



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 SEMINA HOW TO CLAIM SOCIAL SECURITY CORRECTLY

Monday 6 Jan, 2025. 6:30PM

Wednesday 8 Jan, 2025. 6:30PM

COMPLIMENTARY **DINNER FOR ALL** ATTENDEES

TO REGISTER VISIT: 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: YOUR LEGACY IS PROTECTED 1. 2. MEDICAL WISHES ARE RESPECTED YOUR LOVED ONES ARE CARED FOR 3. YOUR ASSETS ARE DISTROBUTED AS YOU WISH 4. YOUR FAMILY IS PROTECTED 5. 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 • Retirement & Income Planning Estate Planning • Portfolio & 401K Management

Social Security Maximization

• Alternative Investments TO SCHEDULE CALL 616 965 6275

COMPLIMENTARY REVIEWS AT YOUR LOCAL BRANCH

Taxees • Income Planning • Social Security • Estate Planning In provide the p INVESTMENT ADVISORY SERVICES ARE OFFERED THROUGH IAMS WEALTH MAN WHERE IT IS PROPERLY REGISTERED OR IS EXCLUDED FROM REGISTRATION RE INGAGED IN THE PRACTICE OF LAW OR ACCOUNTING. CONTENT SHOULD NOT BE' JUDGEMENT OF THE AUTHORS ON THE DATE OF PUBLICATION AND MAY CHAM VDEPENDENT OF EACH OTHER. THE HIRM ONLY CONDUCTS BUSINESS IN STATES IVISORY HAS ACHIEVED A SPECIFIC LEVEL OF SKILL OR ABILITY. THE FIRM IS NOT SENTED IS BELIEVED TO BE CURRENT. ALL EXPRESSIONS OF OPINION REFLECT THE OF INVESTMENTS INVOLVE HIGHER AND LOWER LEVELS OF RISK. THERE IS NO