CARSON WEALTH | THE SHOBE FINANCIAL GROUP

Planning for Your Wealth

August 2026

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Estate Planning: Safeguarding the People and Purposes That Matter Most

Estate planning is not just for the wealthy. It is an important part of a comprehensive financial plan that helps ensure your assets are managed and distributed according to your wishes—both during your lifetime and after your death.

Without an estate plan, state law may determine who receives your property, who manages your estate and, in some cases, who cares for your minor children. Thoughtful planning allows you to make those decisions yourself while helping reduce uncertainty and stress for your family.

A well-designed estate plan may help you:

*Provide financial security for your loved ones
*Name guardians for minor children
*Prepare for a potential illness or incapacity
*Minimize taxes and estate-settlement expenses
*Avoid unnecessary probate delays and public proceedings
*Preserve a family business or other significant assets
*Support charitable organizations that matter to you
*Reduce the potential for disputes among family members

Common estate-planning tools include wills, trusts, beneficiary designations, powers of attorney, healthcare directives, life insurance, charitable gifts and properly structured asset ownership. The right combination depends on your family, finances, goals and the types of assets you own. At Carson Wealth – The Shobe Financial Group, we believe estate planning should be approached as part of your complete financial picture—not as a separate, one-time legal task. We can help you organize your financial information, clarify your goals, evaluate how your assets are titled, review beneficiary designations and coordinate with your estate-planning attorney and tax professionals. Even if you already have an estate plan, it should be reviewed periodically. Marriage, divorce, the birth of a child or grandchild, retirement, the purchase or sale of a business, a move to another state, changes in tax laws or the loss of a loved one may all create a need for updates. We believe the most important first step is simply beginning the conversation. By creating and maintaining a thoughtful estate plan, you can provide greater clarity for yourself and a lasting sense of security for the people you care about most.

If you would like to discuss how your estate plan fits within your broader financial strategy, contact us to schedule a meeting with the team.

Understanding Long-Term Care Insurance

It's a fact: People today are living longer. Although that's good news, the odds of requiring some sort of long-term care increase as you get older. And as the costs of home care, nursing homes, and assisted living escalate, you probably wonder how you're ever going to be able to afford longterm care. One common solution is long-term care insurance (LTCI).

What is long-term care?

Most people associate long-term care with the elderly. But it applies to the ongoing care of individuals of all ages who can no longer independently perform basic activities of daily living (ADLs)--such as bathing, dressing, or eating--due to an illness, injury, or cognitive disorder. This care can be provided in a number of settings, including private homes, assisted-living facilities, adult day-care centers, hospices, and nursing homes.

Why you may need long-term care insurance (LTCI)

Even though you may never need long-term care, you'll want to be prepared in case you ever do, because long-term care is often very expensive. Although Medicaid does cover some of the costs of long-term care, it has strict financial eligibility requirements--you would have to exhaust a large portion of your life savings to become eligible for it. And since HMOs, Medicare, and Medigap don't pay for most long-term care expenses, you might need to find alternative ways to pay for long-term care. One option you have is to purchase an LTCI policy. However, LTCI is not for everyone. Whether or not you should buy it depends on a number of factors, such as your age and financial circumstances.

Consider purchasing an LTCI policy if some or all of the following apply:

1. You are between the ages of 40 and 84
2. You have significant assets that you would like to protect
3. You can afford to pay the premiums now and in the future
4. You are in good health and are insurable

How does LTCI work?

Typically, an LTCI policy works like this: You pay a premium, and when benefits are triggered, the policy pays a selected dollar amount per day (for a set period of time) for the type of long-term care outlined in the policy. Most policies provide that certain physical and/or mental impairments trigger benefits. The most common method for determining when benefits are payable is based on your inability to perform certain activities of daily living (ADLs), such as eating, bathing, dressing, continence, toileting (moving on and off the toilet), and transferring (moving in and out of bed). Typically, benefits are payable when you're unable to perform a certain number of ADLs (e.g., two or three). Some policies, however, will begin paying benefits only if your doctor certifies that the care is medically necessary. Others will also offer benefits for cognitive or mental incapacity, demonstrated by your inability to pass certain tests.

What's it going to cost?

There's no doubt about it: LTCI is often expensive. Still, the cost of LTCI depends on many factors, including the type of policy that you purchase (e.g., size of benefit, length of benefit period, care options, optional riders). Premium cost is also based in large part on your age at the time you purchase the policy. The younger you are when you purchase a policy, the lower your premiums will likely be. A complete statement of coverage, including exclusions, exceptions, and limitations, is found only in the long-term care insurance policy. Long-term care insurance carriers have the discretion to raise their rates and remove their products from the marketplace. Additionally, a long-term care policy may not cover all of the expenses associated with a person's long-term care needs.

Wondering whether long-term care insurance is right for you? Contact your Advisor to discuss your options and how long-term care planning may fit into your overall financial plan.

Shobe Happenings

A Kliebert Summer Adventure To Remember!

This summer, Craig Kliebert and his son, Drew, traded the comforts of home for an unforgettable adventure in the mountains of Northern New Mexico. The two joined fellow members of Boy Scout Troop 769 for a 14-day trip to Philmont Scout Ranch, a sprawling 140,000-acre wilderness in the Sangre de Cristo Mountains. Their group of 11—four adults and seven teenagers—spent 10 days on the trail, backpacking more than 80 miles through some truly spectacular country. Much of their journey took place at elevations between 9,000 and 11,000 feet, making every mile an accomplishment!

Beyond the miles traveled and mountains climbed, the trip gave Craig and Drew something even more special: the opportunity to share an experience they'll likely remember for the rest of their lives. Days on the trail required teamwork, perseverance and plenty of determination, while also providing the kind of uninterrupted time together that's increasingly hard to come by. Congratulations to Craig, Drew and the entire Troop 769 crew on completing such an incredible adventure—and creating some pretty amazing summer memories along the way!

We'd love to help your friends and family!

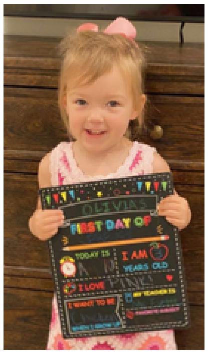
If someone you know could benefit from a second opinion or guidance on their financial journey, we'd love the opportunity to help. Referrals from clients like you are our greatest compliment. This QR code will take them to a short form to connect directly with our office. Alternatively, they can always call us at 225-763-7010.

Where Are They Now? A Shobe Family Update

Back-to-school season is here, and seeing everyone head into a new school year reminded us just how quickly time flies—especially when it comes to our children! Over the years, many of you have watched our Shobe team's families grow right along with us. Some of the little ones you may remember are suddenly teenagers, while others are heading off to college, beginning careers, or starting exciting new chapters of their own.

Lilley Luckett
4 Months

Olivia Luckett - 3

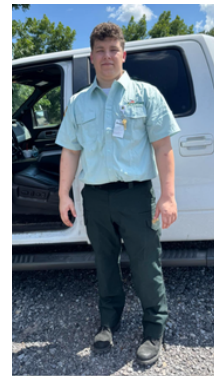


Landry Sibley - 7

Monroe Sibley - 4

Ben Babin - 15

Drew Babin - 21



Carissa Goodly - 16

Cara Goodly - 16

Carmichael Goodly - 16

Bryant Windham - 24

Trevor Windham - 24

Alex Kliebert - 16

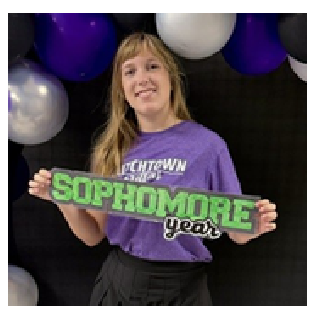
Zahra Gandhi - 13

Ibrahim Gandhi - 16

Aubrey Stein - 19

Gavin Stein - 16

Ellie Kliebert - 16



Drew Kliebert - 16

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