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HARTMANN
FINANCIAL ADVISORS

A Guiding Light to a More Secure Tomorrow

The Holiday Edition

NEWS YOU CAN USE

Boost Retirement Savings With Catch-Up Contributions

Are you feeling behind on retirement savings? Did you start saving later than most? If you're over 50, there are two powerful tools that can help you catch up: traditional 401(k)/403(b) plans and the innovative SECURE 2.0 Act provisions. Here's how they compare.

401(k) and 403(b) Plans: These employer-sponsored accounts are the backbone of retirement savings. As of 2024-2025, those 50 and older are allowed to make an extra \$7,500 in annual contributions. 403(b) plans even offer an additional \$3,000 for employees with 15+ years of service. Contributions are tax-deferred, and many employers match a portion, giving your savings an extra boost.

SECURE 2.0 Act Provisions: Starting in 2025, individuals aged 60-63 can contribute up to 150% of the standard catch-up limit — potentially \$11,250 annually for 401(k)

plans. High earners (\$145,000+) will need to make catch-up contributions to Roth accounts starting in 2026, offering tax-free withdrawals in retirement.

WHICH IS BETTER FOR YOU?

Both methods offer tax advantages and significant savings potential. 401(k)/403(b) plans are widely accessible and ideal for steady, long-term growth. SECURE 2.0 provisions, however, provide unique opportunities for late savers to supercharge their retirement funds.

TAKE ACTION

If you automate your contributions, you'll save the money before you have a chance to spend it, allowing you to maximize employer matching. Contact our office, and we'll help tailor these strategies to your goals. It's never too late to take control of your financial future!



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THAT TIME OF YEAR

Tax Tune-up for 2026 – Getting in Position

Remember the “One Big Beautiful Bill” from the summer? This new tax and spending legislation was debated, adjusted and **signed into law** earlier this year. For those 50 and older, understanding these updates is important for staying on track with your financial planning. Here’s what you need to know as the New Year approaches.

SOMETHING PERMANENT

One of the major changes is no change at all. It’s the permanent extension of key provisions within the 2017 Tax Cuts and Jobs Act (TCJA). These provisions were just about to sunset and expire. Now, with permanent measures in place, **lower federal income tax brackets will remain intact**,¹ shielding many taxpayers from higher obligations.

SOMETHING TEMPORARY

For older taxpayers, the law introduces a notable but time-specific benefit — the Senior “Bonus” Deduction. **Effective from 2025 to 2028**, this deduction is designed to offset taxes on Social Security benefits and other income. Eligible taxpayers aged 65 and over can claim a \$6,000 deduction if their income stays under \$75,000 for individuals or \$150,000 for married couples.¹

POTENTIAL LONG-TERM IMPACTS

While these provisions may bring relief, increased national spending to fund the bill is projected to add trillions to the federal deficit.² Over time, this could lead to rising interest rates, inflationary pressures, and potential changes to programs like Social Security and Medicare. For the average taxpayer, these macroeconomic shifts could mean tighter

budgets, reduced buying power and fewer resources for safety-net programs. **Planning ahead is vital** to mitigate future uncertainties.

WHY FINANCIAL PLANNING MATTERS RIGHT NOW

As originally named, this bill is big, and the new laws are vast — this is just a brief New Year’s snapshot of some of the biggest things. There are also bigger standard deductions and a higher estate tax exemption, among other things. Navigating this tax environment can be more complex than ever. Add in the deficit implications, and the stakes get higher. But in some ways, so do the opportunities.

Consult our office about taking the next step. We can help you evaluate potential savings opportunities and position your assets to optimize benefits under the new tax and spending law. For retirees or those without a clear tax strategy, our professional guidance can also help uncover new strategies for tax-efficient income in retirement.

¹ Kate Dore, Lorie Konish, Greg Iacurci, Jessica Dickler, Annie Nova. CNBC. July 4, 2025. “What Trump’s ‘one big beautiful’ tax-and-spending package means for your money.” <https://www.cnbc.com/guide/what-trumps-one-big-beautiful-bill-means-for-your-money/#trumps-2017-tax-cut-extensions>. Accessed July 7, 2025.

² Garrett Watson, Huaqun Li, Erica York, Alex Muresianu, Alex Durante, Alan Cole, Peter Van Ness. The Tax Foundation. July 23, 2025. “‘One Big Beautiful Bill Act’ Tax Policies: Details and Analysis.” <https://taxfoundation.org/research/all/federal/big-beautiful-bill-senate-gop-tax-plan/>. Accessed July 7, 2025.

WHAT'S NEW AT HARTMANN ADVISORS

Introducing Shelley Haas

We are pleased to announce that Shelley Haas has joined our firm in the position of Executive Assistant, and we are all excited to have her become part of our team - dedicated to providing outstanding service to all our clients. Shelley comes to us with an extensive background in corporate administration, which will prove to be invaluable in dealing with all the complexities of the financial services industry.

Shelley is originally from New Jersey and after spending several years working for large firms in New Jersey and Pennsylvania she found her way to Colorado in 2015. If you can join us for the Holiday Open House on December 17th (see page 3) you will get to meet her in person. In the meantime, now you will be able to put a smiling face with that pleasant voice that answers the phone whenever you call our office.

We hope you can join Shelley and the rest of our community for our Holiday Open House on December 17th and pick up one of the fresh pies from Village Inn!



In order to receive a pie at the holiday open house you will need to call our office at least one week in advance to let us know your pie preference: Apple, Cherry, Peach, Pecan or Pumpkin.



HOW TO ...

Create Seasonal Joy Without the Overwhelm

The holidays are meant to be joyful, but often come with overwhelming commitments. Simplifying celebrations fosters deeper connections and a more meaningful season.

FAMILY TIME

Keep things simple. Bake cookies together, watch classic holiday movies in your pajamas or take a walk around your neighborhood to admire the festive lights. These shared moments often mean more than expensive outings.

INTENTIONAL DOWNTIME

Set aside evenings for low-pressure family moments like playing board

games, reminiscing over old family photos or simply savoring a quiet meal together. You might even try a “no-plans weekend,” where your family can disconnect from obligations and focus on whatever feels right in the moment.

NEW TRADITIONS

If older traditions no longer fit, look for meaningful alternatives. Consider starting a holiday book exchange, hosting an annual hot chocolate night or volunteering as a family. Create traditions that emphasize joy and connection, not perfection.



NEWS YOU CAN USE

Boost Retirement Savings With Catch-Up Contributions

Preparing for potential long-term care costs is a vital part of future planning. The financial burden can seem overwhelming, but several tools can help you manage these challenges. Planning ahead preserves your assets, ensures quality care and reduces stress on your loved ones. Here are three key strategies to consider.

1. Insurance Policies

Long-term care (LTC) insurance comes in two main forms. Traditional policies cover services like nursing homes and in-home care, often with inflation protection. Hybrid policies combine life insurance or an annuity with LTC coverage, providing a death benefit if care isn't needed. This approach offers comprehensive, tailored coverage and ensures your contributions are not lost. However, premiums can be costly and may rise over time. This option is often best for those in their 50s or early 60s who can lock in more affordable rates.

2. Health Savings Accounts (HSAs)

HSAs, tied to high-deductible health plans, allow you to save for qualified medical expenses, including LTC. They offer a triple

tax advantage: Contributions, growth and withdrawals for health costs are all tax-free. While annual contribution caps may limit savings, HSAs are ideal for younger individuals with time to build funds tax-efficiently.

3. Medicaid

Medicaid serves as a crucial safety net, providing long-term care coverage for those meeting strict income and asset criteria. Eligibility often requires "spending down" personal assets. It offers comprehensive care when other resources are depleted but may limit your choice of providers. This is best suited for individuals with low income and few assets.

Exploring these options helps you develop a strategy for financial confidence and quality care.

Beat the Online Scams This Holiday Season

Online shopping is a modern convenience, but it comes with risks like scams, fraud and counterfeit products. The good news? Staying safe doesn't have to be complicated. Here are four simple strategies to protect yourself while shopping online:

1. CHECK WEBSITE REPUTATION

Before clicking "Buy Now," take a moment to research the retailer. Look for customer reviews on platforms like Trustpilot or the Better Business Bureau. Legitimate websites will have clear contact information, a professional design and detailed return policies. If a site looks sketchy or has poor reviews, it's best to steer clear.

2. AVOID "TOO GOOD TO BE TRUE" DEALS

If a deal seems unrealistically cheap, it's often a scam. Scammers regularly use low prices to lure shoppers into sharing personal or financial information. Compare prices across multiple sites and be wary of high-pressure sales tactics or limited-time offers. When in doubt, check the brand's official website to verify the deal.

3. USE SECURE PAYMENT METHODS

Always opt for credit cards or secure platforms like PayPal when shopping online. These methods offer fraud protection and limit your liability for unauthorized charges. Avoid using debit cards or direct bank transfers, as they lack the same security. For added safety, look for https:// in the website URL (the "s" indicates the site uses encryption and is secure) and consider using virtual credit cards.



4. LOOK OUT FOR PHISHING EMAILS

Phishing emails are sneaky! Protect yourself by double-checking sender addresses. Phishing emails might use a zero (0) instead of the letter "O" to make a website look legitimate. Make sure to avoid suspicious links and steer clear of urgent or generic messages. Look for typos, verify attachments and never download unexpected files. When in doubt, visit the retailer's official site directly.

While there is no way to eliminate all risk in online shopping, these steps can mitigate some threats. Online shopping offers tremendous convenience when buying gifts, as long as you stay vigilant and limit your vulnerability.

2	8	7	16	25	19	14
5						24
23						3
21						10
17			1			13
18						15
12	9	11	4	22	20	6

BRAIN GAMES

1 to 25

Game Rules

To solve 1 to 25, move the numbers from the outer ring onto the board in the directions of the chevrons. As you place them they must snake together vertically, horizontally or diagonally so they link in sequence from 1 to 25.



During the holiday season, connection is at the heart of our celebrations, and gifts that encourage togetherness can be a beautiful way to strengthen family bonds. This year, consider giving presents that spark joy, collaboration and shared adventures. Here are some thoughtful ideas to inspire your holiday gift-giving:



Personalized Puzzle: Turn a meaningful family photo into a custom puzzle for everyone to assemble. It's a fun activity and a chance to relive the moment captured in the picture.



DIY Trivia Kits: Add a personal touch to game night by creating trivia questions about your family or shared experiences. This can be a fun walk down memory lane and a great way to learn more about one another.



Cooking or Baking Kits: Gift a set with everything you need to bake cookies, craft perfect pizzas or even make your own pasta. The joy of preparing a meal together creates memories just as satisfying as the finished product.



Subscription Boxes: Monthly deliveries of craft kits, book club picks or gourmet snacks ensure there's always something for the family to look forward to, long after the holidays have passed.

**You can give something priceless with the right gift: the joy of time spent together.
After all, the magic of the holidays lies in creating memories that last a lifetime.**

The Holidays Are Upon Us!

Once again, we are in that time of year where the holidays line up, from Halloween to Thanksgiving, Christmas and then New Years. And once again, we will be hosting our Annual Holiday Open House and Pie Giveaway! This year the festivities will take place from 4:00 to 6:30 PM on Wednesday, December 17th in our large conference room. As in the past, you will have your choice of either Apple, Cherry, Peach, Pecan or Pumpkin pie (last year we gave away 54 pies).

We hope you will be able to join us again this year and enjoy celebrating the holidays with our staff, other clients, future clients and friends. While we do not serve any alcoholic beverages, the food is always great and based on past events, everyone will have a joyful time!



BRAIN GAMES

ANSWER KEY:

2	8	7	16	25	19	14
5	8	7	5	25	24	24
23	9	6	4	3	23	3
21	10	11	2	22	21	10
17	13	12	1	17	20	13
18	14	15	16	18	19	15
12	9	11	4	22	20	6

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RECIPE

APPLE DUMPLINGS BY BETTY PURVIS

A delicious recipe for Fall and the holiday's.

INGREDIENTS

- 1 - 8oz pkg of Crescent rolls
- 2 medium apples, peeled and quartered
- 1 cup of sugar
- 1 cup of orange juice
- 1/2 cup of butter or margarine
- 1/2 teaspoon of apple pie spice

HOW TO MAKE IT:

1. Preheat oven to 350°.
2. Unroll crescent dough and separate the 8 triangles. Roll up an axle wedge in each triangle.
3. Fill with apples and pinch edges to seal. Place in a greased 8 inch square baking dish.
4. In a saucepan bring sugar, orange juice and butter to a boil. Pour over dumplings (they will float to the top).
5. Sprinkle with apple pie spice.
6. Bake for 25-45 minutes or until brown.



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UPCOMING DATES

NOVEMBER

02 Daylight Saving Time Ends

11 Veteran's Day

27 Thanksgiving

DECEMBER

07 Medicare Open Enrollment Ends

24 Christmas Eve

25 Christmas Day

31 New Year's Eve

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