



As we approach the end of the year, it's an opportune time to review and optimize your financial and tax strategies. Here are some key considerations:

1. **Tax-Advantaged Accounts:** Contribute fully to retirement accounts, including any plans offered by your employer. If you're self-employed, there are options for you, too.
2. **Gifting:** Take advantage of the \$19,000 annual gift tax exclusion per individual and consider the pros and cons of educational gifting.
3. **Charitable Contributions:** A large chunk of charitable giving occurs in December. Do you have a charitable giving strategy?
4. **Estate Management:** Explore strategies that can put you in better control of your estate.
5. **Investments:** Review your money decisions to see if your investments are working hard for you.
6. **Income Timing:** Don't forget to evaluate the timing of income, such as bonuses.

These strategies may help as you review your financial position. For more insights, please reach out with specific concerns.

IRS.gov, October 2025



**Scott E Holstein**

[seh@prudential.com](mailto:seh@prudential.com)

(800) 458-9330

Prudent Wealth Management, Inc.  
Wealth Manager | Financial Advisor

<http://www.prudential.com>



This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm.

[Make a phone appointment](#)

Securities offered through Cetera Wealth Services, LLC (doing insurance business in CA as CFGAN Insurance Agency LLC: CA Insurance Lic# 0644976), member FINRA/SIPC. Advisory Services offered through Cetera Investment Advisers LLC, a registered investment adviser. Cetera is under separate ownership from any other named entity. CA Insurance License # 0K99821. Certain advisory services and financial planning services offered through Vicus Capital, Inc., a federally registered investment advisor. Cetera is under separate ownership from any other named entity.

Confidential: This email and any files transmitted with it are confidential and are intended solely for the use of the individual or entity to whom this email is addressed. If you are not one of the named recipient(s) or otherwise have reason to believe that you have received this message in error, please notify the sender and delete this message immediately from your computer. Any other use, retention, dissemination, forward, printing, or copying of this message is strictly prohibited.

This informational email is an advertisement and you may opt out of receiving future emails. To opt out, please click the "Unsubscribe" link below.

This message was sent by  
Prudent Wealth Management, Inc.  
(800) 458-9330  
301 York Road  
Ste 200  
Warminster, PA 18974

[Unsubscribe](#)