

# CHLUMSKY CHRONICLES

CHLUMSKY WEALTH MANAGEMENT GROUP | QUARTER 4 NEWSLETTER | 2025

## A NOTE FROM NICK

Dear Clients and Friends,

Wow, what a year! As we begin a new quarter, I want to take a moment to reflect on the financial landscape and how it impacts your goals. At Chlumsky Wealth Management Group, our mission has always been to empower you with the confidence and tools to navigate any financial climate. I want to extend my gratitude for your trust in us. It's your partnership and confidence that drive our commitment to excellence. As always, we're here to answer your questions, provide insights, and support you in every stage of your financial journey.

Thank you for allowing us to be a part of your success. We look forward to an exciting quarter ahead.

Warm regards,



Nick Chlumsky, CFP, CRPC  
Managing Director



Welcome to our first edition of the Chlumsky Chronicles, a quarterly newsletter to bring you the latest updates, strategies, and market trends to help you stay informed and confident in your financial journey. Each quarter we'll share expert advice, highlight emerging opportunities, and keep you updated on what's shaping the financial landscape. Whether you're planning for the future or navigating the present, we're here to help provide clarity and guidance every step of the way.

In this first issue, we're sharing a year-end financial checklist, how to stay ahead when planning for retirement, a look ahead to 2026 planning opportunities, and even a few updates from our team.

We hope you find this newsletter valuable and enjoyable to read. As always, we welcome feedback and look forward to helping you finish 2025 strongly as we step into this new year.



## FRESH LOOK, SAME COMMITMENT

We're thrilled to announce the launch of our newly redesigned website! With a fresh, modern look and user-friendly navigation, our site has been updated to make it easier than ever to find the information you need. Scan the QR code to visit our new site and take a tour of the new features! We can't wait for you to see what's new!



## SIPPIN' & SHREDDIN'



What better way to spend a Saturday morning than with the team members of Chlumsky Wealth Management Group! Last year, the team hosted our annual Shred Event! Clients and community members came together to "Sip & Shred" for a day of secure document shredding while enjoying a delicious specialty coffee from Forever Grounded Coffee Cart. It was a fantastic opportunity to connect with our community and provide a valuable service, all while supporting a great cause. Thanks to the generosity of attendees, we collected over 261 pounds of non-perishable items for the Harry Chapin Food Bank. We're grateful to everyone who joined us for our Sippin' & Shreddin' event and helped make a positive impact!

**JOIN US FOR OUR NEXT SHRED EVENT ON SATURDAY, DECEMBER 6<sup>TH</sup> FROM 9 AM - 11 AM!**

# FREE SHRED EVENT

 **DECEMBER 6<sup>TH</sup>**

 **9 AM - 11 AM**

 **7370 COLLEGE PKWY, SUITE 100  
FORT MYERS, FL 33907**

 **239-479-7979**



**Got a stack of old papers lying around?**  
Bring them to Chlumsky Wealth Management  
Group's parking lot and shred them on the spot!

## ITEMS TO SHRED:

TAX INFORMATION | INVESTMENT RECORDS AND STATEMENTS | BANK  
STATEMENTS | CANCELED CHECKS | PAYCHECK STUBS | RECEIPTS | CREDIT CARD  
STATEMENTS | INSURANCE AND UTILITY BILLS | PERSONAL DOCUMENTS

**SIP**  **SHRED**  **SUPPORT** 



While you shred, treat yourself to  
a specialty coffee from **Chocolattés**  
COFFEE

Join us in supporting our community by bringing  
a non-perishable item for  **Harry Chapin Food Bank**  
OF SOUTHWEST FLORIDA  
and support local families while you shred & sip!

# RETIREMENT PLANNING

## Staying Ahead of the Curve

Whether retirement is decades away or just around the corner, planning ahead is key to helping ensure your financial future stays on track. In today's fast-changing economic environment, staying ahead of the curve means being proactive, informed, and adaptable. First, you will want to start with a plan and continue to keep revisiting it. Your retirement plan isn't something you set and forget. This should evolve with your life, career, family dynamics, and market conditions. It is best to revisit your goals annually and adjust for changes in expenses, income, inflation, and investment performance.



An essential part of staying financially prepared for retirement is making the most of your available retirement accounts. Maximizing contributions to retirement accounts like 401(k)'s or IRAs can offer powerful tax advantages. Another way to stay ahead of the curve is diversifying your retirement income. Relying on one source of retirement income can make you vulnerable. Consider a combination of social security, investment income, pensions, and possibly annuities. A diversified strategy helps protect your retirement from market fluctuations or unexpected changes.

By working with the team at Chlumsky Wealth Management Group, we are able to help you navigate complex topics like tax efficiency, withdrawal strategies, and legacy planning. Timely check-ins from our advisors help ensure your retirement plan stays aligned with your evolving needs and goals.

Staying ahead of the retirement curve doesn't require predicting the future – it requires preparation, flexibility, and regular attention. The earlier and more consistently you plan, the more confident and comfortable your retirement years can be.



*Asset allocation and diversification are investment methods used to help manage risk. They do not guarantee investment returns or eliminate risk of loss including in a declining market.*



# CONGRATULATIONS

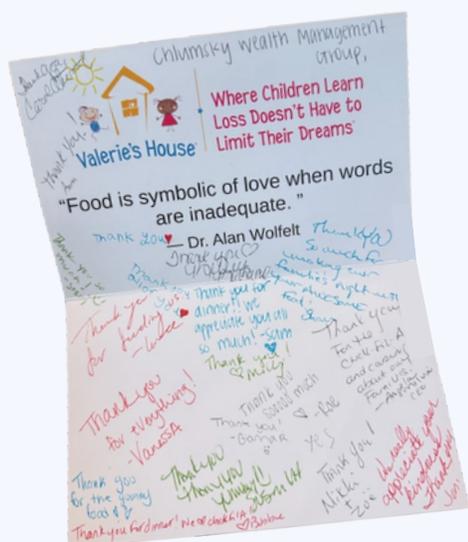
## Chlumsky Wealth Management Group

Please join us in celebrating a remarkable achievement – Chlumsky Wealth Management Group was recognized by Forbes as one of the Best-In-State Wealth Management Teams for 2024, an honor based on rigorous qualitative and quantitative criteria from SHOOK Research and Forbes. Congratulations to our entire team at CWMG – the commitment and excellence continue to set a high bar in the wealth management industry!

*2024 Forbes Best-In State Wealth Advisors: Awarded April 2024; Data compiled by SHOOK Research LLC based on the time period from 6.20.22 – 6.30.23 (Source: [Forbes.com](https://www.forbes.com)). Fee paid for use of marketing material. The Forbes Best-In-State Wealth Advisors rating algorithm is based on the previous year's industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC. Investment performance is not a criterion. Self-completed survey was used for rating. The rating is not related to the quality of the investment advice based solely on the disclosed area.*

## CHLUMSKY CARES

Our team at Chlumsky Wealth Management Group recently had the honor of volunteering at Valerie's House, a remarkable non-profit dedicated to helping children and families navigate the grief of losing a loved one. Their powerful mission – "No Child Will Grieve Alone" -truly resonated with our team. We spent the evening serving dinner and getting to know the families who came, witnessing the strength of this incredible community. Chick-Fil-A was on the menu, and it was a definitely a hit with both the kids and adults!



# YEAR-END FINANCIAL CHECK LIST

As we approach year-end, now is the perfect time to pause and make sure your financial house is in order. Whether you're planning for retirement, saving for the future, or looking to minimize taxes, taking a few smart steps before December 31<sup>st</sup> can make a big impact.

- **Max-Out Retirement Contributions** - Check your 401(k), IRA, or Roth IRA contributions to help ensure you're taking full advantage of your limits.
- **Schedule Your Review** - Before the holiday rush sets in, give us a call to schedule an appointment with your advisors to review your accounts, revisit your goals, and create a plan for 2026.
- **Review Required Minimum Distributions (RMDs)** - If you're over age 73, you're likely required to take RMDs from your retirement accounts before year-end. Missing this deadline can result in costly penalties, so it is important to verify that withdrawals are completed in time.
- **Make Charitable Donations** - Giving back can also bring tax benefits. Qualified Charitable Distributions (QCDs) from IRAs and donations to donor-advised funds are an excellent way to support causes you care about, all while potentially lowering your taxable income.
- **Revisit Your Goals and Risk Tolerance** - Life changes, and so should your plan. If you experienced a significant event throughout the year, now is a good time to ensure your financial strategy still aligns with your goals.



## Need help checking off your list?

We're here to walk you through every step. Reach out to our team to schedule your review or ask questions – we're just a phone call or email away!

# A HEARTFELT *Thank You* TO OUR CLIENTS

As the holiday season approaches and the year comes to a close, we want to take a moment to express our sincere appreciation for the trust you place in us. At the heart of everything we do is our commitment to helping you reach your financial goals – this is an honor we are truly honored to have. Whether we’ve worked together for years or just began our journey, thank you for allowing us to be part of your life.



This holiday season, we are grateful for conversations, milestones, and moments shared with you throughout 2025. From all of us at Chlumsky Wealth Management Group, we wish you and your loved ones a joyful holiday season filled with peace, health, and happiness.

**We look forward to supporting you in 2026 and beyond.**

*Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN) Member SIPC. Chlumsky Wealth Management Group is a separate entity from WFAFN.*

*Wells Fargo Advisors Financial Network does not provide legal or tax advice.*



If you have worked with our team, chances are you have connected with Michael Siefert – one of the friendly and knowledgeable faces at CWMG! Michael plays an integral role in supporting our clients, helping ensure every detail is handled with care and precision. Recently named our “Chief Investment Officer” – he leads our investment strategy and portfolio management efforts, bringing thoughtful insight and a steady hand to every decision that supports your financial future. Outside of the office, Michael enjoys spending time with wife Taylor and their son, Harrison. This summer they took a trip to California and enjoyed wine tours, fishing charters, and quality time spent with family!

