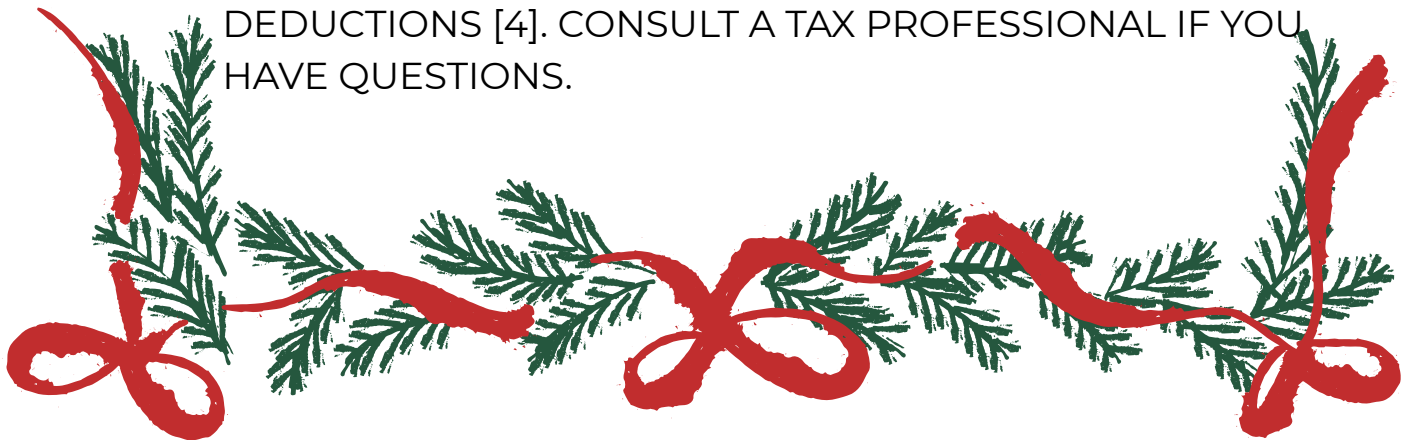




DECEMBER FINANCIAL CHECKLIST

- **REVIEW ANNUAL BUDGET**
 - BUDGET IN LINE WITH GOALS?
 - SPENDING LESS THAN YOU MAKE?
- **RETIREMENT ACCOUNT CONTRIBUTIONS [1][2]**
 - 401K CONTRIBUTION LIMIT: \$23,500
 - CATCH-UP 50-59, 64+: \$7,500
 - CATCH-UP 60-63: \$11,250
 - IRA/ROTH IRA CONTRIBUTION LIMIT: \$7,000
 - CATCH-UP 50+: \$1,000
- **CHARITABLE GIVING BEFORE DECEMBER 31ST**
 - THE ONE BIG BEAUTIFUL BILL MADE CHANGES ON TAX IMPLICATIONS FOR CHARITABLE CONTRIBUTIONS [3]. CONSIDER CONSULTING A TAX PROFESSIONAL.
- **ANNUAL REVIEW WITH ADVISOR**
 - MAKE SURE YOUR STRATEGY STILL WORKS FOR YOU.
- **PREPARE TAX DOCUMENTS**
 - WE BELIEVE IT IS IMPORTANT TO GET READY NOW BECAUSE THE ONE BIG BEAUTIFUL BILL CAN SIGNIFICANTLY AFFECT FEDERAL TAXES, CREDITS, AND DEDUCTIONS [4]. CONSULT A TAX PROFESSIONAL IF YOU HAVE QUESTIONS.



REFERENCES

[1] [HTTPS://WWW.FIDELITY.COM/LEARNING-CENTER/SMART-MONEY/401K-CONTRIBUTION-LIMITS](https://www.fidelity.com/learning-center/smart-money/401k-contribution-limits)

[2] [HTTPS://WWW.FIDELITY.COM/LEARNING-CENTER/SMART-MONEY/IRA-CONTRIBUTION-LIMITS](https://www.fidelity.com/learning-center/smart-money/ira-contribution-limits)

[3]
[HTTPS://WWW.EIDEBAILLY.COM/INSIGHTS/ALERTS/2025/CHARITABLE-GIVING-TAX-LAWS](https://www.eidebailly.com/insights/alerts/2025/charitable-giving-tax-laws)

[4] [HTTPS://WWW.IRS.GOV/NEWSROOM/ITS-NOT-TOO-EARLY-TO-GET-READY-FOR-THE-2026-TAX-SEASON](https://www.irs.gov/newsroom/its-not-too-early-to-get-ready-for-the-2026-tax-season)

Advisory services are offered through St. Therese Financial LLC, an Investment Advisor in the States of Iowa and Illinois..

Insurance products and services are offered by Brennen Schmertmann, sole proprietor.

All content is for information purposes only. It is not intended to provide any tax or legal advice or provide the basis for any financial decisions. Nor is it intended to be a projection of current or future performance or indication or future results. Opinions expressed herein are solely those of St. Therese Financial LLC and our editorial staff. The information contained in this material has been derived from sources believed to be reliable but is not guaranteed as to accuracy and completeness and does not purport to be a complete analysis of the materials discussed. All information and ideas should be discussed in detail with your individual adviser prior to implementation. Advisory services are offered by St. Therese Financial LLC an Investment Advisor in the State of Iowa. Being registered as an investment adviser does not imply a certain level of skill or training.

The information contained herein should in no way be construed or interpreted as a solicitation to sell or offer to sell advisory services to any residents of any State other than the State of Iowa or where otherwise legally permitted. Images, photographs and videos are included for the sole purpose of visually enhancing the newsletter. None of them are of current or former Clients. They should not be construed as an endorsement or testimonial from any of the persons.

Purchases are subject to suitability. This requires a review of an investor's objective, risk tolerance, and time horizons.

Investing always involves risk and possible loss of capital.