



December 2025 Issue

80 Years is Proof.

For 80 years, Gray, Gray & Gray has been preparing clients for tomorrow—helping you navigate your next challenge, the next phase of your growth, and the next chapter of your financial life.

In an era where consolidation disrupts our profession, our independence sets us apart. It empowers us to deliver advice that is always in your best interest, dedicate more time to you, and ensure continuity with the same team serving you year after year, fostering stronger relationships and better service. At Gray, Gray & Gray, you have direct access to decision-making partners and benefit from real-time solutions tailored to your needs.

For us, 80 years is not just a milestone—it's the foundation for what comes next as we continue to build true partnerships with you.

We look forward to helping you create success in 2026 and beyond!



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Gray, Gray & Gray's Year End Planning Seminar

Our annual Year-End Planning Seminar is one of the many ways we honor our commitment to putting clients first...

This year's theme, "Straight Talk on Taxes, Trade and Trends – Objective Guidance for the Year Ahead," reflects our dedication to providing actionable insights and trusted guidance in a rapidly changing economic and regulatory landscape.

Attendees enjoyed the opportunity to connect and share experiences with one another, and gained valuable insights from the Economic Outlook, M&A Market Update and Tax Update! Special thanks to all of our presenters for sharing their knowledge.

Check out the video below for seminar highlights.



[ACCESS THE SEMINAR PRESENTATION HERE](#)

2026 Retirement Contribution Limits Raised



The IRS has announced significant increases to contribution limits for 401(k) plans and other retirement savings vehicles for 2026, offering Americans more opportunities to save for the future. The contribution limit for employees participating in 401(k), 403(b), and most 457 plans has increased to \$24,500, with catch-up contributions for those 50+ increasing to \$8,000. IRA, SIMPLE, and SEP IRA limits are also up, reflecting important cost-of-living adjustments and new provisions under the SECURE 2.0 Act. Now is the time to review your savings strategy and take advantage of these higher limits to maximize your retirement and tax benefits.

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