

Steps to Peace of Mind



CREDIT: Denver Post San Juans



Sara Gardner, CFP®
Vice President/ Wealth Advisor



Invest in what's important

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GROUND TO COVER

- Spending Plan/ Cash Reserves
- Taxes
- Insurance & Investing
- Employee Benefits
- Retirement Planning
- Estate Planning/
Wealth Transfer

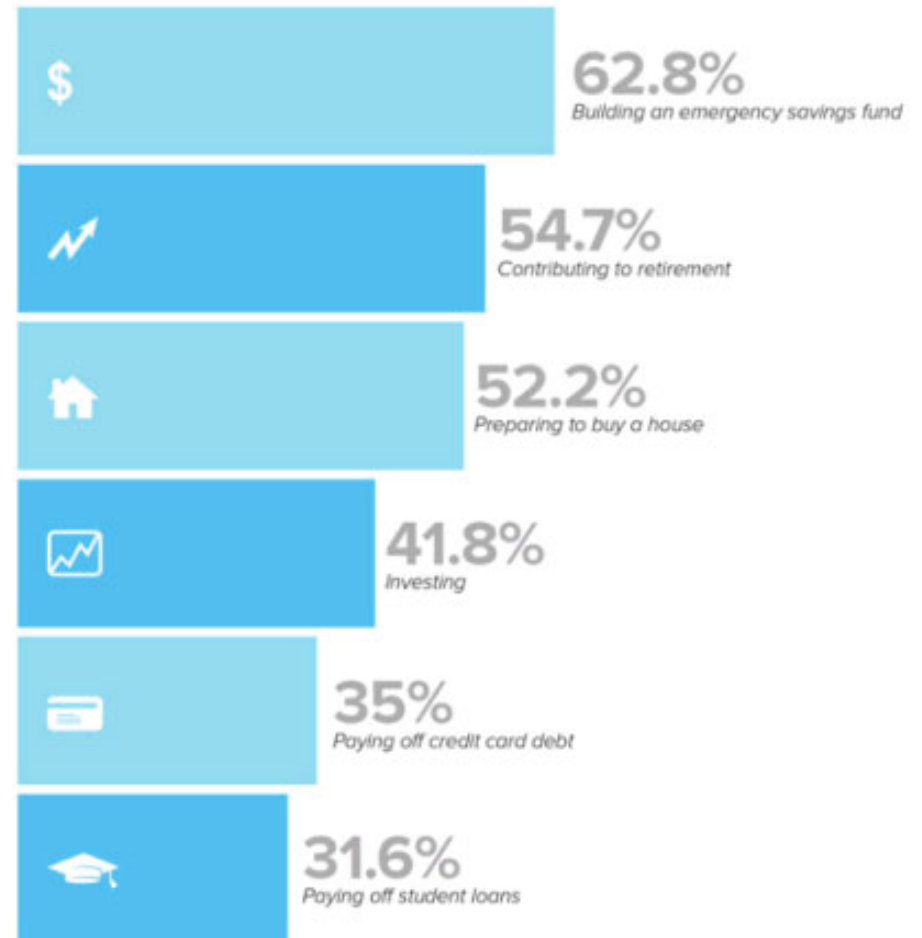


SETTING & PRIORITIZING YOUR GOALS



COMMON GOALS

- Eliminate credit card debt: powerpay.org
- Establish an emergency fund: 3-6 months of expenses
- Open (and contribute to) a retirement account, including Roth IRA
 - 20's – start with 5% of your salary.
 - 30's – increase to 10% of your salary.
 - 35 – increase to 15% of your salary.
 - 45 – increase to 20% of your salary.
 - 50+ – in 2024 MAX is \$23K+ \$7,500 catch-up



TRADITIONAL IRA vs. ROTH IRA

Traditional IRA

- Can make annual contribution and have taxable compensation (in 2024 \$7K, plus \$50 Catch up of \$1K)
- Deductible contributions depend on income, filing status, and coverage by retirement plan
- Can make after-tax (nondeductible) contributions
- Distributions subject to federal income tax, except for after-tax contributions
- Distributions prior to age 59½ may be subject to additional 10% penalty tax
- Distributions required starting 73-75
- Funds grow tax deferred

Roth IRA

- Can make annual contribution if you have taxable compensation; no age limit
- Ability to contribute depends on income level and filing status
- All contributions are after-tax (no up-front deduction)
- Qualified distributions are entirely free from federal income taxes *if *contributions invested at least 5 years*
- For nonqualified distributions, earnings subject to federal income tax and 10% penalty tax may apply if less than 59½ & less than 5 years invested
- No lifetime required distributions
- Funds grow tax deferred/tax free



Tax efficient accounts like IRAs and Roth IRAs are complex savings vehicles that can be beneficial for some under specific circumstances. However, they also have many restrictions, requirements and tax consequences. In order to properly and effectively determine if a and/or which tax efficient account best serves your individual needs, a tax professional, CPA and/or Tax Attorney should be retained and consulted.

Slide 5

GM0

Can we source this information?

Germana Moura, 2024-02-26T21:18:46.744

HS0 0

All information was previous from past approved pp deck. Only update is in blue.

Source provided.

Henry Gabriel Silva, 2024-02-26T22:03:03.350

TAXES

STRATEGY VS. PREPARATION

2024

If taxable income is:

Over	But Not Over	The Tax is	Of the Amount Over
Married Filing Jointly:			
\$0	\$23,200	\$0 + 10%	\$0
23,201	94,300	2,320 + 12%	23,200
94,301	201,050	10,852 + 22%	94,300
201,051	383,900	34,337 + 24%	201,050
383,901	487,450	78,221 + 32%	383,900
487,451	731,200	111,357 + 35%	487,450
731,201	and over	196,670 + 37%	731,200

Single:

\$0	\$11,600	\$0 + 10%	\$0
11,601	47,150	1,160 + 12%	11,600
47,151	100,525	5,426 + 22%	47,150
100,526	191,950	17,169 + 24%	100,525
191,951	243,725	39,111 + 32%	191,950
243,726	609,350	55,679 + 35%	243,725
609,351	and over	183,674 + 37%	609,350



Medicare Part B - Medical insurance, physician care, ambulance service, laboratory tests, and physical therapy or rehabilitation services. Covers 100% of preventive services and an annual wellness visit. Premiums are based off of your 2022 yearly income.

Medicare Part B premiums depending on your 2022 yearly income

File Individual Tax Return	File Joint Tax Return	2024 Monthly Premium	2024 Income-Related Monthly Adjustment Amount (IRMAA)
\$103,000 or less	\$206,000 or less	\$174.70	Your Plan Premium (YPP)
\$103,001 - \$129,000	\$206,001 - \$258,000	\$244.60	YPP + \$69.90
\$129,001 - \$161,000	\$258,001 - \$322,000	349.40	YPP + \$174.70
\$161,001 - \$193,000	\$322,001 - \$386,000	\$454.20	YPP + \$279.50
\$193,001 - \$500,000	\$386,001 - \$750,000	\$559.00	YPP + \$384.30
Above \$500,001	Above \$750,001	\$594.00	YPP + \$419.30

*Premiums increase 10% for each 12-month period that you did not enroll although you were eligible, unless you did not enroll because you were still covered under an employer insurance plan. In that case, you need to enroll within eight months after termination of your coverage under your employer's plan or the employment ends, whichever happens first.



INVESTMENT BASICS



ASSET ALLOCATION CONSIDERATIONS

Factors:

Diversification

Risk tolerance

Time frames

Personal financial situation

Liquidity needs



ANNUAL ASSET RETURNS

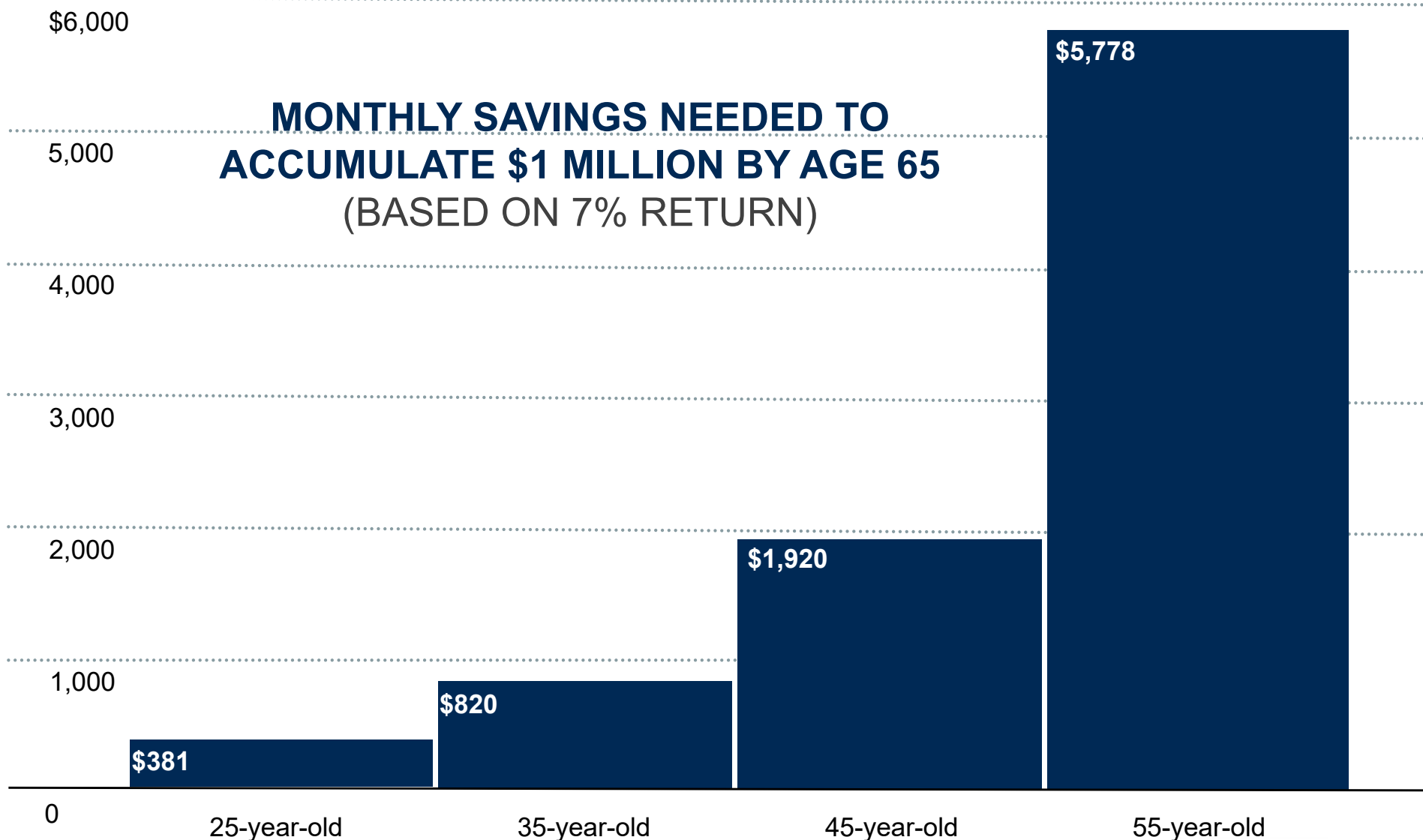
2009-2023		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Ann.	Vol.																
Large Cap 14.0%	Small Cap 21.9%	Fixed Income 5.2%	EM Equity 79.0%	REITs 27.9%	REITs 8.3%	REITs 19.7%	Small Cap 38.8%	REITs 28.0%	REITs 2.8%	Small Cap 21.3%	EM Equity 37.8%	Cash 1.8%	Large Cap 31.5%	Small Cap 20.0%	REITs 41.3%	Comdty. 16.1%	Large Cap 26.3%
Small Cap 11.3%	REITs 21.2%	Cash 1.8%	High Yield 59.4%	Small Cap 26.9%	Fixed Income 7.8%	High Yield 19.6%	Large Cap 32.4%	Large Cap 13.7%	Large Cap 1.4%	High Yield 14.3%	DM Equity 25.6%	Fixed Income 0.0%	REITs 28.7%	EM Equity 18.7%	Large Cap 28.7%	Cash 1.5%	DM Equity 18.9%
REITs 10.9%	EM Equity 20.3%	Asset Alloc. -25.4%	DM Equity 32.5%	EM Equity 19.2%	High Yield 3.1%	EM Equity 18.6%	DM Equity 23.3%	Fixed Income 6.0%	Fixed Income 0.5%	Large Cap 12.0%	Large Cap 21.8%	REITs -4.0%	Small Cap 25.5%	Large Cap 18.4%	Comdty. 27.1%	High Yield -12.7%	Small Cap 16.9%
High Yield 8.6%	DM Equity 18.4%	High Yield -26.9%	REITs 28.0%	Comdty. 16.8%	Large Cap 2.1%	DM Equity 17.9%	Asset Alloc. 14.9%	Asset Alloc. 5.2%	Cash 0.0%	Comdty. 11.8%	Small Cap 14.6%	High Yield -4.1%	DM Equity 22.7%	Asset Alloc. 10.6%	Small Cap 14.8%	Fixed Income -13.0%	Asset Alloc. 14.1%
Asset Alloc. 8.1%	Comdty. 16.6%	Small Cap -33.8%	Small Cap 27.2%	Large Cap 15.1%	Cash 0.1%	Small Cap 16.3%	High Yield 7.3%	Small Cap 4.9%	DM Equity -0.4%	EM Equity 11.6%	Asset Alloc. 14.6%	Large Cap -4.4%	Asset Alloc. 19.5%	DM Equity 8.3%	Asset Alloc. 13.5%	Asset Alloc. -13.9%	High Yield 14.0%
DM Equity 7.4%	Large Cap 16.1%	Comdty. -35.6%	Large Cap 25.5%	High Yield 14.8%	Asset Alloc. -0.7%	Large Cap 16.0%	REITs 2.9%	Cash 0.0%	Asset Alloc. -2.0%	REITs 8.6%	High Yield 10.4%	Asset Alloc. -5.8%	EM Equity 18.9%	Fixed Income 7.5%	DM Equity 11.8%	DM Equity -14.0%	REITs 11.4%
EM Equity 6.9%	High Yield 11.5%	Large Cap -37.0%	Asset Alloc. 25.0%	Asset Alloc. 13.3%	Small Cap -4.2%	Asset Alloc. 12.2%	Cash 0.0%	High Yield 0.0%	High Yield -2.7%	Asset Alloc. 8.3%	REITs 8.7%	Small Cap -11.0%	High Yield 12.6%	High Yield 7.0%	High Yield 1.0%	Large Cap -18.1%	EM Equity 10.3%
Fixed Income 2.7%	Asset Alloc. 11.5%	REITs -37.7%	Comdty. 18.9%	DM Equity 8.2%	DM Equity -11.7%	Fixed Income 4.2%	Fixed Income -2.0%	EM Equity -1.8%	Small Cap -4.4%	Fixed Income 2.6%	Fixed Income 3.5%	Comdty. -11.2%	Fixed Income 8.7%	Cash 0.5%	Cash 0.0%	EM Equity -19.7%	Fixed Income 5.5%
Cash 0.8%	Fixed Income 4.5%	DM Equity -43.1%	Fixed Income 5.9%	Fixed Income 6.5%	Comdty. -13.3%	Cash 0.1%	EM Equity -2.3%	DM Equity -4.5%	EM Equity -14.6%	DM Equity 1.5%	Comdty. 1.7%	DM Equity -13.4%	Comdty. 7.7%	Comdty. -3.1%	Fixed Income -1.5%	Small Cap -20.4%	Cash 5.1%
Comdty. -0.2%	Cash 0.7%	EM Equity -53.2%	Cash 0.1%	Cash 0.1%	EM Equity -18.2%	Comdty. -1.1%	Comdty. -9.5%	Comdty. -17.0%	Comdty. -24.7%	Cash 0.3%	Cash 0.8%	EM Equity -14.2%	Cash 2.2%	REITs -5.1%	EM Equity -2.2%	REITs -24.9%	Comdty. -7.9%

Source: Bloomberg, FactSet, MSCI, NAREIT, Russell, Standard & Poor's, J.P. Morgan Asset Management.

Large cap: S&P 500, Small cap: Russell 2000, EM Equity: MSCI EME, DM Equity: MSCI EAFE, Comdty: Bloomberg Commodity Index, High Yield: Bloomberg Global HY Index, Fixed Income: Bloomberg US Aggregate, REITs: NAREIT Equity REIT Index, Cash: Bloomberg 1-3m Treasury. The "Asset Allocation" portfolio assumes the following weights: 25% in the S&P 500, 10% in the Russell 2000, 15% in the MSCI EAFE, 5% in the MSCI EME, 25% in the Bloomberg US Aggregate, 5% in the Bloomberg 1-3m Treasury, 5% in the Bloomberg Global High Yield Index, 5% in the Bloomberg Commodity Index and 5% in the NAREIT Equity REIT Index. Balanced portfolio assumes annual rebalancing. Annualized (Ann.) return and volatility (Vol.) represents period from 12/31/2007 to 12/31/2022. Please see disclosure page at end for index definitions. All data represents total return for stated period. The "Asset Allocation" portfolio is for illustrative purposes only. Past performance is not indicative of future returns.

Guide to the Markets – U.S. Data are as of December 31, 2023.

POTENTIAL BENEFITS OF INVESTING EARLY



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EMPLOYEE BENEFITS



PAID VACATION



PENSION PLANS



FLEXIBILITY



HEALTH INSURANCE



SKILLS DEVELOPMENT



PARENTAL LEAVE



RETIREMENT PLANNING

Debt/Expense
Management



Investments



Taxes



Social Security



Retirement
Distributions



Income
Planning



Retirement Planning **TOPICS**



Long Term Care
& Healthcare



Medicare



Life
Insurance



Estate
Planning



General
Retirement



Health/Wealth &
Lifestyle

Estate Planning

Key documents for a sound estate plan:

- Last Will & Testament
- Durable Power of Attorney
- Health Care Power of Attorney
- Advanced Directive
- Trust Agreement
(if applicable)

THERE'S A LOT TO CONSIDER



Ask Questions- Start Planning

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