

FINANCIAL ADVISORY GROUP

# INSIGHTS

issue **nineteen** | quarter **one** | 2026

## DID YOU KNOW?

The average total 401(k) savings rate in 2024 was ~14.1% (employee + employer).

(Source: Fidelity)

Nearly 40% of savers increased their contribution rate in 2024.

(Source: Fidelity)

### TOTAL RETURNS %

INDEX	Q4 2025	YTD	1-YR
S&P 500	2.65%	17.86%	17.86%
MSCI World ex US	5.26%	32.68%	32.68%
Dow Jones	4.03%	14.92%	14.92%
BBG BARC Agg Bond	1.10%	7.30%	7.30%

\*as of 12.31.2025

## Happy New Year from Springs Valley's Financial Advisory Group!

After a volatile spring, markets finished 2025 on solid ground. The S&P 500 delivered its third consecutive year of double-digit gains and bonds posted positive returns. After such a strong multiyear US equity run, now is a great time to consider how much risk you are taking and whether your investments still align with your long-term goals. Those principles remain the foundation for navigating whatever the year may bring.

The new year brings changes to several IRS rules, exemptions and limits. The Federal estate, gift, and generation-skipping transfer (GST) tax exemption is now \$15 million per individual and \$30 million per married couple. The annual gift tax exclusion (which does not impact a donor's current \$15 million lifetime exemption from Federal gift tax) stays at \$19,000 per donor, per donee, in 2026.

Contribution limits for employer-sponsored retirement plans have increased in 2026. Individuals can contribute \$24,500 per year or \$32,500 if age 50 or older. For SIMPLE IRAs, contribution limits increase to \$17,000 or \$21,000 for those who are 50 and older. If you qualify, Roth and traditional IRA contributions caps have increased to \$7,500, or \$8,600 for those 50 years old and older.

We are pleased to announce that Megan Bueltel Persohn joined us in June as an Account Administrator. She is a graduate of the University of Southern Indiana with an accounting degree. She earned her CPA designation in April of 2025. Anita Tobin joined us as an Operations Specialist at the beginning of the year. She came to us from our loan department at SVBT. We welcome her to the Financial Advisory Group!

2025 was a year of learning for our Group! Marty and Sandy each obtained their Accredited Trust Fiduciary Advisor designation. Madelyn Blaize earned her Accredited Trust Operations Professional certification. Jason Sermersheim became an Accredited Fiduciary Investment Manager, and Patrick Sander has a designation of Chartered Retirement Planning Counselor.

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Ty Lawson now has his Series 66 and 7 and Indiana Life and Health Insurance licenses. We are excited to provide this extra level of expertise within our team!

The Financial Advisory Group will mail out all tax forms by mid-February.

We look forward to working with you in 2026 on your financial and estate planning needs.

Very Truly Yours,

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1,459 Accounts  
\$967 Million in Assets  
100% Dedicated to YOU

\*numbers as of December 31, 2025

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| fuh-DOO-shee-air-ee

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