BrightEdge Tax & Financial Foundations Guide 2025

Guided by Wisdom. Powered by Intelligence.

Your Financial Roadmap Begins with the 1040

Your tax return is more than a compliance document — it's a blueprint for opportunity. At BrightEdge Wealth Management, we analyze the 1040 to uncover ways to save more, invest smarter, and plan strategically for future goals.

Core Financial Planning Insights

Filing Status & Dependents: Determines deductions, credits, and retirement contribution eligibility.
Income & Deductions: Review wage, business, and investment income to identify potential optimizations.
Retirement Contributions: Ensure 401(k), IRA, and SEP contributions are maximized.
Health & Insurance: Verify HSA, FSA, and premium deductions are utilized fully.
Charitable Giving: Explore appreciated asset donations for tax-efficient generosity.

Common Gaps & Opportunities

• Missed IRA or Roth contributions due to income thresholds.
• Underused HSA or FSA contributions that could reduce taxable income.
• Investment income not tax-optimized between taxable and tax-deferred accounts.
• Outdated withholding or estimated payment strategies.
• Inadequate insurance or estate coordination reflected in Form 1040 disclosures.

2025 Key Financial Limits

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	—
HSA (Family)	$8,550	$1,000	—
FSA (Health)	$3,300	—	—

BrightEdge Tax Readiness Checklist

■ Have you reviewed your 1040 for planning opportunities?
■ Are you maximizing tax-advantaged contributions (401(k), IRA, HSA)?
■ Have you coordinated your investment strategy with your tax plan?
■ Are charitable and legacy goals reflected in your giving strategy?
■ Have you updated your financial plan to reflect recent tax law changes?

Connect Taxes to Your Bigger Financial Picture

At BrightEdge, we help clients turn data into direction. By integrating tax insights with investment, retirement, and estate strategies, we ensure your financial plan is cohesive, proactive, and built to grow with you. Schedule your BrightEdge Tax Strategy Review to make your 2025 planning complete.