

FINANCIAL ADVISORY GROUP

# INSIGHTS



issue **fifteen** | quarter **one** | 2025

## DID YOU KNOW?

14% of American's saved the maximum allowable amount in their retirement plan in 2023.

*(Vanguard)*

Unrealized capital gains account for 55% of estates between \$5 to \$10 million.

*(cbpp.org)*

# Happy New Year!

As in the past and in order to provide you with the most accurate information regarding qualified dividends on mutual funds, the Financial Advisory Group will not mail out 1099 DIV/INT and 1099B tax forms until mid-February. This will ensure our clients receive maximum tax savings.

The past two years have seen a surge in stock market performance. The S&P 500 has experienced significant growth, driven by factors like AI advancements and a strong technology sector. This robust performance has outpaced historical averages, marking a period of notable market strength.

The new year brings changes to several IRS rules, exemptions and limits. The Federal estate, gift, and generation-skipping transfer (GST) tax exemption has again increased for 2025. The lifetime exemption is now \$13.99 million per individual and \$27.98 million per married couple. The annual gift tax exclusion (which does not impact a donor's current \$13.99 million lifetime exemption from Federal gift tax) increases to \$19,000 per donor, per donee, in 2025.

Contribution limits for employer-sponsored retirement plans have increased in 2025. Individuals can contribute \$23,500 per year or \$31,000 if age 50 or older. For SIMPLE IRAs, contribution limits increase to \$16,500 or \$20,000 for those who are 50 and older. If you qualify, Roth and traditional IRA contributions caps remain the same - \$7,000, or \$8,000 for those 50 years old and older.

We are pleased to announce that Piper Lange joined us in October as an Operations Specialist. She graduated from the Southeastern School of Banking in July and then from Austin Peay State University with a Bachelor of Business Administration in Finance in December.

Jason Sermersheim and Patrick Sander, our Investment Portfolio Analysts, obtained their Accredited Fiduciary Investment Manager® certifications in January. We are excited to provide this extra level of expertise within our Investment team!

We look forward to working with you in 2025 on your financial and estate planning needs.

Very Truly Yours,

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INDEX	TOTAL RETURNS %		
	Q4 2024	YTD	1-YR
S&P 500	2.39%	25.00%	25.00%
MSCI World ex US	-7.36%	5.53%	5.53%
Dow Jones	0.93%	14.99%	14.99%
BBG BARC Agg Bond	-3.06%	1.25%	1.25%

*\*as of 12.31.2024*



# ADVENTURE AWAITS

# START PLANNING NOW!



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Trust and Investment products are not deposits. Not insured by the FDIC | Not a deposit or other obligation of, or guaranteed by, the depository institution | Not insured by any Federal Government Agency | May lose value - subject to investment risks, including possible loss of the principal amount invested. Terms and conditions may apply. Subject to change without notice.

## Put Your Plan in Motion

Springs Valley Financial Advisory Group does not take a one size fits all approach. Everyone is different. We think everyone's plan should reflect that. Bridge the gap of your assets and goals with a comprehensive financial plan. Partner with us to create your road map to success with actionable steps while keeping an eye on the future. We want to spend time meeting with you to gain an understanding of your needs, wants, and dreams.

**We work together to create a plan that considers:**

- Your current financial situation and future financial needs
- Your investment objectives and risk tolerances
- Your goals and the priority of obtaining them
- The legacy you will leave

# 1,342 Accounts

\*numbers as of December 31, 2024

# \$799 Million in Assets

# 100% Dedicated to YOU

# fi·du·ci·ar·y

| fuh-DOO-shee-air-ee

Acting in *your*  
best interest.



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