

## The CopperSky Quarterly

Spring '26 Edition



Andrea Carlson with (Husband Cord and Son Callan)

### Growing For You

*Welcome Andrea Carlson!*

*By: Kari Payne (Wealth Advisor)*

Please help us welcome our newest team member, Andrea Carlson! We are so excited to have her join us in serving you. You will all be getting to know her quickly as she will be answering phones and welcoming you in our front lobby. We cannot wait for you to meet her!

On the professional side, Andrea is a graduate of Southwestern Oklahoma State University in Weatherford and brings a Bachelor of Business Administration degree. She comes to us with a background in both banking and energy. Andrea has very high attention to detail and she shares our deep love of serving others!

Andrea is kind, thoughtful, caring and really aspires to make a difference here for you. We cannot wait for you to meet her!

*Andrea Here - Hi everyone! I'm so excited to be here and truly look forward to meeting each and every one of you.*

*As Kari mentioned, I grew up in Cheyenne, Oklahoma, on a ranching operation on our family's centennial farm, originally established by my late ancestors, the Maddux family. That background gave me a deep appreciation for agriculture and the values that come with it, especially the belief that you reap what you sow.*

*It's a pleasure to be part of this team, and I'm here to help however I can. My goal is to make CopperSky Wealth the place you can always rely on when you need things taken care of.*

### Upcoming Events

*By: Bella Butcher (Intern)*

April 3<sup>rd</sup> – Good Friday (Closed)

April 5<sup>th</sup> – Easter!

May 10<sup>th</sup> – Mother's Day

**May 15<sup>th</sup> @ 9:30AM – Market Update**

**zoom**

<https://sanctuarywealth.zoom.us/j/89383148494>

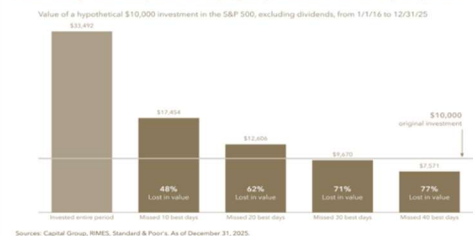
Meeting ID: 893 8314 8494

Password: 711389

Dial In Only # (877) 853-5247

#### Timing the market can be costly

Missing just the best 10 days is enough to set a \$10,000 investment back nearly 48% compared to staying fully invested over a 10-year period.



May 25<sup>th</sup> – Memorial Day (Closed)

June 19<sup>th</sup> – Juneteenth (Closed)

June 21<sup>st</sup> – Father's Day

**June 27<sup>th</sup> – CopperSky's Birthday**

July 3<sup>rd</sup> – Independence Day (Closed)

### Tech Zoom Recap

*By: Joy York (Client Associate)*

Kari & Justin hosted a technology demo zoom and we had a fabulous turnout! We know you are busy, and we wanted to make sure you could review this when it works best for you. The link to access the recap is available below. Please let us know if you need any help with any of this.

Reply available @

[www.copperskywealth.com/insights](http://www.copperskywealth.com/insights)



## Middle East & Energy

*We've Seen This Before*

*By: Justin Koch (Wealth advisor)*

"The stock market is a device for transferring money from the impatient to the patient." – Warren Buffett

Thank you for the TRUST you put in us in times like these. These news cycles have not rattled you at all!

- We believe that energy prices will stabilize at a reasonable historical range. (Below \$100)
- We believe this middle east thing will last longer than people want it to.
- We believe by summer, investors will get back to focusing on fundamentals.

***We believe in a disciplined approach. Therefore, when reviewing your quarterly report, you will notice minor tilts, not oversized bets in any one of the themes***

### Themes we are thinking about:

- A. The world is growing and continuing to grow...
- B. Power and Power Generation
  - Nuclear / Natural Gas
  - Utility Companies
  - Power Transmission
- C. AI and Valuations around it
- D. Quantum Computing
- E. Interest Rates
- F. Private Equity/ Credit & bubble concerns
- G. U.S. Stock Valuations
- H. International Stock Valuations
- I. The value of the dollar
- J. Commodities of all kinds
  - Metals (Precious)
  - Metals (Industrial)
  - Rare Earth Elements
  - Crypto (Blockchain)
  - Building Materials
  - Mining

## CopperSky Visits Merritt & Elk City

*By: Andrea Carlson*

Justin visited Elk City & Merritt to provide Financial Literacy to seniors this spring! Both have fabulous classes of students who were very engaged this year!



## Trump Accounts *Too Early to Tell...*

*By: Kari Payne (Wealth advisor)*

Trump accounts (530A Accounts) are still in the implementation phase until 07/04/2026. On 07/04/2026 – the pilot program is set to begin funding. Trump accounts are established under IRS Section 70204. Trump account rules as we understand them today:

- "Trump Accounts" may be established by a parent for their child before the year in which they turn 18
- These accounts MAY NOT be opened or funded before 07/04/2026
- The maximum annual contribution is NOT tax deductible by the contributor. The account has tax-deferred growth benefits
- Accounts for children born in 2025, 2026, 2027, and 2028 may qualify for a \$1000 contribution directly from the Federal Government.
- Employers may contribute up to \$2500 of the initial \$5000 annual limit and may deduct the contribution as a business expense (rules apply)
- All contributions are IRREVOCABLE gifts to the child and withdrawals from Trump Accounts are not permitted until the calendar year in which the child turns 18 (by the legal owner, the grown child)
  - Each withdrawal will be taxed as ordinary income and return of basis, pro rata.
  - Funds grow tax deferred in these accounts until the account owner's required beginning date for traditional IRA distributions, at which point RMDs must begin
  - Pathways for the account owner to continue to contribute to their own accounts are expected to follow traditional IRA limits (with limitations)

Source: CFP Board (Key Elements of the OBBBA '25)

Source: trumpaccounts.gov