Wealth Enhancement®

As the seasons change and the crisp air of autumn arrives, it's the perfect time to reflect on the progress we've made this year and to look ahead with focus and intention.

Just as fall reminds us of the importance of preparation, harvesting today to sustain tomorrow, our team remains dedicated to helping you stay on track toward your financial goals.

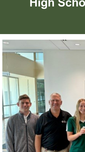
In this edition, we'll share:

- Team Updates
- A summary of the One Big Beautiful Bill
- Market Commentary for September 2025

As always, we're here to support you in your financial decisions, now and into the future.

Team UPDATES

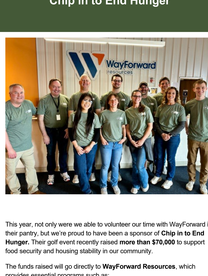
Congratulations, Nicholas Fink!



We're excited to recognize Nicholas Fink in this month's Employee Spotlight! Nicholas recently passed the Series 65 exam, a significant achievement that reflects his dedication to professional development and financial expertise. A proud graduate of the University of Wisconsin–La Crosse, Nicholas has built a strong foundation in finance and planning. Outside of work, he enjoys golfing and waterskiing, activities that showcase his love for the outdoors and active lifestyle.

Please join us in congratulating Nicholas on this accomplishment!

Sponsoring Madison Memorial High School Girls Volleyball

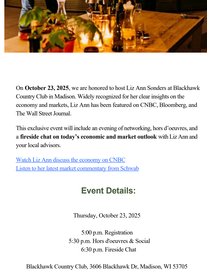


We're proud to mark our third season of sponsoring the Madison Memorial High School Girls Volleyball Team!

As many of you know, school athletic programs often face tight budgets, leaving teams to cover much of their own expenses for equipment and other needs.

We're honored to support these student athletes in their efforts and wish them the very best for a fun and successful season ahead!

Community Impact Update: Chip in to End Hunger



This year, not only were we able to volunteer our time with WayForward in their pantry, but we're proud to have been a sponsor of **Chip in to End Hunger.** Their golf event recently raised **more than $70,000** to support food security and housing stability in our community.

The funds raised will go directly to **WayForward Resources**, which provides essential programs such as:

- A community food pantry and mobile food deliveries
- Eviction prevention services
- Housing support for families in need

At a time of record demand for assistance, this event helps expand the reach of these critical programs and ensures that more families can achieve stability. We are honored to be part of this effort to build a stronger community where everyone can thrive.

We're grateful for the opportunity to support such an important cause and proud to be part of a company that encourages service with purpose.

Fireside Chat with Liz Ann Sonders



On **October 23, 2025**, we are honored to host Liz Ann Sonders at Blackhawk Country Club in Madison. Widely recognized for her clear insights on the economy and markets, Liz Ann has been featured on CNBC, Bloomberg, and The Wall Street Journal.

This exclusive event will include an evening of networking, hors d'oeuvres, and a **fireside chat on today's economic and market outlook** with Liz Ann and your local advisors.

Watch Liz Ann discuss the economy on CNBC
Listen to her latest market commentary from Schwab

Event Details:

Thursday, October 23, 2025

5:00 p.m. Registration
5:30 p.m. Hors d'oeuvres & Social
6:30 p.m. Fireside Chat

Blackhawk Country Club, 3606 Blackhawk Dr, Madison, WI 53705

Market INSIGHTS

One Big Beautiful Bill

Now that it's September and we've had time to digest the 887-page law passed this July, here's a snapshot of the provisions that may impact you:

- TCJA provisions now permanent, including tax brackets, standard deductions, and the 20% pass-through deduction
- 2025 standard deduction increases—$15,750 (single), $23,625 (head of household), $31,500 (married filing jointly)
- Senior bonus deduction—up to $6,000 more for taxpayers 65+ (through 2028)
- SALT cap raised—up to $40,000 (2025–29) for incomes under $500K
- Child Tax Credit boosted—$2,200 per child, with up to $1,700 refundable
- Estate & gift exemptions increased—$15M individual / $30M married (effective 2026)
- Small business incentives—permanent 20% QBI deduction, Section 179 expensing raised to $2.5M, and 100% bonus depreciation

Several provisions are temporary (expiring 2028–29), so proactive, coordinated strategies remain essential. If you have questions, we're here to help.

Below you'll find our **updated 2025 Personal Finance Fact Sheet**. This resource reflects the most recent changes introduced through the *One Big Beautiful Bill Act* and includes important updates on:

- **2025 tax brackets and rates**
- **Retirement plan contribution limits** (including new catch-up provisions)
- **Standard deductions and charitable contribution rules**
- **Estate, gift, and education planning updates**
- **Medicare premiums and Social Security benefits for 2025**

2025 Personal Finance Fact Sheet

MARKET *update*

September 2025 Market Commentary

U.S. stocks hover near highs as weak data boosts Fed cut hopes—though economic softness stirs recession concerns.

Learn More

Do you know someone who may benefit from a conversation with our team?

When a client refers a friend, family member, or colleague to us, it's a sign of trust and confidence that we don't take lightly. Many of our clients have recommended us to others, and we're always *grateful*.

Click here to provide a referral

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