



Monthly Newsletter

Our insights on the markets, economy, and financial planning

Resolutions

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Inaugural Newsletter

As we ring in the new year, we are excited to present to you our new monthly newsletter.

Our commitment as financial planners are to keep you informed with any changes in the tax code, markets or anything else that may affect your financial goals.

This monthly newsletter will provide our insight on how to decipher from what is just noise and what is relevant to your financial plan.



Resolutions

Lose weight, work out, get a new job, spend more time with family....

We all make resolutions at the beginning at the year and by February close to **80%** of people have given up. *Why is this?*

How do we keep them?

We have found that if you tell someone your resolution you are more likely

succeed. If you hire a trainer to help with your weight loss goal or working you are **60% more likely** to meet your goal. The same applies for you financial goals and resolutions. Save more money, lower your taxes, start investing....

These are all financial resolutions we make. Working with a financial planner will help you make these goals a reality.

Where to start? Click [here](#) to find a budget worksheet.

2026 IRS Contribution Limits

Limit Type	2025 Limit	2026 Limit
401k and 403b Employee Contribution Limit	\$23,500	\$24,500
Catch up (50 - 59)	\$7,500	\$8,000
Catch up - (60-63)	\$11,250	\$11,250
SEP/Solo 401k Contribution Limit	\$70,000	\$72,000
HSA Contribution Limit (Single/Joint)	\$4,300/\$8,500	\$4,400/\$8,750
FSA Contribution Limit	\$3,300	\$3,400
DCFSA Dependent Care	\$5,000	\$7,500

Financial Planning Updates

We are upgrading our financial planning software from eMoney to RightCapital. You can expect an email soon with new log in information. Already upgraded? Click [here](#) to bookmark going forward.

Our financial planning clients should expect an email in February with a tax letter you can provide to your tax planner to ensure you have all your tax forms for a quick and easy filing.

We look forward to working with you in 2026 and we wish you a safe and prosperous year.

Team Update

In August Charlie and his fiancé Emelia officially tied the knot in Nashville. They honeymooned in France seeing places like Notre Dame, the Louve (Charlie was not the thief), Lyon and beaches in South of France. They look forward to their first home purchase in the near future.



David and his family took a trip to Disneyland in November. His daughter Grace (age 8) took David on every rollercoaster in the park and he screamed more than she did. David Jr. (age 4) spent quality time on the dumbo rollercoaster with his mom.

