THE MUSUNEGGI
FINANCIAL GROUP

Wealth Watch III

November 2025

From the Desk of Christopher Musuneggi

With the arrival of Fall comes not only a change in weather, but also exciting changes at The Musuneggi Financial Group.

Please join me in welcoming Rod, Danielle, and Aiden. We're thrilled to have them on board and confident they'll be great additions to our growing team.

We're also excited to announce our new venture: MFG Tax Services. This expansion marks an important step forward as we continue to broaden the ways we serve our clients and community.

In addition, we are delighted to welcome Katie from Martin Financial Solutions to our family.

Looking ahead, we're expanding our footprint of services, offering even more value and support to our clients. We look forward to sharing more about this progress soon.

And as we the holiday season approaches, be sure to save the date for our annual Toys for Tots drive on Wednesday, December 10th. It's one of our favorite traditions, and a meaningful way we can give back together.

This edition of our newsletter is filled with updates, highlights, and a look ahead at what's to come. We hope you enjoy catching up on all the latest news happening at MFG.

Christopher S. Musunggi,
President

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MFG TAX SERVICES

Meet Rodney Deloe, CPA
A Professional Partner in Tax Strategy

We're proud to introduce Rod, who brings over 35 years of experience in accounting and tax services in our newly formed venture, MFG Tax Services LLC.

Rod, is known for his insight, attention to detail, and commitment to client performance. He specializes in guiding individuals and small business through complex tax environments with clarity and confidence. Which makes him a valuable resource for both long-term clients and those new to our firm.

MFG Tax Services LLC proudly serves clients of The Musuneggi Financial Group and welcome new clients. Services may be limited to tax planning and combined with coordinated financial and tax planning.

For more information, please visit www.mfgtaxservices.com

MFG TAX SERVICES

The One Big Beautiful Bill Act (OBBBA) just created a major, but temporary, tax opportunity

For tax years 2025 through 2029, the cap on State and Local Tax (SALT) deductions is temporarily boosted from $10,000 to $40,000. This could mean significant tax savings, especially for higher earners in high-tax states.

Key Details for 2025 Action:

- SALT Cap: Up to $40,000. (Note: This deduction starts phasing out for individuals with over $500K in Modified Adjusted Gross Income (MAGI), reverting to $10,000 above $600K MAGI).
- Actionable Tip: Paying your 4th Quarter 2025 state and local income tax estimates before December 31, 2025, can help you maximize that $40,000 cap this year.
- Charitable Stacking: 2025 is also a prime year to maximize itemized deductions with charitable contributions. Consider "stacking" multiple years of donations—like through a Donor Advised Fund—to make the most of your tax savings before a 5% reduction on charitable deductions kicks in for many taxpayers in 2026.

Your window to capture these 2025 benefits closes on December 31, 2025.

Contact your financial and tax advisors today to review your 2025 strategy!

MFG INSURANCE SERVICES

November is Long Term Care Awareness Month

Simplified Guide to Long-Term Care Planning

Planning for long-term care reduces stress, protects finances, and ensures your wishes are honored. During the month of November, we pause to mention Long Term Care Planning and the steps you can take to prepare for this stage of Retirement.

Understanding LTC

Long-term care includes services for chronic illness, disability, or aging. Options include home care, assisted living, and nursing facilities. About 70% of people will need some form of LTC.

Cost of Care

Costs vary by location and type. Nursing homes can exceed $100,000 annually; home care averages $50,000.

Building Your Plan

Assess health and family history, identify care preferences, choose caregivers, and document wishes (advance directives, power of attorney). Talk with your Advisor and your Family about a Plan of Care and use this worksheet to get started.

Funding Options

Consider personal savings, LTC insurance, hybrid life/LTC policies, and government programs
(Medicare vs. Medicaid).

Communication Tips

Discuss your plan with family to avoid conflict and update as circumstances change.

Have a Checklist for your Plan

- Health assessment completed.
- Care preferences documented.
- Legal documents prepared.
- Funding strategy in place.
- Family or Trusted Contact informed.

Announcements

Please join us in welcoming Danielle and Aiden to the team.

THE MUSUNEGGI
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Danielle Rothburn

Client Service Associate

Please join us in welcoming Danielle back to the team. She is rejoining us as part of our Client Service team, and we couldn't be more excited to have her on board.

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Aiden Sarsfield

Client Service Associate

We're excited to announce that our intern, Aiden, has officially joined our Client Service team full-time. Please join us in welcoming him as he continues to contribute his skills and energy to serve our clients.

Celebrating Professional Excellence!

We're proud to announce that Christine has earned the Accredited Investment Fiduciary® (AIF®) designation. Becoming an AIF® signals a strong commitment to fiduciary excellence. The path includes structured training, testing, ethical vetting, and ongoing education. For clients and advisors alike, it represents a dependable benchmark of trust, competence, and ethical conduct in investment mangement.

Welcome to the Family!

We are happy to welcome the clients, friends, and family of Martin Financial Solutions.

Who to Contact

THE MUSUNEGGI FINANCIAL GROUP

Financial Advisory Team

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Schedule a Call or Meeting

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THE MUSUNEGGI
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- Investment Analysis
- Retirement Planning
- Financial Planning
- Education Planning
- Income Distribution Planning
- Estate Planning
- Goals-Based Planning

MFG TAX SERVICES

- Tax Consulting
  - Tax-efficient estate and retirement strategies
- Advisory
  - Proactive year-round advice
- Preparation
- Business and Entity

MFG INSURANCE SERVICES

- Survivorship Analysis
- Life, Disability, and Long-Term Care Insurance
- Employer-Sponsored Insurance Programs

MFG PRIVATE WEALTH

- Personal Wealth Management
- Business Exit Planning
- Employer-Sponsored Retirement Programs
- Legacy and Wealth Transfer

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Save the Date

HOLIDAY DONATION PARTY

Bring your new, unwrapped toy donation for the United States Marine Corps Reserve Toys for Tots program and join us for an evening of tasty treats and holiday cheer!

TOYS FOR TOTS

WEDNESDAY, DECEMBER 10TH

4:00 - 7:00 PM

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Social Media

Follow us on Social Media or visit our websites for the most up-to-date information.

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MFG TAX SERVICES

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through The Musuneggi Financial Group, a registered investment advisor. The Musuneggi Financial Group and MFG Private Wealth are separate entities from LPL Financial. Tax preparation services offered through MFG Tax Services are separate and not affiliated with LPL Financial, LPL Financial does not offer tax advice or tax preparation services. Insurance products are offered through MFG Insurance Services or its licensed affiliates. MFG Insurance Services and its licensed affiliates are separate entities from and not affiliates of LPL Financial.