

WELCOME TO OUR

Quarterly Newsletter

we're so glad you're here!

A MESSAGE FROM THE ADVISORY TEAM
ANDREW R. BEAUDRY, CFP® & RYAN T. CUMMINGS, CFP®

As the year winds down and holiday cheer fills the air, there's another kind of planning that deserves a seat at the table—year-end tax planning. While it may not sparkle like holiday lights, it can make just as big a difference in how you start the new year.

By taking a thoughtful look at your income, deductions, and investment strategies before December 31st, you can uncover opportunities to minimize taxes, maximize savings, and keep more of your hard-earned money working for you.

Think of it as giving your future self a gift—one wrapped in peace of mind and tied with a bow of financial confidence.

Just as the holidays remind us to give generously, year-end planning is a way to give back to yourself—with more clarity, confidence, and control as you step into 2026.

Check out Ryan's tips below!

1

Charitable Giving

- Maximize 2025 Rules: This is the last year before new charitable deduction limits take effect (a 0.5% AGI floor and caps for high earners begin in 2026).
- Donor-Advised Funds (DAFs): Make a large gift now, claim the deduction in 2025, and grant funds to charities over time.
- Cash Gifts: Deductions of up to 60% of AGI are still available in 2025.

2

Energy & Vehicle Credits

- Electric Vehicles: The federal EV tax credit expires after September 30, 2025. Purchase before the deadline to qualify.
- Solar Credits: The 30% federal solar energy credit sunsets on December 31, 2025.

3

Investment & Gifting Strategies

- Harvest Tax Losses: Sell underperforming investments to offset gains. Up to \$3,000 of losses can reduce ordinary income this year, with excess carried forward.
- Annual Gifting: The 2025 gift tax exclusion is \$19,000 per person. Making gifts now can reduce your taxable estate.

4

Take Advantage of Temporary Deductions (2025-2028)

New deductions are available starting this year:

- Tip Income: Deduct up to \$25,000 (subject to income limits).
- Overtime Pay: Deduct up to \$12,500 (\$25,000 for joint filers).
- Auto Loan Interest: Deduct up to \$10,000 in interest on U.S.-assembled vehicle loans.
- Senior Deduction: Age 65+? Claim an extra \$6,000 per person (\$12,000 per couple).

5

Trump Accounts for Children

- For children born between 2025-2028, the government will provide a \$1,000 seed contribution, with families able to add up to \$5,000 annually.
- Accounts open in 2026, but documenting eligibility this year ensures you don't miss out.



We all enjoy sharing good news—especially with family and close friends. When you find a car mechanic who’s honest, a doctor who truly listens, or a lawyer who delivers fairly priced, dependable service—you don’t keep that to yourself. You share their name because you know the value they bring.

That same spirit of sharing has been at the heart of our growth over the years. Many of our clients have introduced their loved ones and friends to us after experiencing firsthand the difference we strive to make. They trust our Advisory Team not only for our expertise, but also for the genuine care we bring to every aspect of financial and business planning.

If you’ve appreciated what we’ve been able to do for you and your family, we encourage you to share that with those close to you. We’re currently welcoming a select number of new clients in the months ahead and would be honored to extend the same thoughtful guidance to them.

Today, our Advisory Team is proud to serve the third and even fourth generation of families who first began working with us.

We look forward to continuing that tradition — and welcoming a new generation in the year ahead.

A Simple Reply Goes a Long Way



Your confirmation lets us know you're all set — helping our team stay organized and ensuring your time with us runs smoothly.

Thank you for taking a moment to reply
“C” to your reminders!

As a reminder we cannot accept or open photo attachments due to security concerns. Only PDF attachments are allowed, as they provide better protection for your information.

| Security Feature | PDF Attachment | Photo Attachment |
|----------------------------------|---|--|
| Encryption & Password Protection | Can be encrypted and password-protected to prevent unauthorized access | No encryption or password protection |
| Malware Risks | Can be scanned for malware, and links can be secure | May contain hidden malware or be disguised as other file types |
| Redaction & Content Removal | Can be scanned for malware, and links can be secure | Hard to redact; parts of the image can still be recoverable |
| Metadata Control | Can be stripped of sensitive metadata, reducing the risk of disclosing additional, potentially sensitive data | Retains EXIF metadata, which may reveal sensitive information (e.g., location) |

Quarterly Milestones



Celebrating 11 Years at PFD
September 29th!



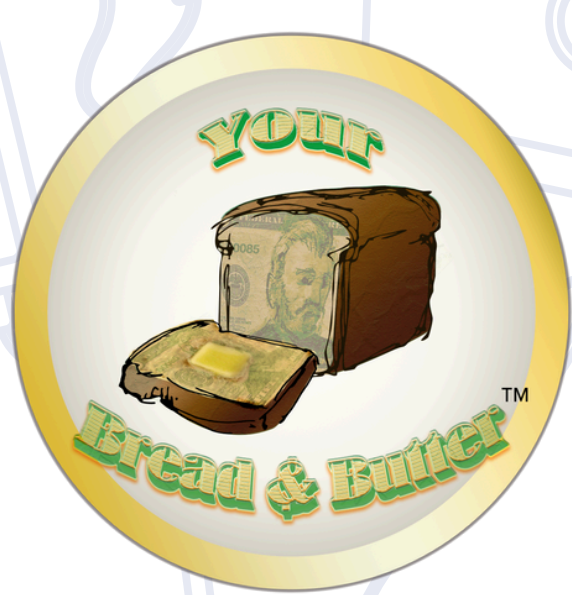
Tammy's Birthday
October 2nd!



Marissa's Birthday
December 4th!



Ryan's Birthday
December 13th!



 **Exciting news! We're now on**
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We've been cooking up some amazing conversations behind the mic, and we can't wait for you to hear them!

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