

WEALTH WISE

NAVIGATE YOUR FINANCIAL FUTURE
WITH CONFIDENCE

ARE YOU READY FOR TAX SEASON?

Do Taxes Work Differently When I Retire?

Required minimum distributions, Social Security, and other retirement accounts greatly affect the way you file taxes. Income from different sources that have different tax rules can be confusing.

What are some good tax practices?

Tracking expenses and understanding how deductions work is a great first step! Contributions to retirement accounts not only give you tax benefits but are also essential to securing your future.

What happens if I don't prepare properly?

Higher tax liabilities, impact on retirement and savings, and potential legal issues with the IRS. Being disorganized leads to last minute filing and mistakes.

When is the tax deadline? Taxes **must** be filed by April 15th. The best time to start preparing is **TODAY!**

**TALK TO YOUR LOCAL BRANCH ABOUT
COMPLIMENTARY TAX PLANNING**

EDUCATIONAL SEMINARS

HOW TO CLAIM SOCIAL SECURITY CORRECTLY

Monday 6 Jan, 2025. 6:30PM

COMPLIMENTARY
DINNER FOR ALL
ATTENDEES

Wednesday 8 Jan, 2025. 6:30PM

TO REGISTER VISIT:
[HTTPS://YOURSVP.COM/YUTRAH](https://yoursvp.com/yutraH)



BRING YOUR FRIENDS TO A NIGHT OUT! DINNER IS ON US!

ESTATE PLANNING AND THE HOLIDAYS

The holidays are a perfect time to gather with loved ones. As the season ends, reflect on what matters most. A CWCU Estate Plan ensures:

1. YOUR LEGACY IS PROTECTED
2. MEDICAL WISHES ARE RESPECTED
3. YOUR LOVED ONES ARE CARED FOR
4. YOUR ASSETS ARE DISTROBUTED AS YOU WISH
5. YOUR FAMILY IS PROTECTED

ESTATE PLANNING ISN'T HARD,
GETTING STARTED IS. LET US HELP

20-MINUTE "ASK US ANYTHING SESSIONS"

The people important to you are important to us. Gift your non CWCU member friends and family a 20 minute strategy session on topics such as:

- Tax Reduction Planning
- Estate Planning
- Portfolio & 401K Management
- Retirement & Income Planning
- Social Security Maximization
- Alternative Investments

TO SCHEDULE CALL 616 965 6275

COMPLIMENTARY REVIEWS AT YOUR LOCAL BRANCH

Taxes • Income Planning • Social Security • Estate Planning