



Power Move #10 Bonus Babies & Tips for Toddlers



Free Virtual Coaching
30-minutes w/ Mr. Norman

Jumpstart Your Child's Investment Journey

Jumpstart the American Dream for your baby or toddler! How? *Take the seed money!* A provision in the OBBB could be a financial fitness game changer for your child. The new 530A, or "Trump Account,"¹ is designed to function similarly to a traditional IRA (individual retirement account) established for the benefit of kids under the age of 18. Leveraging a powerful component of compound interest–time– is now a real possibility for our youngest generation.

Bonus Baby!

Every American child born between January 1, 2025 and December 31, 2028 is eligible to receive **\$1000** of seed money once a [530A](#) is opened. This money is invested in a low cost equity index fund and will compound *tax deferred* for decades. It literally takes 60 seconds to open an account.

At age 18, the account is designed to convert into a traditional IRA with all the same rules and regulations. While this creates an important start for anyone's financial journey, once the child turns 18, funds can be used for education and first-time home purchases without penalty.

Tips for Toddlers!

As intended, this initiative has spawned a flow of philanthropic and non-profit participation in an effort to expand the program. Presently, thanks to Micahael and Susan Dell's **\$6.25 billion dollar** pledge, the program will be extended to children aged 10 and under born before January 1, 2025. The gift provides a one-time **\$250** deposit to an eligible child's account. The beneficiary must live in qualifying ZIP codes. It takes 30 seconds to see if you qualify: Enter child's birthday, zip code, your email address, and click "[Check Eligibility & View Results](#)." See results instantly, and no email sent to you!



[Invest America Durham](#), announced by Mayor Williams, endeavors to raise \$9 million to **match the \$250** for approximately 36,000 children in Durham to bring the total potential match to **\$500** for kids age 2-10 (born between 2016 and 2025). Brad Gerstner, founder of Invest America, and his partner, Katie Simpson, a Durham resident will contribute an additional \$250 to [all 700 students](#) at Murray Massenberg Elementary School in Durham, upon signing up for their account. **"This is the American dream,"** said Gerstner. Wow! Philanthropy is contagious!

Dream Big (Even if your baby won't let you sleep)!

Imagine your child simply left the **\$1000** gift in their account until age 65, never adding a single penny to it for all those years. Can you guess what compounding might produce over the decades?² What if you contributed some money to it along the way? You do not have to guess, you can run the compound interest simulations [here](#).

This material is for educational purposes only and is not intended as investment, legal, or tax advice. Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. The figures shown in the illustration are hypothetical, based on mathematical principles, and are used for illustrative purposes only. They do not represent the performance of any specific investment and are not a guarantee of future results. "Tax-deferred" indicates that taxes are postponed until a later date, typically withdrawal; "Tax-free" status depends on meeting specific IRS qualified distribution requirements. Seed money and philanthropic pledges mentioned are subject to eligibility, including geographic and age restrictions. Simplicity Wealth is an SEC Registered Investment Advisor. Registration does not imply a certain level of skill or training. Not FDIC insured. All information is believed to be from reliable sources but is not guaranteed as to accuracy.

SWG5564624-0626

Stop Dreaming, Start Doing

A 530A account can be opened in seconds, and they include serious incentives. Accounts become active and contributions start after July 4, 2026 so it is not too late to register. But there are many other ways to save for your child's education,

help them start their wealth journey, and promote their financial dignity as well. The true value of this program—it calls attention to the opportunity investing provides all of us, not just Bonus Babies. So open any investment account that allows you to harness the power of compounding. Take advantage of the seed money!

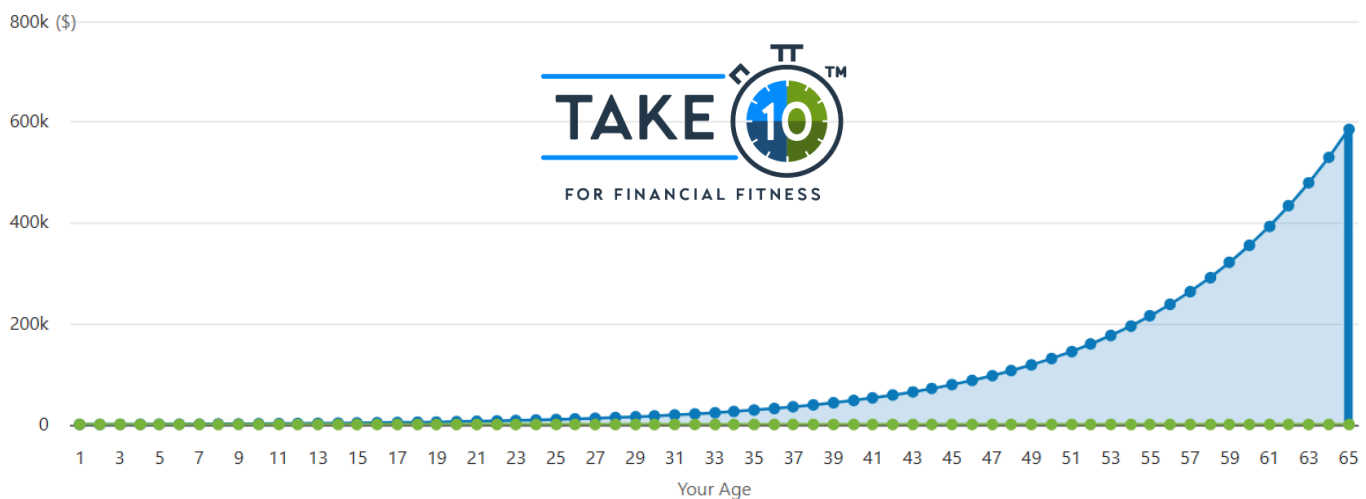
¹Trump Trigger

Many Americans may recoil at the name of the new accounts. Regardless of how you feel about the President's propensity to slap his name on anything that doesn't move, this is a wonderful opportunity to help your child. The thing about money, investing, and personal finance is that it is not political. It is math. Live on less than you make, give, save, and invest the difference. #mathworks

² Below is a hypothetical illustration, based on math principles, and used for illustrative purposes only.

<input type="text" value="1"/>	<input type="text" value="10"/>
<input type="text" value="1000"/>	<input type="text" value="0"/>
<input type="button" value="CALCULATE"/>	

Total Earnings: \$586,094 Principal: \$1,000



Note: S&P 500 avg. rate of return over last 50 yrs: [11.7%](#)

This material is for educational purposes only and is not intended as investment, legal, or tax advice. Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. The figures shown in the illustration are hypothetical, based on mathematical principles, and are used for illustrative purposes only. They do not represent the performance of any specific investment and are not a guarantee of future results. "Tax-deferred" indicates that taxes are postponed until a later date, typically withdrawal; "Tax-free" status depends on meeting specific IRS qualified distribution requirements. Seed money and philanthropic pledges mentioned are subject to eligibility, including geographic and age restrictions. Simplicity Wealth is an SEC Registered Investment Advisor. Registration does not imply a certain level of skill or training. Not FDIC insured. All information is believed to be from reliable sources but is not guaranteed as to accuracy.