Financial Research Associates
Issue #116
Dec 2025

Issue #116
News & Events

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In this final newsletter of 2025, we're sharing one a yummy recipe, upcoming office closures, and year-end checklists.

As we believe this with every issue, we express our thanks for the trust, patronage, and confidence you have especially felt during the season. Remember, our commitment to your financial well-being **extends beyond** the holidays and we want to wish you and your family a very **happy and healthy** holiday season.

Naturally, that process means reflections on the people and experiences that have **made a big and personal** of your long. We hope that you have had a wonderful year, that your loved ones have been a true delight, and we are grateful for your trust in us.

Thank you for allowing us to support you and your family. We look forward to a new year of success, trust, participation, and abundant opportunities!

Warmest wishes,

Financial Research Associates

"May your walls beaming, may every room hold laughter, and every window open to joy and celebration."

— Mitch Albom

Upcoming Office Closures

Our offices will be closed for the holidays from December 24th through January 1st.

If you have any questions, or discuss tax planning, please reach out to us and support you in a timely manner.

Our office will be closed on **January 19th** in observation of Martin Luther King's Day.

General Office Hours

M,W,Th: 9:30 a.m. MT-10:00p.m. MT
T,F: 9:30 a.m. MT-3:00p.m. MT

Year-End Checklists

With so much happening in December, don't let financial tasks slip through the cracks. Here's a quick checklist to keep your year-end moving like deadlines and don't let the new year sneak up on you.

5 Year-End Reminders for Busy Families

1) Review Retirement Contributions

Confirm that contributions to your workplace retirement plans are on track to reach the maximum allowed before year-end, so you don't miss out on employer matching or tax benefits.

2) Check Flexible Spending Accounts (FSAs)

If you participate in an FSA, review your remaining balance and plan to use it before the deadline. Unused funds typically expire unless employers have required funds to be used within their plan's grace period.

3) Update Beneficiary Designations

Marriages, children, or other big life changes the year could trigger updates to beneficiary designations on retirement accounts and insurance policies.

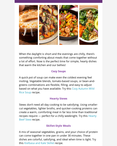
4) Review Charitable Giving

If charitable giving is a meaningful part of your family's plan, now is the time to organize your gifts and confirm receipts.

5) Organize Important Documents

Use this moment before the new year to gather and organize tax forms, receipts, and any documentation you'll need when it's time to begin tax season.

5 Year-End Tax/Spending for Retirees



1) Review Required Minimum Distributions (RMDs)

If you're 73 or older, make sure your required minimum distributions have been processed. A quick review now can help you avoid missed or miscalculated payments.

2) Plan Charitable Giving for Retirement Income

Qualified charitable distributions (QCDs) from your IRA and distributions may differ from your preferred amount. A quick review now can help you avoid surprises and stay on track for tax season.

3) Review Charitable Giving Plans

If charitable giving is a meaningful part of your plan, now is the time to organize your gifts and confirm receipts.

4) Take Stock of Spending and Cash Flow

Review your spending from the year and make sure you're on for the year ahead, especially as healthcare, travel, or family support needs evolve.

5) Organize Tax Documents

Everyone's situation is unique, and not all of these topics will apply to your family. If you're unsure which of these matter most, let's help you prioritize for the coming year.

Please reach out any time with your questions - we are always happy to support you.

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Yummy Recipes That Will Warm You Up

When the daylight is short and the evenings are chilly, there's something comforting about a bowl that brings together whole grains, a bit of leftover, that is the perfect time for simple, hearty dishes that warm the kitchen and the table.

Cozy Recipe

A quick pot of soup can make even the coldest evening feel cozy. Lentils cook faster than most beans and pair well with spices, greens, potatoes, and leftovers. Perfect for those days when you want dinner on the table without much effort. Try this Tuscan White Bean Soup recipe.

Hearty Dinner

Stews don't need all day cooking to be satisfying. Using smaller cuts of meat, adding beans for extra protein, and keeping the broth simple makes it something that is far less time-intensive than it looks. Try this Hearty Beef Stew recipe.

Grilled Style Meals

Grilled vegetables, fish, and meat are a great way to add flavor without heavy sauces. Marinades do most of the work, and the grill does the rest. Try this Grilled Salmon with Lemon-Herb Butter recipe.

Slow-Cooker Favorites

For especially busy days, prepping ingredients in the morning and letting the slow cooker do the work is a game-changer. Meals simply when you want back through the door — no last-minute scrambling. Try this Slow Cooker Chicken Cacciatore recipe.

Warm Drink Ideas

Start with your favorite grain, then top with roasted or sautéed vegetables and a simple sauce. For a flexible, easy way to build bowls, try this Roasted Veggie Grain Bowl with Tahini Sauce. Try these three Crock Pot recipes using rice, farro, and quinoa.

What's your favorite Cold-Weather Dish?

LPL Market Research

Street View Video

Managing Around a Changing Market March

Market Signals Podcast

Call it a Comeback as Stocks Finish November Strong

Listen

Weekly Market Commentary

More Keys for Markets in 2026: LPL Market Outlook Sneak Peek

Read

Who to Contact

Marion Stewart, CFP® for comprehensive financial planning, **Logan Jeff Francis** on strategic and investment advice

Jeffrey Francis, CFP® for comprehensive financial planning, support with financial strategies and retirement planning

Jeff Smith, CFP® for comprehensive financial planning, support with financial strategies and retirement planning

Harmony Gonzalez, Senior Client Service Associate for scheduling, general questions, account updates, coordinating conferences, and introductions, and scheduling appointments

Ashley Blauer, Branch Office Assistant for opening new accounts, general questions, account updates, coordinating conferences and introductions, and scheduling appointments

Financial Research Associates, LLC for general questions, account updates, and general inquiries

Send us an email at **Financial-research@gmail.com** for our general inquiries and we will follow up.

Have we are doing?

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