Nova News

PREDICTABLE. SUSTAINABLE. INCOME.

Nova Wealth aligns with Osaic

We are excited to announce that Nova Wealth has transitioned to a new broker-dealer, Osaic. Rest assured, we are still Nova Wealth, with the same dedicated team of Elizabeth Evanisko, Jeff Gelormini, Brett Komm, Barb Krockenberger, and NaKia Franklin, and there will be no changes to your investments or strategies.

This transition is part of our commitment to continuous improvement. By partnering with Osaic, we have aligned ourselves with a broker-dealer that truly supports our independence, giving us access to enhanced tools and resources to better serve you. With Osaic, we are better positioned to help you achieve *Predictable. Sustainable. Income.* throughout your retirement.

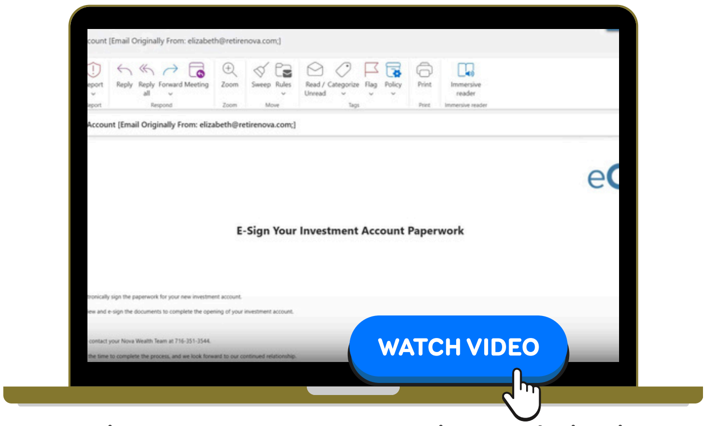
Our priority remains unchanged: to provide the highest level of personalized financial planning and portfolio management. We are excited about this new partnership and the expanded opportunities it brings for both our clients and our firm.

Thank you for trusting us as we continue to work toward securing your financial future!

2nd annual Nova Gives charitable giving campaign

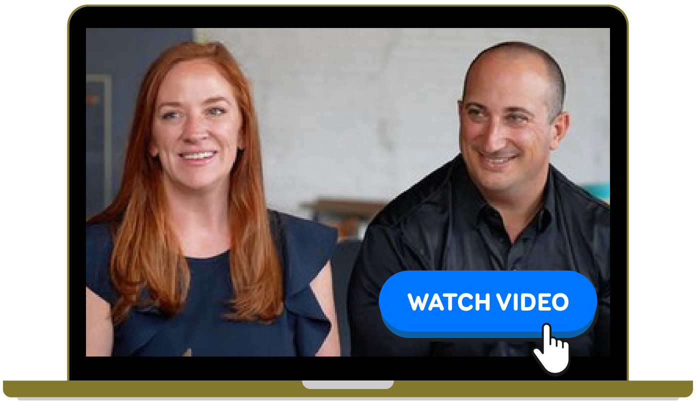
This year, we'll be selecting a charity to receive a $2,500 base donation, with the opportunity for an additional $2,500 in matching contributions. Clients can nominate their favorite charity from November 1st through November 15th, 2024. The winning charity will be announced at our Toys for Tots brunch on December 7th.
We look forward to supporting a cause close to your hearts and making a meaningful impact together!

In case you missed it...
Recent Video Content



E-signature process: eQuipt and Signix

Audio issues?
Try adjusting your system preferences on your device.



Ep3 Potomac: Who are you?
featuring Elizabeth & Jeff

UPCOMING EVENTS

Check your email for an invitation containing more details and the registration link

Saturday, December 7th 2024

6th Annual Toys 4 Tots Brunch

Salvatore's Italian Gardens

11am

YEAR-END CHECKLIST

As the year draws to a close, it's a great time to assess your financial situation and ensure you're making the most of your opportunities before the calendar flips. Here are a few key financial planning ideas to work on before year-end:

Maximize Retirement Contributions:
If you haven't already, make sure you're contributing the maximum allowed to your retirement accounts, such as a 401(k) or IRA. This not only boosts your retirement savings but can also lower your taxable income for the year.

Tax-Loss Harvesting:
Review your investment portfolio and identify any losses that can be harvested. Selling underperforming assets can offset gains in other investments, potentially reducing your overall tax liability.

Charitable Giving:
Donating to charity not only supports causes you care about but also offers a tax deduction if you itemize. Consider making any planned contributions before December 31st to take advantage of this year's deductions. Be sure to check out our Nova Gives campaign as well!

Required Minimum Distributions (RMDs):
If you're over 73 and have a traditional IRA or 401(k), ensure you've taken your required minimum distributions. Missing the RMD deadline can result in hefty penalties, so it's essential to handle this before year-end.

Flexible Spending Accounts (FSAs):
If you have a health or dependent care FSA, check the rules to see if any unused funds will be forfeited at year-end. You may want to use those funds on qualifying expenses before they expire.

Review Your Financial Goals:
Take this time to evaluate your progress toward key financial goals—whether that's paying off debt, saving for a major purchase, or building your emergency fund. A year-end review can help you adjust your plans and set yourself up for success in the new year.

By tackling these year-end financial tasks now, you can optimize your tax situation, shore up your retirement savings, and ensure your financial health going into the new year. If you need help with any of these strategies, the Nova Wealth team is here to guide you every step of the way!

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