



Kit



Debi



Dexter



Sarah



Amanda



Leesa



Andy



Mikayla



Jenny



Allison



Elizabeth



Lindsay



Alaina



Volume 16

Issue 2

As the holiday season approaches, we find ourselves reflecting on the past year with immense gratitude and excitement for what's ahead. 2024 has been a remarkable journey for us, filled with many milestones.

This year, we were thrilled to welcome three new talented team members to our growing Tiell Financial Group Family. Our team celebrated two beautiful weddings, an engagement, and we eagerly await the anticipated arrival of a baby in the near future.

Our new office build is progressing beautifully, and we look forward to making it our home in May 2025. This space reflects our commitment to innovation, teamwork, and client success. The most anticipated event on our horizon is celebrating our 30th year in business in 2025! We can't wait to commemorate this incredible milestone with you and we will share more details about the celebrations soon.

As we look ahead, we remain deeply thankful for our clients, partners, and team members who make every achievement possible. From all of us at Tiell Financial Group, we wish you a joyful holiday season filled with peace, happiness, and prosperity. Here's to an even more amazing 2025!



Happy Holidays!

Congratulations, Kit!



Kit J. Tiell, CPWA

We are delighted to share that Kit Tiell, Partner and Financial Advisor, has recently completed the rigorous education and examination process to earn the prestigious CPWA (Certified Private Wealth Advisor) designation!

The CPWA certification, authorized by the Investments & Wealth Institute, is awarded to professionals who meet strict ethical standards, complete graduate-level coursework, and pass a comprehensive certification exam. CPWA designees also commit to ongoing continuing education and adhere to the Code of Professional Responsibility.

Congratulations, Kit, on this outstanding achievement! Thank you for your dedication to continuous improvement for the benefit of our clients and team members.



Team Celebrations!



Mr. & Mrs. Lombardy



Baby McKinniss Coming Soon!



The Future Mr. & Mrs. Tyree



Mr. & Mrs. Riggs



Tax Update Seminar

Wednesday, January 22, 2025 at 6PM

Tiffin University –Marion Center (connected to Wall Street Pub)

RSVP to sarah@tiellfinancial.com or 419-937-2879


COLA Increase - Social Security



To help people keep up with the changing cost of living, Social Security beneficiaries often receive an annual cost-of-living adjustment (COLA). Each year, Social Security bases the COLA on changes in the Consumer Price Index.

For 2025, Social Security benefits and Supplemental Security Income (SSI) payments will increase by 2.5%. This means that more than 72.5 million Americans will see a change in their benefit payments.

2025 Contribution Limits

<u>401K Contribution Limit</u>	<u>Catchup</u>	<u>Super Catchup *New for 2025</u>
Under 50 Years Old	Ages 50-59 and Over 64	Ages 60-63
\$23,500	\$31,000	\$34,750
<u>IRA Contribution Limit</u>		
Under 50 Years Old	Over 50 Years Old	
\$7,000	\$8,000	
<u>Roth IRA Phase Out Limit</u>		
Single Filers	Married Filers	
\$150,000—\$165,000	\$236,000-\$246,000	

2025 Polar Bear Jump



Our office will once again be participating in the 2025 Polar Bear Jump on Saturday, February 1st at Camden Falls.

If you would like to donate to FACT (Financial Assistance for Cancer Treatment), checks may be sent to:

FACT
c/o Tiell Financial Group
PO Box 317
Bascom, OH 44809

Employee Spotlight—Jenny Lombardy

Since joining TFG in November 2021 in the New Business Department, Jenny has been a dedicated and invaluable member of our team. She is currently working toward her Paraplanning certificate, and we're excited to see her reach this next milestone.

Jenny lives with her newlywed husband, Bart. Together, they share a family of four adult children and two wonderful grandchildren. Outside of work, Jenny's passion for traveling and exploring new restaurants keeps her on the move. Her kindness, warmth, and contagious laughter brighten our days and make TFG a better place. We're so grateful to have her on our team!



Medicare Update



The Centers for Medicare and Medicaid Services (CMS) has announced Medicare Part B Premiums for 2025:

- Medicare Part B Premium: \$185/ month (was \$174.70 in 2024)
- Medicare Part B Annual Deductible: \$257 (was \$240 in 2024)

Tiell Financial Group

5941 West Tiffin Street
PO Box 317
Bascom, Ohio 44809

Phone: 419-937-2879
Fax: 419-937-2875

E-mail: debi@tiellfinancial.com
E-mail: kit@tiellfinancial.com
E-mail: dexter@tiellfinancial.com
E-mail: andrew@tiellfinancial.com

Office Hours

Monday - Friday
8:00AM - 5:00PM

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Holiday Office Hours

Closed for Christmas

Tuesday, December 24
Wednesday, December 25

Closed for New Years

Wednesday, January 1

Closed for Good Friday

Friday, April 18

Closed for Memorial Day

Monday, May 26

Closed for Independence Day

Friday, July 4

Closed for Labor Day

Monday, September 1

At Tiell Financial Group, we strive to be your premier advisor by providing holistic wealth planning tailored to your wants and needs.

It is our goal to be proactive in an ever-changing environment, provide excellent customer service, and make every choice according to the highest level of ethics. We endeavor to always be doing the next right thing.

www.tiellfinancial.com



Annual Easter Egg Scramble:

Saturday - April 12, 2025 - 11AM

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