

## 2025 End-of-Year Newsletter

As 2025 comes to a close, we would like to provide you with some updates from our team here at Graystone Consulting Charleston.

We trust that you are currently receiving our monthly Market Commentary, if not, you can find the most recent copy [here](#):

- [Thought Leadership | Graystone Consulting - Charleston, WV](#)

This is the latest edition of our publication, which originally began around 2010, and has been a regular monthly message from our team since 2014. Written by Katherine Jones, it provides our team's views on the markets and economy, while offering insight into how current events impact our clients' portfolios. If you are not already subscribed, please [\[click here\]](#) to send us an email to be added to our list.

In addition to our monthly commentary, we wanted to share an end-of-year insights report from our Global Investment Office and the annual Graystone Charleston Christmas newsletter. Both can be found below:

- [GIO - Global Insights: 5 Things We Learned in 2025](#)
- [Christmas 2025 Letter](#)

We are also proud to share some recent team updates and recognitions earned by our team over the second half of 2025.

Thank you for your continued confidence. We look forward to 2026.

Merry Christmas, Happy Holidays and Happy New Year to you and your families!

### - Team Updates -

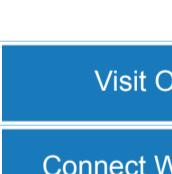
- **Cassandra Williamson<sup>1</sup>** has successfully earned the Chartered Investment Management Analyst (CIMA®) designation and passed all required insurance licensing exams.
- **Matt Kelly<sup>2</sup>** successfully passed the required insurance licensing examinations.



### - Family Updates -

- **Brian Anania<sup>3</sup>** and his family welcomed their second child, a daughter, this year!
- **John Dawson<sup>4</sup>** and his family welcomed their first grandchild, a daughter, this year!
- **Mike Goodwin<sup>5</sup>** and his family welcomed another grandchild to their crew, a daughter, this year!
- **Conner Fowler<sup>6</sup>** became an uncle and experienced holding a baby for the first time, this year!

### - 2026 Resources -



#### Tax Tables

The tables below outline the 2025 and 2026 tax rate schedules, education and health savings accounts limits, and retirement contribution and deduction limits, among other information.

[2025 Tax Tables](#)

[2026 Tax Tables](#)



#### IRA Contribution Limits

The Internal Revenue Service (IRS) recently announced increases in contribution limits to 401(k) and other tax-deferred retirement plans.

[2020 - 2026 Maximum Benefit & Contribution Limits](#)

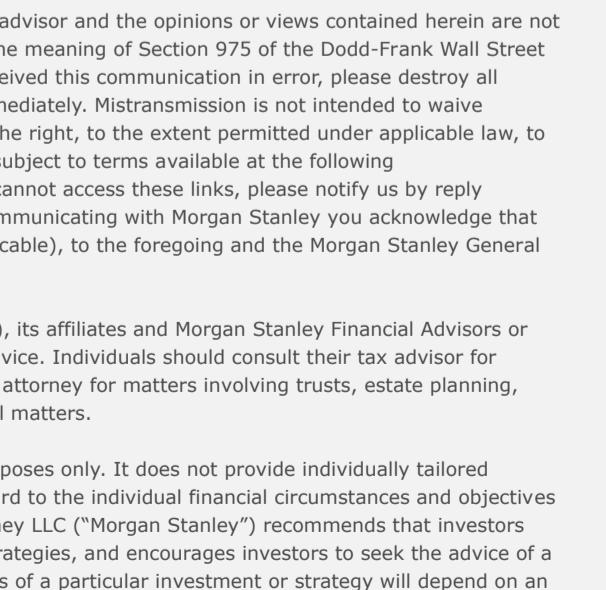
## Graystone Consulting - Charleston, WV

500 Lee Street East  
Ste 300  
Charleston, WV 25301

(304) 353-9049

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2: Cassandra Williamson, CFP®, CIMA®: Assistant Vice President, Investment Consultant  
2: Matthew Kelly, CRPS® - Vice President, Institutional Consulting Relationship Manager  
3: Brian Anania, CFP® - Assistant Vice President, Investment Consultant - Relationship Manager  
4: John E Dawson II - Managing Director, Institutional Consulting Director  
5: James Michael Goodwin - Managing Director, Financial Advisor, Senior Portfolio Management Director  
6: Conner Fowler - Institutional Consulting Analyst

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