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Historical Stock & Bond Valuations for Trusts & Estates
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"Industry News & Helpful Hint" Newsletter

July 28, 2026

Trusts & Estates news article of the week:
"New Student Loan Caps Turn College Funding Into Estate Planning Decision"

Extract: For a generation, the federal government served as the lender of last resort for families paying for higher education, and often the lender of first resort too. Parents could borrow the full cost of a child's undergraduate degree through Parent PLUS loans. Graduate and professional students could borrow up to the full cost of attendance through Grad PLUS. However high the sticker price climbed, Washington would lend against it.

That era ended on July 1, 2026.

Under the loan provisions of the One Big Beautiful Bill Act (OBBBA), signed into law on July 4, 2025, the federal government now imposes hard ceilings on education borrowing for new loans. For affluent families, this is less a financing problem than a planning one. The money that used to come from a federal loan now has to come from somewhere else, and for families with taxable estates, deciding where it comes from belongs in the estate plan.

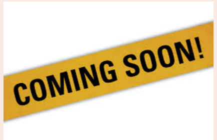
Read the entire article by clicking **HERE**.

Helpful hint of the week:
"ESI-Appraise's 2026 Second Quarter Review"

We would like to take this opportunity to review how we innovated for our clients in the prior quarter, ask for feedback on how well we served them, and get your perspective regarding an industry-related question. You can read it by clicking **HERE**.

For any questions, please email us:**clientinfo@appraisenj.net**

Coming Soon:
"WebAppraise v2.1.0 coming Aug 3"



If you are looking for a web application for your estate, gift, and trust tax valuations, **WebAppraise** is worth a look. Although the product has been available for some time, **we will release an updated version, 2.1, on August 3 2026.** This iteration will enhance some existing features and include a few additional ones. Some of these include:

Last week's Trusts & Estates news article:
"How Stars Like Taylor Swift and Travis Kelce Protect Their Assets"

Last week's Helpful Hint:
"What does 'we are unable to price this issue' mean on a valuation?"

Read more HERE

Notes:

Mon, Aug 3: We will be doing system maintenance from 9:00 a.m. to 11:00 a.m. EDT and there may be service interruptions.

Avoid sending portfolios for pricing between Saturday at 8:00 PM and Sunday at 8:00 AM Eastern Time. Intercontinental Exchange (ICE), our data provider, is offline during that time for maintenance.

1. The ability to save portfolios in our proprietary data center or on your premises.
2. The ability to add sales and other transactions to alternate date of death valuations.
3. The ability to import assets to be valued from a CSV (comma-delimited) or Excel file.
4. The ability to export the valuation results to a CSV (comma-delimited), Excel, or PDF file.
5. The ability to process bigger portfolios.
6. Multi-factor authorization and Single Sign On

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Our vision is **"Transforming Estate & Trust Valuations Through Innovation",** providing flexibility and choice to each client. That's why we offer six distinct ways to obtain IRS-compliant valuations, ensuring the perfect fit for your firm's size, technical capabilities, and risk profile. No other provider offers this level of versatility.

We invite you to explore our solutions, and discover how ESI can help you streamline your processes while maintaining accuracy and compliance.

Category	Solution(s)	Values
Enterprise & Automation Ideal for large-scale operations.	1.**Appraise API**	1.Scalable Automation. Secure system-to-system data transfer. No manual process.
Convenience & Integration ideal for cutting infrastructure costs.	2.**Web Appraise** 3.**ESI-Direct** *No IT overhead or manual updates.	2. Secure access from anywhere. 3. Platform integration with ONESOURCE Trust and Estate Administration software.
Specialty & Risk Mitigation Ideal for reducing risk exposure.	4.**Appraise Outsourcing** 5.**Appraise (Desktop)** 6.**Appraise SaaS** *Requires IT involvement to manage third-party Citrix software	4.Expert service and quality assurance. 5.Mitigates risk by saving files locally. 6.The combined convenience of the web and the risk mitigation of software.

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