



My First Anchor team and I are excited to launch our new monthly newsletter, *The Tide Report*.

We're here to help you filter out the noise and to share some tidbits of information that can help you feel more anchored. Each month, we will share some ideas and new content, which may include updates to the Household Playbook, tips to stay ship-shape, insights on the horizon, crew updates, and more.

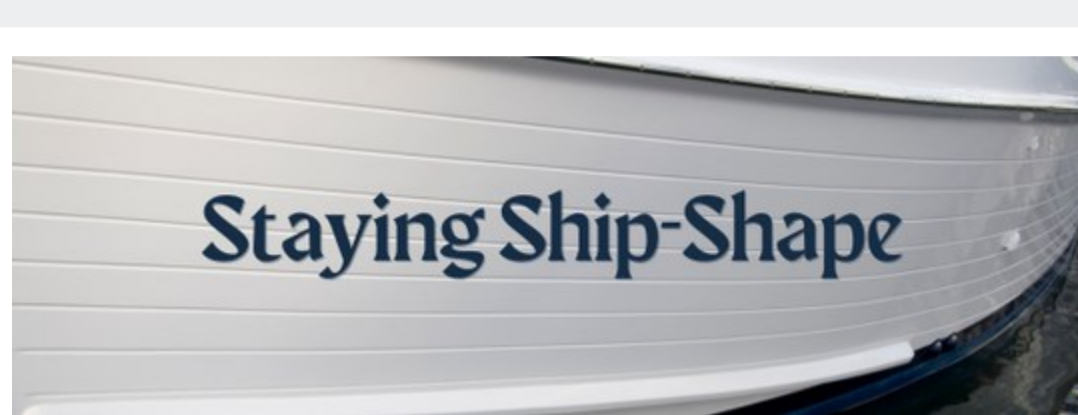


In 2024 we introduced the Household Playbook: your customizable guide for you and your loved ones to organize your family's information.

We plan to keep refining sections in the playbook. Most recently, we enhanced our investment pages to include information about tax forms.

The Household Playbook is a resource that is unique for our First Anchor clients, so we keep it password protected on our website. The password to each section is *Playbook*.

[Household Playbook](#)



Identity Protection

Shoutout to those of you have already frozen your credit reports with the four agencies -- Experian, Equifax, TransUnion, and Innovis. This is the best line of defense to protect your identity.

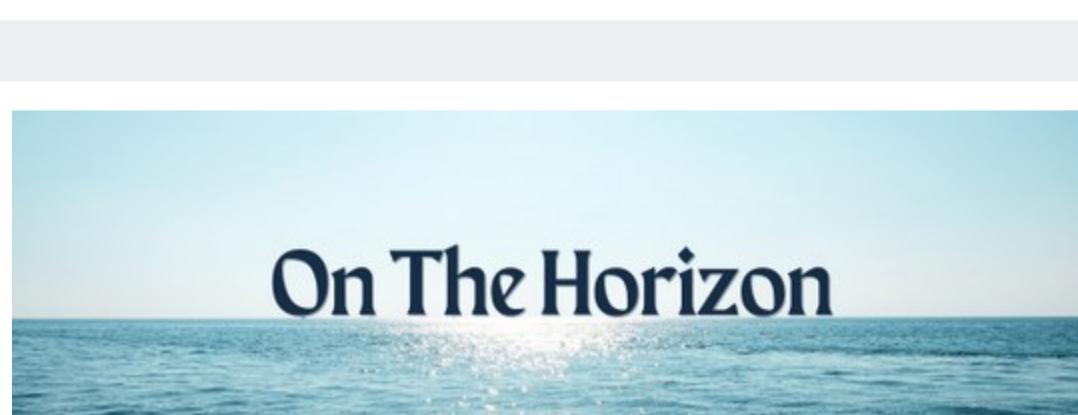
If you have not yet frozen your credit reports, follow this link to our website for more information.

[Freezing Your Credit Reports](#)

Experian recently made some changes to their terms of service. Starting in February, Experian may disclose information about their subscribers' transactions and experiences with affiliate and non-affiliate companies, including for their marketing purposes. Long story short? If you don't want your information shared, you will need to take some steps to opt-out of this sharing.

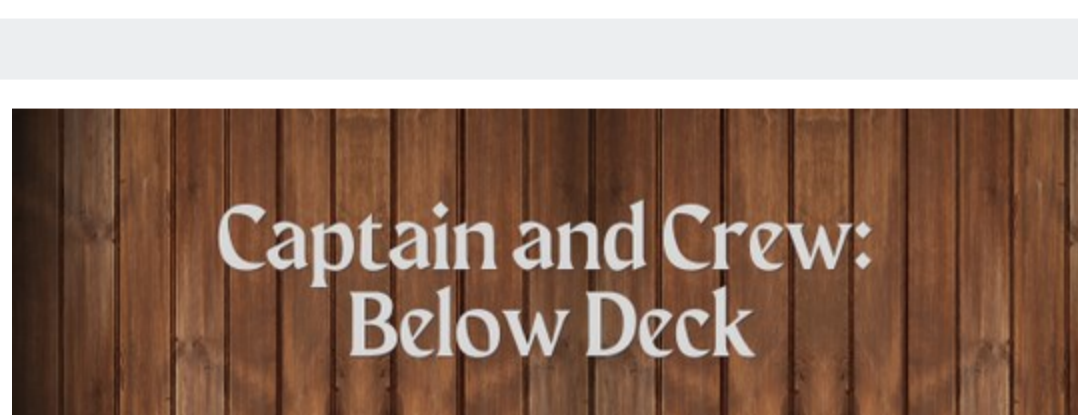
To opt out of this sharing, click the link below before February 5.

[Opt Out Here](#)



401(k) and 403(b) contribution limits have increased. The chart below summarizes the maximum allowable employee contribution you can make into these plans for 2025.

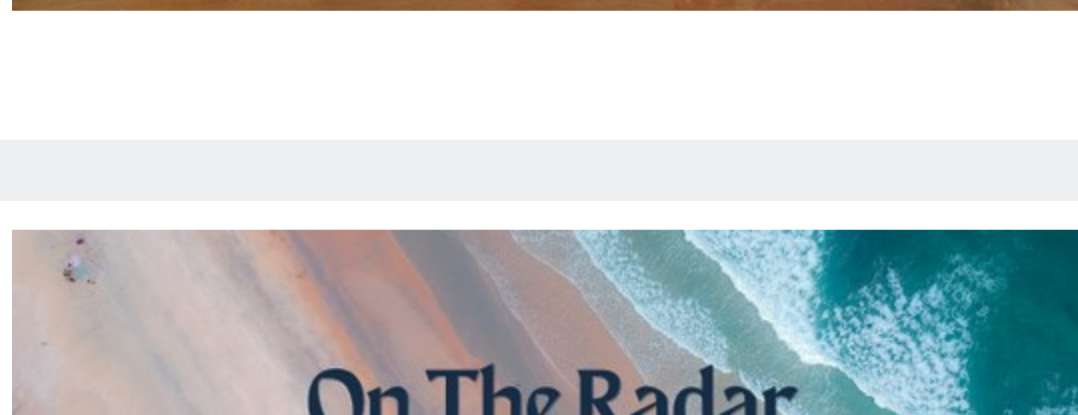
Contribution Limits for 2025	
49 years or younger	\$23,500
50-59 years old	\$31,000
60-63 years old	\$34,750
64 years or older	\$31,000



Captain Bonnie is keeping active during non-work hours, fine tuning her dinks, drops and strategy skills as she prepares for her next pickleball tournament later this month.

First Mate Johanna is celebrating her 7th work anniversary at First Anchor! All who know Johanna appreciate her for her integrity and attention to detail in providing administrative support for our clients' questions and needs.

Shipmate Joelle recently married at an intimate ceremony in Wolfeboro, NH surrounded by family and friends. Mrs. Hogan is loving married life and looking forward to many new adventures with husband Brian by her side.



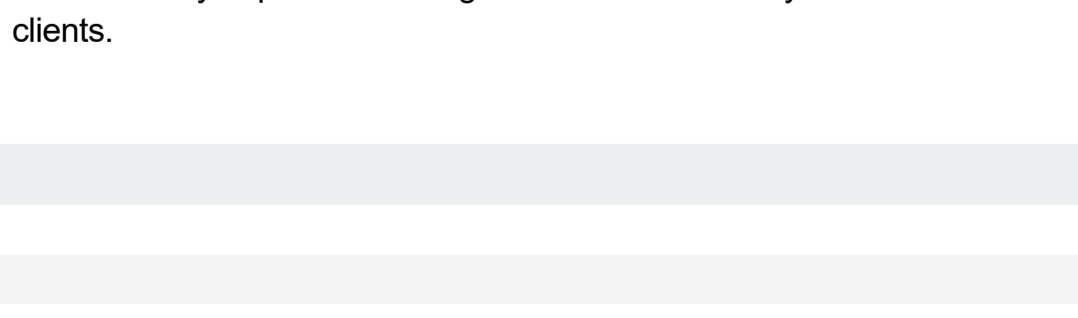
We are interested in hearing from you!

- What topics would you be interested in attending an educational session about?
- How has your experience been while working on your Household Playbook?

[Feedback](#)

Please forward this to someone who may benefit from this information, and/or if you would like to introduce them to our practice.

We are always open to meeting the friends and family of our First Anchor clients.



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