

SOLUTIONS

NEWSLETTER



CWA RECOGNIZED IN HARRISBURG MAGAZINE'S SIMPLY THE BEST 2025

We are proud to share that Conte Wealth Advisors and Managing Partner, Tony Conte, were recognized in five categories of Harrisburg Magazine's Simply the Best 2025 Readers' Choice Awards:

Financial Consultant – Tony Conte

Accounting Firm – Conte Wealth Advisors

Financial Planning Company (2+ Locations) – Conte Wealth Advisors

Investment Company – Conte Wealth Advisors

Retirement/Estate Planning Company – Conte Wealth Advisors

We are grateful for the continued trust and support of our clients and community, which make this recognition possible.



Welcome Fall Festivities!

Dear Valued Clients and Friends,

As the air turns crisp and the colors of fall unfold around us, we're reminded that this time of year is one of transition and preparation. Just as nature prepares for the season ahead, fall is a great opportunity for us to pause, reflect on the progress we've made, and take meaningful steps to prepare for the year to come.

At Conte Wealth Advisors, we view this season as more than just a change in the calendar—it's a natural checkpoint in the financial journey. The final months of the year present valuable opportunities to review your portfolio, evaluate your tax strategies, and make adjustments to ensure you're aligned with both your short- and long-term goals. Whether you're considering retirement planning, charitable giving, education savings, or simply wanting to better understand what's in your financial portfolio, the choices you make now can have a lasting impact.

In this Fall Edition of CWA Solutions, we've curated insights and resources designed to empower you in your financial life. You'll find practical guidance on understanding what makes up your financial portfolio, year-end planning strategies to consider, and updates on the ways our team continues to serve clients and our community. We've also included tools like our downloadable portfolio worksheet—an easy step to help you take stock of what you have and identify opportunities to strengthen your financial foundation.

As always, our mission at CWA is to help you bring clarity and confidence to your financial decisions. We know that every client's story is unique, which is why we're dedicated to providing personalized guidance, thoughtful planning, and ongoing education to ensure you feel supported at every turn.

We are deeply grateful for the trust you place in our team and for the opportunity to walk alongside you on your journey. As we move toward the close of the year, may this season bring you a sense of balance, renewed focus, and excitement for what lies ahead.

Warm Regards,

The Conte Wealth Advisors Team

Listen Now to Pumpkin Spice & CWA Nice!

Celebrate all things cozy and autumnal with CWA's ultimate fall playlist! From chill acoustic vibes to upbeat seasonal tunes, this collection is perfect for pumpkin spice lattes, crisp walks through colorful leaves, or simply unwinding by the fire. Press play and let the flavors of fall inspire your day!

Listen now by scanning the QR Code!



Cybersecurity Month: How to Better Protect Your Assets

October is Cybersecurity Awareness Month—a great reminder to review how you protect your personal information and digital accounts. Small, proactive steps can make a big difference in keeping your family and finances safe. Here are five practical tips to strengthen your digital security:

Passwords

Use strong, unique passwords for every account and consider a password manager.

Updates

Keep your devices and software up to date. Regular updates patch security vulnerabilities and help protect your personal data from new threats.

Backing Up Drives

Regularly back up important files and documents. In the event of a cyberattack or device failure, having backups ensures you don't lose valuable information.

Two-Factor Authentication

Enable two-factor authentication (2FA) whenever possible. This extra layer of protection requires a second verification step, making it harder for hackers to access your accounts.

Phishing

Be cautious of emails, messages, or phone calls requesting personal information. Cybercriminals often impersonate trusted organizations like banks, government agencies, or even friends and family. Always verify the sender, avoid clicking suspicious links, and never share sensitive information through unsecured channels.

Lower Mortgage Rates Could Save Your Family Big This Fall

After years of rising rates, mortgage costs are finally starting to ease. This gives homeowners the opportunity to refinance and potentially save hundreds of dollars each month. These savings can free up funds for holiday travel, gifts, extra savings, or paying down debt.

- How refinancing works and what it involves
- Calculating potential monthly and long-term savings
- Key factors to consider before deciding if refinancing is right for your family

Fall is the perfect season to review your mortgage options and prepare your finances for year-end expenses.

To learn more on how to best prepare your family, scan the QR code!



Looking Ahead to 2026

As 2025 ends, the stock market is expected to remain relatively steady, offering families stability for year-end planning. Our blog covers reviewing retirement accounts, checking progress on financial goals, and preparing for opportunities in small market fluctuations.

Read more by scanning our QR Code.



40 Fall Porch Ideas to Warm Up Your Home This Season

Transform your entryway with festive fall touches that make your home warm and welcoming all season long. From rustic accents to cozy seating, these ideas bring charm and comfort right to your doorstep:

- Style your porch with pumpkins, gourds, and seasonal greenery
- Add warmth with lanterns, string lights, and glowing candles
- Create cozy seating with plaid throws and layered textures
- Greet guests with a harvest-inspired wreath or doormat

For more inspiration, visit the QR Code.



Reimbursements Options After a Power Outage

When the lights go out, you may be entitled to more than just an apology from your utility provider. Depending on your service agreements, some companies will reimburse you for spoiled food, lost work time, or interrupted services like internet and cable.

We break down how to check your eligibility, the steps to take when filing a claim, and what to expect if your request is denied, helping you protect your finances the next time an outage strikes.

Need to know more? Scan our QR code!



Understanding 529 Plan Rollovers and Transfers:

If you have a 529 college savings plan, you might wonder what to do with leftover funds or how to adjust your plan as your family's needs change. The College Investor's article breaks down two key options:

- **529 Plan Rollovers:** Transferring your 529 funds to a different state's plan, which can offer better investment options or lower fees.
- **529 Plan Transfers:** Changing the beneficiary of your existing 529 plan to another eligible family member, such as a sibling or cousin.

Read all the pros and cons of each option, including potential tax implications and the importance of timing. It's a helpful resource for families looking to make the most of their 529 plans.

To read the full article, visit: bit.ly/529PlanRollovers



UNDERSTANDING 529 PLANS

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HOW TO OPEN A 529 PLAN

529s are offered through Financial Advisors or direct through a state. Plan rules, features, and limits vary from state to state. Contact us if you're interested in opening a 529 Plan. We are independent financial advisors who are able to compare and utilize a variety of 529 Plans.

BENEFITS OF A 529 PLAN

1. 529 Plans grow tax-deferred.
2. If used for a qualifying education expense, withdrawals can be tax-free.
3. Can be used to cover K-12 expenses (\$10k/year) or certain apprenticeships.
4. There is no time limit or age limit for when the funds must be used.
5. Funds can be transferred to other relatives.
6. If unused for 15 years, funds can be transferred to a Roth IRA for the beneficiary (lifetime limit of \$35,000).
7. Some states provide additional tax benefits.

CHOOSING A 529 PLAN

An investor may invest through a Financial Advisor or direct through any state plan. Many states offer an Investment Plan option where you buy "tomorrow's education at today's prices". However, not all 529 plans are equal and investors should do some comparison shopping to find the 529 plan that best suits their needs. If you are seeking help in managing the 529, contact your Financial Advisor.

DOWNSIDERS TO A 529 PLAN

1. If the funds are not used for a qualifying education expense, the earnings in the 529 may be subjected to income taxes and a 10% tax penalty.
2. For tax purposes, 529 plan contributions are considered gifts which mean the gift tax might apply to a contribution if it exceeds a certain amount.
3. There are contribution limits which vary by state. Fortunately, many are very high.

ARE THERE STATE INCOME TAX BENEFITS FOR MAKING 529 PLAN CONTRIBUTIONS?

Many states and the District of Columbia offer a state income tax deduction or credit, but benefits will depend on the account owner's state of residency and which state plan they are enrolled in. Typically, to be eligible for the tax break, an account owner needs to be a resident of the state that sponsors the 529 plan.

Interested in opening a 529 Plan? Call (888) 717-2921 or visit ConteWealth.com today to speak with our financial advisors.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectuses and 529 Product Program Description, which can be obtained from a financial professional and should be read carefully before investing. Depending on your state of residence, there may be an in-state plan that offers tax and other benefits which may include financial aid, scholarship funds, and protection from creditors. Before investing in any state's 529 plan, investors should consult a tax advisor. If withdrawals from 529 plans are used for purposes other than qualified education, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax.

Investing involves risk. The above numbers are based on averages and are not guaranteed. Cambridge does not offer tax advice. Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a Broker/Dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Conte Wealth Advisors and Cambridge are not affiliated.

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Earnings Season 2025: What Families Should Know

This fall, major companies like Apple, Google, and Microsoft are releasing their quarterly results. These earnings reports can influence the stock market and impact:

- Retirement accounts and 401(k) balances
- College savings plans
- Overall family financial strategies

Even if you don't own individual stocks, understanding earnings season helps you make informed decisions your long-term goals.



New Tax Law Changes: What to Know for 2025

Congress recently passed a bill extending parts of the 2017 tax cuts and adding new rules for individuals and businesses—most starting in 2025.

See the graphic below for a quick breakdown of five key individual tax changes expected to affect most filers.

Current Law	New Law	Perspective
Standard Deduction		
\$15,000 single; \$30,000 married filing jointly	\$15,750 single; \$31,500 married filing jointly	Both start in 2025. Slight change as part of new legislation.
State and Local Tax Deduction (SALT)		
\$10,000 limit	\$40,000 limit; increase 1 percent through 2029, then reverts to \$10,000 in 2030.	This may be a change for some as they prepare their 2025 taxes.
"Bonus" Deduction for Older Adults		
\$1,600 for ages 65 and older; \$2,000 unmarried / non surviving spouse.	\$7,600 for ages 65 and older; \$8,000 for unmarried / non surviving spouse.	Both changes start in 2025 and end in 2028. New changes may present some opportunities to manage retirement income.
Estate and Gift Tax Exemption		
\$13.99 million for single and \$27.98 million for married filing jointly	\$15 million for single and \$30 million for married filing jointly	The new level starts in 2026, not 2025!
Charitable Deduction for Non-Itemizers		
N/A after 2021	\$1,000 single and \$2,000 married filed jointly	This new level is permanent and starts in 2026.

Tax Season is Right Around the Corner!

Tax season can feel overwhelming, but being organized early makes all the difference.

Whether you're gathering W-2s, 1099s, or other important documents, having the right tools can help you stay in control of your finances and maximize your savings.

Download our helpful tax preparation checklists and document guides by visiting the CWA Knowledge Center.



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2009 Market Street, Camp Hill, PA 17011 | 1423 E. Market Street, York, PA 17403 | 2470 Oak Ridge Ct., Suite 304, Fort Myers, FL 33901 | 731 S. Lincoln Ave., Suite 1, Lebanon, PA 17042