



BRIGHTEDGE
WEALTH MANAGEMENT
— GUIDED BY WISDOM POWERED BY INTELLIGENCE —

BrightEdge Investment Planning Guide 2025

Guided by Wisdom. Powered by Intelligence.

Building Wealth Through Strategy

Investment planning is about transforming your resources into long-term wealth while managing risk and opportunity. At BrightEdge Wealth Management, we help you align your investments with your financial goals, ensuring that each dollar has a purpose and a plan.

Key Principles of Sound Investing

- **Define Clear Objectives:** Every investment should serve a defined goal — retirement, education, or growth.
- **Balance Risk and Return:** Understand your tolerance for market fluctuations and allocate accordingly.
- **Diversify:** Spread investments across asset classes to reduce volatility and improve consistency.
- **Invest for the Long Term:** Stay disciplined. Short-term noise should not derail long-term goals.
- **Monitor and Rebalance:** Review your portfolio periodically to stay aligned with your target allocation.

Market Volatility & Rebalancing

Markets are cyclical — volatility is normal. Modern Portfolio Theory teaches that diversification can optimize return for a given level of risk. BrightEdge employs a disciplined rebalancing framework designed to control risk exposure and enhance long-term performance.

2025 Tax-Advantaged Investment Opportunities

Account Type	Annual Limit	Catch-Up (50+)	Special (60–63)
401(k), 403(b), 457	\$23,500	\$7,500	\$11,250
SIMPLE IRA	\$16,500	\$3,500	\$5,250
Traditional / Roth IRA	\$7,000	\$1,000	—
Defined Contribution Plan	\$70,000	—	—

BrightEdge Investment Readiness Checklist

- Have you defined your investment goals and time horizons?
- Do you understand your tolerance for market risk?

- Are your assets properly diversified across classes?
- Do you review and rebalance your portfolio annually?
- Have you optimized your tax-advantaged investment accounts?
- Do you have an Investment Policy Statement guiding decisions?

Partner with BrightEdge

We integrate evidence-based investment principles with personalized strategy to help clients achieve sustainable long-term growth. Schedule your BrightEdge Investment Strategy Session and see how intelligent investing builds enduring wealth.

For educational purposes only. Not intended as tax, investment, or legal advice. BrightEdge Wealth Management is a fiduciary advisory practice.