November 2025

Hello Joe,

This month, my newsletter explores the following topics:

- IRS outlines updated 2026 income tax brackets
- What can override your will after death
- A simple two-step plan to boost savings
- Ways to use annuities in your estate plan

We seem to wake up each day to a new event—here or abroad—that affects our economy, our government or our individual lives. These events complicate our decision-making for closing out the financial year strategically. Don't hesitate to get in touch with me if I can help you devise the best plan of action for your specific situation.

Sincerely,
Nathaniel Banks Sr. and Barry Thomas, Licensed Financial Consultants - Nationwide Independent Agents

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IRS Announces New Tax Brackets And Other Changes For 2026

The IRS just announced new income thresholds, deductions, credits, and exclusions and deduction boosts that could lighten your 2026 tax burden. See how the updates could keep more money in your pocket next year.

See More ...

Leaving Money To Those You Choose: Here’s What Can Override Your Wishes Even If You Have A Will

Updating your will isn't enough to control where your money goes. Here's how beneficiary designations can override your estate plan and change who inherits your assets.

See More ...

This Two-Step Plan Can Be 'Incredibly Helpful' For Your Savings, Behavioral Economist Says

If you've been meaning to save more but can't seem to start, take a look at this behavioral economist's two-step plan. See how it can help your savings grow without constant effort.

See More ...

4 Ways To Use Annuities In Your Estate Plan

From guaranteed payouts to tax-smart transfers, see how annuities can add stability to an estate plan when used strategically.

See More ...

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