

Nova News

PREDICTABLE. SUSTAINABLE. INCOME.

Transform Your Financial Journey in 2025

Introducing RightCapital – Your New Financial Command Center

Starting this January, Nova Wealth clients will gain access to RightCapital, our new comprehensive financial planning platform. This powerful tool brings your entire financial life into focus through a single, secure dashboard where you can track all your accounts, goals, and progress in real-time.

Your Complete Financial Picture

Most Nova Wealth accounts will automatically flow into the system, while other accounts can be easily added manually. Your data remains protected through bank-level encryption, with read-only access ensuring your information stays safe.

Key Features

- Real-time dashboard showing your complete financial picture
- Secure document vault for storing and sharing important files
- Goal tracking with visual progress indicators
- Streamlined communication and task management with our team

Getting Started

Watch for your welcome email containing your account creation link. Setup is simple and can be completed at your own pace. Our team is ready to assist you with any questions during the process.

Looking Ahead

This new platform represents our commitment to providing you with the best tools for your financial success. Through RightCapital, we're enhancing our ability to serve you with more efficient communication, better-informed decisions, and clearer tracking of your financial progress.

For questions about RightCapital or assistance with setup, please contact your Nova Wealth advisor.

Nova Gives Campaign

A total of \$3,250 was donated on behalf of Nova Wealth and our clients to Buffalo Sabres Sled Hockey! Thank you to all who contributed!

The Buffalo Sabres Sled Hockey Team is a 501(c)(3) not-for-profit organization dedicated to promoting the athletic abilities of physically challenged youth and adults in Western New York. As a competitive sled hockey organization, it encourages individuals with physical disabilities who are athletically inclined to attend a game or practice to explore whether sled hockey is the sport they have been seeking. [Learn more about the organization.](#)



Your IRA in 2025!

How Much Can You Save?

- Under 50? You can put away \$7,000
- 50 or older? Add an extra \$1,000, for a total of \$8,000

Income Limits to Know About

If you're covered by a retirement plan at work, here's when you might need to think twice about a Traditional IRA:

Single filers:

Start paying attention at \$77,000

No deduction after \$87,000

Married filing jointly:

Start paying attention at \$123,000

No deduction after \$143,000

For Roth IRAs:

Singles: Phase-out between \$146,000 - \$161,000

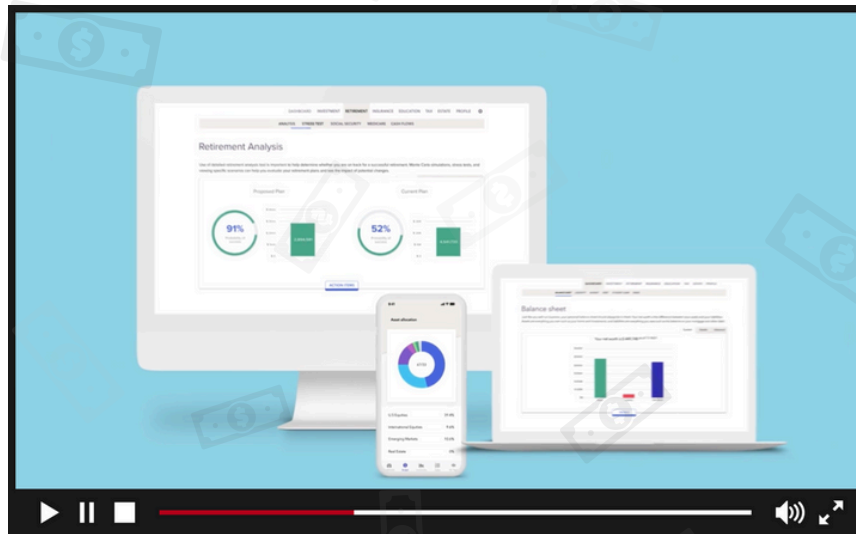
Married couples: Phase-out between \$230,000 - \$240,000

Quick Tips

- Split your contributions across the year - your budget will thank you
- Set it and forget it with automatic monthly transfers
- Not sure which IRA is right for you? Give us a call!

There is still time to max out your 2024 contributions if you haven't done so, and are eligible. You have until Tue, Apr 15, 2025

RightCapital Client Resources



Check out [this video](#) for more information on the features of RightCapital.



[Using Your Client Portal](#)



[Linking Accounts on RightCapital](#)



[RightCapital Account Security](#)

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