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Planning Corner

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Trump Accounts

Introducing Trump Accounts: A New Opportunity for Long-Term Family Wealth

On July 6, 2026, Trump Accounts officially became available, creating a new investment vehicle designed to help families save for a child's future. Eligible children can receive a one-time $1,000 government seed contribution, and accounts can also accept contributions from parents, grandparents, employers, and charitable organizations. Total annual contributions are currently limited to $5,000 per child, including most private and employer contributions. During the growth period, assets are invested in low-cost U.S. stock index funds, allowing children to benefit from the power of long-term compounding from an early age.

What we find particularly intriguing is the flexibility these accounts may offer as part of a broader family wealth strategy. While Trump Accounts are often discussed as a stand-alone savings vehicle, we see potential value when they are coordinated with more established planning tools such as 529 education plans and Roth IRAs. In certain situations, a Trump Account may serve as an additional source of tax-deferred growth during a child's early years, with the potential for future transitions into other planning strategies as the beneficiary's goals become clearer. For families focused on education funding, retirement savings, or both, the combination of an early start, a disciplined annual savings program of up to $5,000 per year, and decades of compounding growth can be remarkably powerful. We believe the greatest opportunity may be less about the account itself and more about how it can be integrated into a long-term education and retirement funding strategy.

That said, Trump Accounts are not a one-size-fits-all solution. Contribution limits, withdrawal rules, investment restrictions during the growth period, and tax considerations mean that other vehicles—such as 529 plans, Roth IRAs, custodial accounts, or traditional brokerage accounts—may be more appropriate depending on a family's objectives. As with most planning decisions, the best results typically come from evaluating how all the available tools work together rather than focusing on any single account. We encourage you to review the attached materials and contact us if you would like to discuss whether a Trump Account may fit into your family's education, retirement, or legacy planning goals.

Bearing Point Capital

Whether you're in need of individual financial counsel or robust institutional strategies, we've built our business to address the varied needs of our diverse clientele.

Our smallest and largest clients deserve our full attention, and we deliver that attentiveness with guidance that's tailored to your unique challenges and objectives. We take the time to get to know your values and long-term goals, carefully crafting plans that support the future you're working toward.

As a focused and experienced group, we provide the resources and expertise of a large firm, with the consideration and service typically found at a small boutique. We develop strategies with an emphasis on mitigating risk and pursuing long-term success, fortified by thorough, objective investment research and selection.

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Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks.

Investing in smaller company stocks can be more speculative than investing in larger, more established companies. These securities may also trade less frequently and in lower volumes, making their market prices more volatile.

The **S&P 500 Index** measures the performance of the large-cap segment of the US market. Considered to be a proxy of the US equity market, the index is composed of 500 constituent companies.

The **S&P SmallCap 600** is designed to measure the performance of 600 small-sized companies in the US, reflecting this market segment's distinctive risk and return characteristics. Measuring a segment of the market that is typically known for less liquidity and potentially less financial stability than large caps, the index was constructed to be an efficient benchmark composed of small-cap companies that meet investability and financial viability criteria.

The **S&P 500 Equal Weight Index (EWI)** is the equal-weight version of the widely used S&P 500. The index includes the same constituents as the capitalization weighted S&P 500, but each company in the S&P 500 EWI is allocated a fixed weight — or 0.2% of the index total at each quarterly rebalance.

The **MSCI ACWI Investable Market Index (IMI)** captures large, mid and small cap representation across 23 Developed Markets (DM) and 24 Emerging Markets (EM) countries. With 8,640 constituents, the index is comprehensive, covering approximately 99% of the global equity investment opportunity set.

The **MSCI EAFE Investable Market Index (IMI)** is an equity index which captures large, mid and small cap representation across Developed Markets countries around the world, excluding the US and Canada. With 2,777 constituents, the index is comprehensive, covering approximately 99% of the free float-adjusted market capitalization in each country.

The **MSCI Emerging Markets Investable Market Index (IMI)** captures large, mid and small cap representation across Emerging Markets countries. The index covers approximately 99% of the free float-adjusted market capitalization in each country.

The **Bloomberg US Corporate Index** measures the investment grade, fixed-rate, taxable corporate bond market. It includes USD-denominated securities publicly issued by US and non-US industrial, utility, and financial issuers.

The **Bloomberg US Corporate High Yield Bond Index** measures the USD-denominated, high yield, fixed-rate corporate bond market. Securities are classified as high yield if the middle rating of Moody's, Fitch and S&P is Ba1/BB+/BB+ or below. Bonds from issuers with an emerging markets country of risk, based on the indices' EM country definition, are excluded.

The **Bloomberg US Municipal Index** is a flagship measure of the US municipal tax-exempt investment grade bond market. It includes general obligation and revenue bonds, which both can be pre-refunded years later and get reclassified as such.