

# SOLUTIONS

## NEWSLETTER



## The Holly Jolly Season Awaits!

Dear Valued Clients and Friends,

As winter settles in and the pace of life naturally slows, this season invites us to pause, reflect, and prepare with intention. The colder months offer a moment of clarity—an opportunity to look inward, evaluate our goals, and position ourselves thoughtfully for the year ahead. Just as we ready our homes for winter weather, this time of year encourages us to fortify our financial lives as well.

At Conte Wealth Advisors, we view winter as both a closing chapter and the groundwork for a new one. It's an ideal time to reassess your financial plan, ensure your portfolio remains aligned with your long-term vision, and make any final adjustments before stepping into the new year. Whether you're reviewing retirement goals, considering year-end tax strategies, planning for future milestones, or simply seeking a deeper understanding of your financial picture, the decisions made now can have lasting impact.

In this Winter Edition of CWA Solutions, we've curated a blend of financial insights and seasonal resources designed to support you through this period of preparation. Alongside articles highlighting weather-readiness, winter home care, and cozy seasonal recipes, you'll find timely updates on the current economic environment and how shifting market conditions may influence your financial future. Our goal is to equip you with clear, practical guidance, so you can navigate uncertainty with confidence and feel empowered in your decision-making.

This issue is crafted to serve as both a resource and a reminder: financial wellness is a year-round journey, and every season presents its own opportunities for growth and refinement. Whether you're optimizing your financial strategy, adjusting to economic changes, or simply preparing your household for the colder months, we hope these tools help bring clarity and peace of mind.

As always, our mission at CWA is to provide personalized support, thoughtful planning, and steady guidance. We are deeply grateful for the trust you place in us and for allowing our team to walk alongside you as you pursue your goals.

As we welcome the winter season and approach a fresh start in the new year, we wish you warmth, balance, and renewed confidence in all that lies ahead.

Warm Regards,

The Conte Wealth Advisors Team

## Tune in to CWA Fireside Favorites!

Settle in for the season with Fireside Favorites, CWA's curated mix of warmth, wisdom, and holiday spirit. This special playlist blends family-friendly Thanksgiving tunes with insightful financial podcast episodes and educational audio, designed to keep you entertained and inspired as the year winds down.

Listen now by scanning the QR code!



# Five Key Areas to Discuss During a Family Financial Meeting

When it comes to estate and legacy planning, there are five essential areas that every family should review together. These topics form the foundation of a well-rounded, transparent financial plan.

## Taxes

Review your estate plan for tax strategies and work with an advisor to minimize future burdens and protect your family's wealth.

## Roles

Choose your executor, trustee, and powers of attorney early, discuss their roles clearly, and name backups. Doing this now helps avoid confusion and future conflict.

## Estate

Review your estate documents with family, explain your choices, and keep plans updated after major life changes.

## Insurance

Check that your insurance coverage fits your needs, premiums are current, and beneficiaries are updated. Families with dependents may need added coverage, and an advisor can help ensure everything aligns with your long-term plan.

## Medical

Health decisions are personal, so make sure your family knows your wishes in advance. Discuss your medical and long-term care preferences, confirm your healthcare proxy, and review documents like advance directives or living wills to ensure they're current and shared with the right people.

## Cocktails With Advisors

### A FROSTY DECEMBER TWIST

CWA Digital Marketing Specialist, Catherine Smith suggests a fun and refreshing cocktail, perfect for spicing up any cozy night with its delicious blend of flavors and a cool, frosty twist!

**From: Catherine Smith**

**Prep Time: 7 Minutes**

**Directions:**

1. In a blender, combine vodka, Prosecco, blue curacao, lemonade, and ice. Blend until combined.
2. Run a lemon wedge around the rim of each glass then dip sanding sugar.
3. Pour frosties into rimmed glass and serve immediately.

**Ingredients:**

- 1.5 oz. Vodka
- 1 oz. Prosecco
- 1.5 oz. Blue Curacao
- 1 oz. Lemonade
- 1 cup Ice
- 1 Lemon Wedge
- 1 oz. White Sanding Sugar



## Making the Most of Open Enrollment Season

As open enrollment kicks off, don't just click "renew," use this yearly window to align your health benefits with your broader financial goals. From comparing premiums and deductibles to maximizing HSAs and FSAs, this article guides you through making smarter choices for both healthcare and wealth.

Read more by scanning our QR code.



# Prepare Your Lawn for a Green Spring Now: Essential Winterizing Tips

Getting your lawn ready for winter now means healthier, greener growth when spring arrives. This Better Homes & Gardens guide breaks down the key steps every homeowner should take to protect their yard through the colder months. Highlights include:

- When to apply winter fertilizer
- Benefits of aeration and overseeding
- Late-season mowing and raking tips
- How to prep and store lawn equipment
- Simple ways to shield your yard from frost and snow

Read more by scanning our QR code.



# Protecting Your Assets and Your Family During Disaster

Unexpected events, from storms to market shocks, can put your assets and family at risk. In this article from Conte Wealth Advisors, learn key strategies to protect your financial foundation from reviewing insurance and estate plans to creating disaster-ready resources and contingency protocols that support your long-term resilience.

Read more by scanning our QR code.



## CWA Foodie Favorites

### PUMPKIN & SAUSAGE STUFFED SHELLS

CWA Client Services Specialist, Alexis Murray shares her favorite recipe from Emily Bites to enjoy for cozy autumnal season.

**From:** Alexis Murray | **Prep Time:** 40 Minutes | **Cooking Time:** 30 Minutes

#### Ingredients:

18 Jumbo Pasta Shells  
1 lb. Uncooked Ground Turkey  
1 tsp. Minced Garlic  
1 tsp. Dried Parsley  
1/4 tsp. Paprika  
1 tsp. Italian Seasoning  
2 cups Fresh Spinach Leaves  
1 cup Fat-free Ricotta  
3/4 cup Chicken Broth  
1 1/2 cup Milk  
1 1/2 cup Canned Pumpkin Puree  
2 oz Parmesan Cheese

#### Directions:

1. Cook pasta shells per package directions. Drain and rinse to cool.
2. While boiling, mix ground turkey, garlic, parsley, and seasonings with a fork.
3. Mist a skillet with cooking spray. Cook turkey on medium heat, breaking into small pieces.
4. In a saucepan, heat broth and milk until bubbling. Add pumpkin, whisk until creamy, reduce to low, and stir in remaining seasoning.
5. Preheat oven to 350°F. Spread half of the pumpkin sauce in a 2-quart casserole dish.
6. Fill cooled shells with turkey, place them in the dish, pour remaining sauce, and top with Parmesan and bake for 30 mins.



# Declutter Now to Feel Lighter by Spring

Spring might feel far off, but now is the perfect time to start clearing the clutter. This helpful Better Homes & Gardens article offers practical advice to simplify your space—and your mind—before the busy season begins. Highlights include:

- How to sort and prioritize your belongings
- Smart strategies for donating, selling, or recycling items
- Tips for organizing to prevent re-cluttering
- Easy ways to maintain a cleaner home over time

Read more by scanning our QR code.



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Follow us today by scanning our QR code and join our growing online community!



## 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.

## Q4 Stock Market Outlook



The final quarter of the year isn't just busy, it's strategic. In this article from Conte Wealth Advisors, you'll find insights on how the market may remain range-bound through the holidays, and how you can use this time to review your portfolio, assess goals, and make meaningful adjustments before 2026.

Read more by scanning our QR code.



**Your 2025 Last-Chance Financial Planning Checklist**  
Shape Up Your Personal Finances For A Great Year-End!

Fall is an ideal time to examine your financial health and update your financial plans. Here is a list of important things to review that might make a difference to your year-end review and plans for next year. Check all that apply. If you have any questions or concerns, we will be happy to go over these items with you and discuss possible scenarios for 2025 and 2026. Call to schedule a review.

| Check the box next to any key item that impacts your situation or needs more research or attention. |   |  |
|---|---|--|
| <b>1. TAXES</b>   | <b>3. INVESTMENTS</b>   | <b>5. MILESTONES</b>   |
| <input type="checkbox"/> Review returns for 2024 & 2025.  | <input type="checkbox"/> Review investment goals and strategy.  | <input type="checkbox"/> Do you have any pending contributions to IRAs and other qualified retirement plans. |
| <input type="checkbox"/> Project 2025 tax & investment returns.                                     | <input type="checkbox"/> Review asset allocation for rebalancing opportunities.   | <input type="checkbox"/> Do you have any pending distributions from IRAs/401(k)s.                            |
| <input type="checkbox"/> Review capital gain/loss of the Big Beautiful Bill Act.                    | <input type="checkbox"/> Review fund/asset class/asset position.  | <input type="checkbox"/> Do you have any pending distributions from 529 plans.                               |
| <input type="checkbox"/> Review impact of potential gift tax issues.                                | <input type="checkbox"/> Do you have any pending real estate.   | <input type="checkbox"/> Do you have any pending distributions from IRAs without penalty.                    |
| <input type="checkbox"/> Collect and keep information on sold securities.                           | <input type="checkbox"/> Do you have any pending loans and mortgages.   | <input type="checkbox"/> Do-IT: You can apply for Social Security benefits.                                  |
| <input type="checkbox"/> Review cost of capital gains and long-term debt.                           | <input type="checkbox"/> Review dividend/stock options.   | <input type="checkbox"/> Do-IT: You can apply for Medicare.  |
| <input type="checkbox"/> Check tax carry forward from last year.                                    | <input type="checkbox"/> Review employee stock options.   | <input type="checkbox"/> Do-IT: You may begin taking RMDs from IRAs (from RMDs between the ages 70½-75).     |
| <input type="checkbox"/> Review potential deductions & credits for 2025.                            | <input type="checkbox"/> Review long-term debt.   |  |
| <input type="checkbox"/> Do not overlook to charity.  |   |  |
| <input type="checkbox"/> Review any other plans.  |   |  |
| <b>2. RETIREMENT</b>  | <b>4. INSURANCE</b>   | <b>6. HEALTH</b>   |
| <input type="checkbox"/> Review all retirement accounts including catch-up.                         | <input type="checkbox"/> Review policy and renewal policies.  | <input type="checkbox"/> Review employer health insurance plan.  |
| <input type="checkbox"/> Review all IRAs, contributions including catch-up.                         | <input type="checkbox"/> Review costs of current insurance policies.  | <input type="checkbox"/> Do you have health insurance exchange.  |
| <input type="checkbox"/> Review RMDs for IRA distribution strategies.                               | <input type="checkbox"/> Review health insurance coverage.  | <input type="checkbox"/> Review health savings account contributions for 2025.                               |
| <input type="checkbox"/> Do you have any pending distributions.                                     | <input type="checkbox"/> Identify potential changes in life, business, or financial circumstances that may require insurance adjustments. | <input type="checkbox"/> Do you have any pending distributions for Flexible Spending Accounts.               |
| <input type="checkbox"/> Check for potential rollovers.   |   | <input type="checkbox"/> Do you have any pending distributions for Flexible Spending Accounts.               |
| <input type="checkbox"/> Do not overlook Social Security claiming options.                          |   | <input type="checkbox"/> Review Medicare enrollment options.   |

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