



THE LIGHT

HELPING INDIVIDUALS NAVIGATE THEIR FINANCIAL LIVES

KATIE BROWN PASSES SERIES 65 EXAM



TIM ROWSEY, CPA
INVESTMENT ADVISOR
REPRESENTATIVE

Katie Brown has passed the Series 65 Uniform Investment Advisor Exam. The Series 65 Exam is a North American Securities Administrators Association (NASAA) exam administered by the Financial Industry Regulatory Authority (FINRA). Passage of the exam qualifies Katie to act as an Investment Advisor Representative. Katie has a Bachelor of Business Administration degree from Mount Vernon Nazarene University. She has been with us for the past four years, serving as our Office Manager. We are thrilled to have Katie working with clients as our first female Investment Advisor Representative!

Market Recap

DOW JONES INDUSTRIAL AVERAGE

4Q 2025: 3.32% YTD 2025: 13.38%

S & P 500 COMPOSITE

4Q 2025: 1.94% YTD 2025: 16.65%

RUSSELL 2000

4Q 2025: 0.95% YTD 2025: 11.21%

BARCLAYS AGGREGATE BOND

4Q 2025: -0.41% YTD 2025: 3.06%

NASDAQ COMPOSITE

4Q 2025: 1.43% YTD 2025: 20.38%

**All indices are reported Total Return which includes Dividends*



I'm excited to step into my new role as an Investment Advisor Representative. Over the past four years, I've had the opportunity to build meaningful relationships with our clients and support their needs as the office manager. This new role allows me to continue that service with even greater intention and care.

With more than twenty years of professional experience across business and finance—from paralegal work to benefits administration, real estate appraisal, accounting, and tax preparation—I've had the opportunity to serve individuals, small businesses, corporations, and nonprofit organizations, giving me a broad perspective on financial decision-making that I now bring into my work as an Investment Advisor Representative.

Losing my dad – who passed away at a relatively young age after years of health challenges – also taught me how important clarity and guidance can be during life's transitions. His experience reminds me that while planning for the future is essential, it's just as important to enjoy the life we're living today. That perspective inspires my commitment to helping others find a healthy balance between preparing wisely and living meaningfully.

Guiding someone's financial decisions carries great responsibility, and I am committed to honoring that trust. I'm here to listen, to plan thoughtfully, and to ensure you feel informed and supported every step of the way. I look forward to serving you with integrity, care, and confidence for many years to come.

-Katie



At Lighthouse Wealth Management, our work is guided by a desire to bring light and hope to others—both in our community and beyond. Giving back has always been central to who we are.

Since opening our doors in 2011, we have remained committed to donating 10% of our profits each year to local and national organizations that are making a meaningful difference in the world. This ongoing commitment reflects our belief that thoughtful stewardship extends beyond financial planning and into caring for the communities we serve.

As we reflect on 2025, we are grateful for the trust and partnership of our clients, which allows us to continue supporting causes that create positive and lasting impact. We are honored to serve you and look forward to continuing this mission together in the year ahead.

CHANGE TO WORKPLACE RETIREMENT PLANS FOR HIGHER INCOME EMPLOYEES IN 2026



TIM ROWSEY, CPA
INVESTMENT ADVISOR
REPRESENTATIVE

One provision of the SECURE 2.0 Act will impact how eligible employees can make catch-up contributions to their retirement plans in 2026. Beginning in 2026, employees ages 50 and older who earn more than \$150,000 in FICA wages in the prior year (2025) will be required to make catch-up contributions as Roth contributions. Roth contributions are made with after-tax dollars, meaning you pay taxes now but benefit from tax-free withdrawals in retirement. This new rule applies to participants in 401(k), 403(b), and governmental 457(b) plans.

For 2026, any employee can defer up to \$24,500 into their retirement plan as pre-tax contributions and reduce their taxable income by the amount of those deferrals. For people age 50 or older, there is a catch-up provision that allows an extra \$8,000 to be contributed to the plan. This is the portion impacted by this change. As long as an employee earned less than \$150,000 in 2025, they can defer the additional \$8,000 catch-up amount either pre-tax or into a Roth. For those employees over this wage threshold, they are required to place those catch-up funds into the Roth component of their plan. If the employer does not offer a Roth option, then no additional catch-up deferral will be allowed.

MARKETS, AI, AND THE VALUE OF STAYING DIVERSIFIED



GREG EMMONS, CFP®
INVESTMENT ADVISOR
REPRESENTATIVE

Guessing what the market will do, especially in the short run, is exceptionally challenging. As investors, we also know it's always something nobody sees coming that can create the biggest market shock waves. I'm not going to give a forecast on what the S&P 500 is going to do in 2026. More importantly, my goal is to frame expectations for what the year ahead could look like.

Is AI going to deliver on its exceedingly high outlook? If so, the markets have some substantial runway left, and we could see a similar year in the market to the one we just had. (Side note, a good documentary to learn more about AI and its impact on the future, check out the documentary "The Thinking Game". It's available for free on YouTube.) The question is, how much of the AI renaissance boom is already priced in the market? It's possible we're too early for the anticipated AI productivity boost, and the biggest players in this space could experience a significant pullback. For this reason, we feel it's important to ensure you are diversified, with ample exposure to value/dividend-paying stocks and fixed income. Regular dividend payments, along with interest paid from bonds, can always help smooth out the ride when market volatility arrives.

UPDATES TO IRS LIMITS FOR TAX YEAR 2026



CHRIS BEVINGTON, CPA, MTAX, CFP®
INVESTMENT ADVISOR REPRESENTATIVE



LIGHTHOUSE
WEALTH MANAGEMENT, INC.



IRS LIMITS	2025	2026
IRA Contribution Limit	\$7,000	\$7,500
IRA Catch up Contribution Limit (Age 50 and over)	\$1,000	\$1,100
401(k) Elective Deferrals	\$23,500	\$24,500
401(k) Catch up Deferrals (Age 50 and Over)	\$7,500	\$8,000
401(k) catch-up deferrals (age 60-63)*	\$11,250	\$11,250
HSA Family Contribution Limit	\$8,550	\$8,750
HSA Individual Contribution Limit	\$4,300	\$4,400
HSA Catch up Contribution (Age 55 and Over)	\$1,000	\$1,000
Income subject to Social Security Tax	\$176,100	\$184,500
Max earned income before SS benefits are reduced for those collecting benefits before full retirement	\$23,400	\$24,480
Annual Gift Exclusion	\$19,000	\$19,000
Standard Mileage Rate	\$0.70 per business mile	\$0.725 per business mile
Social Security Cost of Living Adjustment	2.5%	2.8%
Medicare Part B Premium	\$185.00 per month	\$202.90 per month

STANDARD DEDUCTIONS

	2025	2026
Single & Married Filing Separate	\$15,750	\$16,100
65-plus/Blind	Additional \$2,000	Additional \$2,050
Married Filing Joint & Widow(er)	\$31,500	\$32,200
65-plus/Blind	Additional \$1,600 each	Additional \$1,650 each
Over Age 65 Bonus Deduction	\$6,000	\$6,000
AGI Limit of \$75K Single \$150K MFJ		



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SCAN TO LEARN MORE ABOUT US!

Lighthouse Wealth Management is an independent, fee-only, investment advisory firm. We partner with you to help you navigate all the financial challenges of life. To learn more about the benefits of working with an independent advisor, visit www.findyourindependentadvisor.com

Our Part 2 of Form ADV: Firm Brochure, which provides information about the qualifications and business practices of Lighthouse Wealth Management, as well as our ADV Part 3: Client Relationship Summary are both available on our website. Paper copies are available upon request.

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