

The Monahan Group
November 2025 Newsletter



[Client Preferred Name]

As November settles in, we find ourselves in that thoughtful season between the first frost and Thanksgiving - a time when many investors take a step back to reflect on the year's progress and make smart, strategic choices before it draws to a close.

Additionally, our entire team wants to extend a heartfelt thank you. We're truly grateful for you being part of our community, and we wish you and your loved ones a warm and peaceful Thanksgiving.

The Monahan Group

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Investor Insights

Tax Brackets For
2026 & 2025

2026

2025

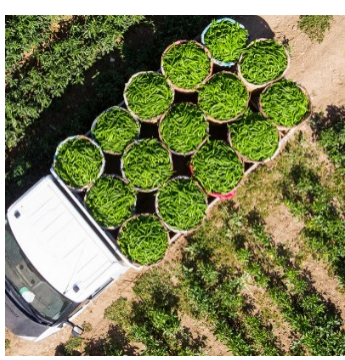
Thoughts on
The Market Podcast

Episodes

November On the Markets

Learn More

Resources



**Tax-Loss Harvesting
Can Work Year-Round
for Investors—
Here's How:**

What is tax-loss harvesting exactly, and how do some investors use it to opportunistically reduce their tax bills?

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**Does Crypto Have a
Place in Your
Portfolio?**

If you're considering an investment in cryptocurrency, explore strategies for balancing its outsized potential returns with the outsized risks.

Read More



**When Should You
Take Social Security?**

Deciding when to claim Social Security can have a significant effect on your retirement income. Learn how to help maximize your benefits.

Read More

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Tax-loss harvesting. IRS rules stipulate that if a security is sold by an investor at a tax loss, the tax loss will not be currently usable if the investor has acquired (or has entered into a contract or option on) the same or substantially identical securities 30 days before or after the sale that generated the loss. This so-called 'wash sale' rule is applied with respect to all of the investor's transactions across all accounts.

Investing in commodities entails significant risks. Commodity prices may be affected by a variety of factors at any time, including but not limited to, (i) changes in supply and demand relationships, (ii) governmental programs and policies, (iii) national and international political and economic events, war and terrorist events, (iv) changes in interest and exchange rates, (v) trading activities in commodities and related contracts, (vi) pestilence, technological change and weather, and (vii) the price volatility of a commodity. In addition, the commodities markets are subject to temporary distortions or other disruptions due to various factors, including lack of liquidity, participation of speculators and government intervention.

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