing up?"

They sound like simple questions. But I've discovered they aren't so simple to answer.

They have taken me back to places and people I haven't thought about in years. I find myself remembering what our home was like, the things we did for fun, the lessons my parents taught me, and even some of the things I probably didn't appreciate at the time.

Some memories make me smile. Others make me laugh. And, of course, there are some that are bittersweet. But whether they are good memories or not-so-good ones, I've realized that they are all part of my story—and all rich with meaning.

The idea behind StoryWorth is that I will answer one question each week for a year. At the end of those 52 weeks, my answers will be gathered into a book—a collection of stories about my life that my children, grandchildren, and perhaps someday even generations I will never meet can read.

What I didn't expect was how much the gift would mean to me.

We spend so much of our lives looking forward. We plan for next week, next year, retirement, the next trip, the next milestone. In my business, planning for the future is quite literally what we do every day.

But there is something equally valuable about occasionally looking backward.

When I think about my childhood, I realize how much the world has changed—and how much some things haven't changed at all. Family still matters. Friendships matter. Hard work matters. Kindness matters. The people who believed in us matter.

And perhaps the stories matter more than we realize.

There are things I know about my parents and grandparents that were never written down. They were simply told around a dinner table or during a car ride, and some of those stories have stayed with me for a lifetime. Others, unfortunately, have been lost.

That may be what I appreciate most about this gift. My son didn't simply give me something to enjoy. He gave me a reason to remember—and a way to preserve those memories for the people I love.

So, perhaps there is a little homework in this month's After the Closing Bell.

Think about the people you love. What stories do you want them to know? What would you want your grandchildren—or great-grandchildren—to understand about the life you lived, the people you loved, the mistakes you made, the adventures you had, and the lessons you learned along the way?

You don't need StoryWorth to begin.

You just need to start telling the stories.

Because someday, those stories may turn out to be one of the most valuable things we leave behind. *Barbara*

Key Index Returns

Index	QTD Total Return %
Dow Jones Industrial Average	-2.34
NASDAQ Composite	2.61
S&P 500 Index	2.30
Russell 2000 Index	-7.23
MSCI World ex-U.S.A.*	0.89
MSCI Emerging Markets*	-0.37
Bloomberg Barclays Global Aggregate Bond TR USD	-2.46
20+ Year Treasury Bonds Index	-8.87

Source: Black Diamond QTD returns: as of September 30, 2026 *U.S.D.

2026 Upcoming Events

Holiday Events:

The Club at Shepard Hills
Tuesday, December 1st
11:00 am

Williamsport Country Club
Friday, December 4th
11:00 am

Williamsport Country Club
Saturday, December 5th
11:00 am

Annie
Community Theatre League
Wednesday, December 9th
6:45 pm Pre-reception
7:30 pm Performance

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PLEASE
PLACE
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HERE

400 Market Street
Suite 200
Williamsport, PA 17701

509 S. Main Street
Athens, PA 18810
(by appointment only)

Phone: 570.326.9500
Toll Free: 866.855.0569
Fax: 570.326.9577

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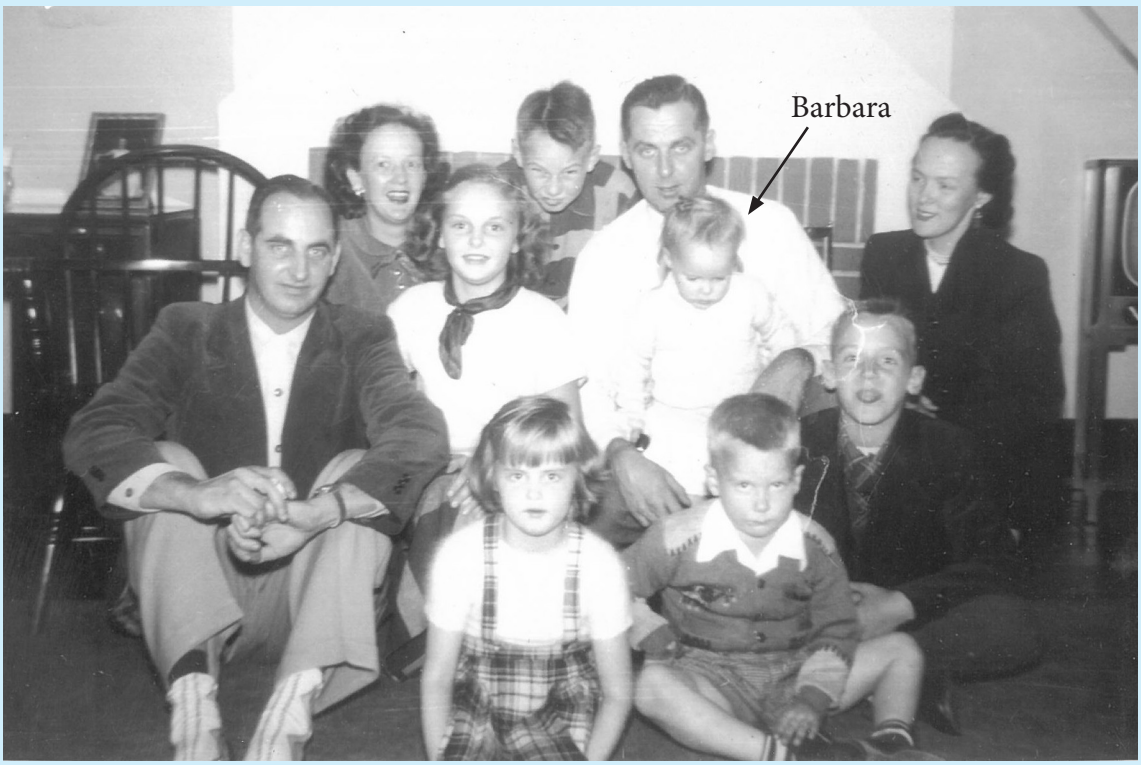
To read Barbara's "After the Closing Bell", please go to page 3.