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Helpful Information for Filing 2020 Income Taxes and Proactive Tax Planning for 2021

Tax planning should always be a key focus when reviewing your personal financial situation. One of our goals as financial professionals is to point out as many tax savings opportunities and strategies as possible for our clients.

This special report reviews some of the broader tax law changes along with a wide range of tax reduction strategies. As you read this report, please take note of each tax strategy that you think could be beneficial to you. Not all ideas are appropriate for all taxpayers. We always recommend that you address any tax strategy with your tax professional to consider how one tax strategy may affect another and calculate the income tax consequences (both state and federal). Remember, tax strategies and ideas that have worked in the recent past might not even be available under today's new tax laws. Always attempt to understand all the details before making any decisions—it is always easier to avoid a problem than it is to solve one.

Please note—your state income tax laws could be different from the federal income tax laws. Visit <https://tax.findlaw.com> for a wide range of tax information and links to tax forms for all 50 states. All examples mentioned in this report are hypothetical and meant for illustrative purposes only.

2020 is over and businesses are slowly opening. Hopefully, the number of people getting vaccinated will continue to increase, allowing us to get back to normal. 2020 was not like anything we have seen in our lifetime. Due to the pandemic, some temporary tax law changes have taken place. I have put together a list of information as a guideline for you to look over and discuss with your tax preparer. Sometimes, during the hectic tax season, a new temporary change could get missed. Share it with your friends as well. No one likes paying taxes, but we must pay them. However, we should not pay more than we must due to a missed temporary deduction specifically for 2020. Income tax is a large revenue source for the United States government. While tax rates have changed many times, since the 1860's, the United States has used a "progressive" tax code. A progressive tax code means that people who make more money are taxed at a higher rate than those who make less money. Our progressive tax system works

by placing earners through different brackets according to how much money they make. The dollar amounts define your tax brackets and there are differing tables depending on your filing status (single, married, etc.). This matters in determining your marginal tax rate.

Understanding Marginal Tax Rates

Determining your tax bracket is not as simple as just adding up your total income and checking a tax table. Taxpayers need to calculate their taxable income (which can be sometimes referred to as their "adjusted gross income") and then adjust their income for any deductions, adjustments, and exemptions they are allowed to find their final taxable amount.

Once you determine your final taxable income amount, it is critical to know that not all your income was taxed at the same rate. For example, if you are married filing jointly, your first \$19,750 is taxed at 10%. If these same tax filers have a final taxable income of \$95,000, then these taxpayers are in a "marginal tax bracket" of 22%. The key thing to note is that in this example, the last dollar earned is taxed at that 22% tax rate.

2020 Tax Law Updates

2020 was a busy year for tax legislation. While there is time to look into tax planning ideas for your 2021 taxes, here are some items that 2020 tax filers should review.

- Tax brackets have been slightly adjusted.
- The standard deductions have risen from 2019.
- There are still caps to state and local tax (SALT) deductions.
- Long-term capital gains are still at favorable rates.
- There is still a 3.8% Medicare Investment Tax.
- Charitable donations are still deductible.
- You might still be able to contribute to retirement plans.
- Medical expense deductions are at 7.5% of AGI for 2020.

2020 Tax Tables and Tax Rates

There are still seven federal income tax brackets for 2020. The lowest of the seven tax rates is 10% and the top tax rate is still 37%. The income that falls into each is scheduled to be adjusted in 2021 for inflation. For 2020, use the chart in this report to see what bracket your final income falls into.

TAX TIP: *If you are not sure how best to file, ask your tax preparer or review IRS Publication 17, Your Federal Income Tax, which is a complete tax resource. It contains helpful information such as whether you need to file a tax return and how to choose your filing status.*

2020 Standard Deduction Amounts

2020 Tax Tables

Single Taxpayers		Married Filing Separately Taxpayers	
Up to \$9,875	10% of taxable income	Up to \$9,875	10% of taxable income
\$9,876 to	\$987.50 plus 12% of	\$9,876 to	\$987.50 plus 12% of
\$40,126 to	\$4,617.50 plus 22% of	\$40,126 to	\$4,617.50 plus 22% of
\$85,526 to	\$14,605.50 plus 24%	\$85,526 to	\$14,605.50 plus 24%
\$163,301 to	\$33,271.50 plus 32%	\$163,301 to	\$33,271.50 plus 32%
\$207,351 to	\$47,367.50 plus 35%	\$207,351 to	\$47,367.50 plus 35%
\$518,401 or	\$156,235 plus 37% of	\$311,026 or	\$83,653.75 plus 37%

Married Filing Jointly Taxpayers		Head of Household Taxpayers	
Up to \$19,750	10% of taxable income	Up to \$14,100	10% of taxable income
\$19,751 to	\$1,975 plus 12% of	\$14,101 to	\$1,410 plus 12% of the
\$80,251 to	\$9,235 plus 22% of	\$53,701 to	\$6,162 plus 22% of the
\$171,051 to	\$29,211 plus 24% of	\$85,501 to	\$13,158 plus 24% of
\$326,601 to	\$66,543 plus 32% of	\$163,301 to	\$31,830 plus 32% of
\$414,701 to	\$94,735 plus 35% of	\$207,351 to	\$45,926 plus 35% of
\$622,051 or	\$167,307.50 plus 37%	\$518,401 or	\$154,793.50 plus 37%

Most taxpayers claim the standard deduction. For 2020, the standard deduction has slightly increased. The amounts are now \$12,400 for single filers and \$24,800 for those filing jointly (\$18,650 for head of household filers). If you are filing as a married couple, an additional \$1,300 is added to the standard deduction for each person age 65 and older. If you are single and age 65 or older, an additional deduction of \$1,650 can be made.

Recovery Rebates

Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, many Americans received direct economic recovery rebate payments of \$1,200 (\$2,400 for couples filing jointly), plus \$500 more for each child under age 17. Year-end Coronavirus related relief provided additional rebates of \$600 per individual and dependent. The payments started to phase out for joint filers with adjusted gross incomes above \$150,000, head-of-household filers with adjusted gross incomes

(AGIs) above \$112,500, and single filers with AGIs above \$75,000. Technically, the rebate is an advance payment of a special 2020 tax credit. You will reconcile your rebate on your 2020 return. If you received a rebate please alert your tax preparer.

Increased Child Tax Credit

For 2020, the maximum child tax credit is \$2,000 per qualifying child. Up to \$1,400 of the Child Tax Credit is refundable; that is, it can reduce your tax bill to zero and you might be able to get a refund on anything left over. There is also a non-refundable credit of \$500 for dependents other than children. The modified adjusted gross income threshold at which the credit begins to phase out is \$200,000 and \$400,000 if married filing jointly.

State and Local Tax (SALT) Deduction

Under the 2017 Tax Cuts and Jobs Act (TCJA) state and local tax deductions (SALT) remain at a combined total of \$10,000 (or \$5,000 for married taxpayers filing separately) for state income and property taxes. This deduction amount is set to remain through 2025.

Medical Expense Deduction

The 2020 threshold for deducting medical expenses is 7.5% of AGI. The adjusted-gross-income threshold was slated to jump from 7.5% to 10% after 2018, but Coronavirus-related relief legislation in 2020 made permanent the 7.5% figure. The IRS website, www.irs.gov, provides a long list of expenses that qualify as "medical expenses" so it can be a good idea to keep track of yours if you think they may qualify.

Investment Income

Long-term capital gains are taxed at more favorable rates compared to ordinary income. For qualified dividends, investors will continue to be taxed at 0, 15% or 20%.

One tax strategy is to review your investments that have unrealized long-term capital gains and sell enough of the appreciated investments in order to generate enough long-term capital gains to push you to the top of your federal income tax bracket. This strategy could be helpful if you are in the 0% capital gains bracket and do not have to pay any federal taxes on this gain. Then, if you want, you can buy back your investment the same day, increasing your cost basis in those investments. If you sell them in the future, the increased cost basis will help reduce long-term capital gains. You do not have to wait 30 days before you buy back this investment—the 30-day rule only applies to losses, not gains.

Note: This non-taxable capital gain for federal income taxes might not apply to your state.

TAX TIP: Remember that marginal tax rates on long-term capital gains and dividends can be higher than expected. The 3.8% surtax can raise the effective rate to 18.8% for single filers with income from \$200,000 to \$441,500 and 23.8% for single filers with income above \$441,500. It can raise the effective rate to 18.8% for married taxpayers filing jointly with income from \$250,000 to \$496,600 and to 23.8% for married taxpayers filing jointly with income above \$496,600.

Calculating Capital Gains and Losses

With all of the different tax rates for different types of gains and losses in your marketable securities portfolio, it is probably a good idea to familiarize yourself with some of the rules:

- Short-term capital losses must first be used to offset short-term capital gains.
- If there are net short-term losses, they can be used to offset net long-term capital gains.
- Long-term capital losses are similarly first applied against long-term capital gains, with any excess applied against short-term capital gains.
- Net long-term capital losses in any rate category are first applied against the highest tax rate long-term capital gains.
- Capital losses in excess of capital gains can be used to offset up to \$3,000 (\$1,500 if married filing separately) of ordinary income.
- Any remaining unused capital losses can be carried forward and used in the same manner as described above.

TAX TIP: Please remember to look at your 2019 income tax return Schedule D (page 2) to see if you have any capital loss carryover for 2020. This is often overlooked, especially if you are changing tax preparers.

Please double-check your capital gains or losses. If you sold an asset outside of a qualified account during 2020, you most likely incurred a capital gain or loss. Sales of securities showing the transaction date and sale price are listed on the 1099 generated by the financial institution. However, your 1099 might not show the correct cost basis or realized gain or loss for each sale. You will need to know the full cost basis for each investment sold outside of your qualified accounts, which is usually what you paid for it, but this is not always the case.

3.8% Medicare Investment Tax

The year 2020 is the eighth year of the net investment income tax of 3.8%. It is also known as the Medicare surtax. If you earn more than \$200,000 as a single or head of household taxpayer, \$125,000 as married taxpayers filing separately or \$250,000 as married joint return filers, then this tax applies to either your modified adjusted gross income or net investment income (including interest, dividends, capital gains, rentals, and royalty income), whichever is lower. This 3.8% tax is in addition to capital gains or any other tax you already pay on investment income.

It is helpful to pay attention to timing, especially if your income fluctu-

ates from year to year or is close to the \$200,000 or \$250,000 amount. Consider realizing capital gains in years when you are under these limits. The inclusion limits may penalize married couples, so realizing investment gains before you tie the knot may help in some circumstances. This tax makes the use of depreciation, installment sales, and other tax deferral strategies suddenly more attractive.

Medicare Health Insurance Tax on Wages

If you earn more than \$200,000 in wages, compensation, and self-employment income (\$250,000 if filing jointly, or \$125,000 if married and filing separately), the Affordable Care Act levies a special 0.9% tax on your wages and other earned income. You'll pay this all year as your employer withholds the additional Medicare Tax from your paycheck. If you're self-employed, plan for this tax when you calculate your estimated taxes.

If you're employed, there's little you can do to reduce the bite of this tax. Requesting non-cash benefits in lieu of wages won't help—they're included in the taxable amount. If you're self-employed, you may want to take special care in timing income and expenses (especially depreciation) to avoid the limit.

Charitable Gifts and Donations

The Coronavirus Aid, Relief, and Economic Security (CARES Act) created a new charitable deduction available to taxpayers who do not itemize their deductions in 2020. This new benefit known as a universal deduction, allows for an above the line charitable deduction of up to \$300 (this increases to up to \$600 for those married filing jointly in 2021). To qualify, the charitable gift must be cash (or cash equivalent) made to a qualified charity (501(c)(3)). To qualify, this contribution should have been made on or before December 31, 2020.

For those who are itemizing, in 2020, the CARES Act allow you to take deductions up to 100% of your 2020 AGI (up from 60%) for cash contributions to qualified charities.

Retirement Plan	2020 Limit
Elective deferrals to 401(k), 403(b), 457(b)(2), 457(c)(1) plans	\$19,500
Contributions to defined contribution plans	\$57,000
Contributions to SIMPLEs	\$13,500
Contributions to traditional IRAs	\$6,000
Catch-up Contributions to 401(k), 403(b), 457(b)(2), 457(c)(1) plans	\$6,500
Catch-up Contributions to SIMPLEs	\$3,000
Catch-up Contributions to IRAs	\$1,000

When preparing your list of charitable gifts, remember to review your checkbook register so you do not leave any out. Everyone remembers to count the monetary gifts they make to their favorite charities, but you should count noncash donations as well. Make it a priority to always get a receipt for every gift. Keep your receipts. If your contribution totals more than \$250, you will also need an acknowledgement from the charity documenting the support you provided. Remember that you will have to itemize to claim this deduction, but when filing, the expenses incurred while doing charitable work often is not included on tax returns.

You can't deduct the value of your time spent volunteering, but if you buy supplies for a group, the cost of that material is deductible as an itemized charitable donation. You can also claim a charitable deduction for the use of your vehicle for charitable purposes, such as delivering meals to the homebound in your community or taking your child's Scout troop on an outing. For 2020, the IRS will let you deduct that travel at .14 cents per mile.

Child and Dependent Care Credit

Although COVID-19 halted in-person school attendance for most children, typically, millions of parents claim the child and dependent care credit each year to help cover the costs of after-school daycare while working. Some parents overlook claiming the tax credit for childcare costs during the summer. This tax break can also apply to summer day camp costs. The key is that for deduction purposes, the camp can only be a day camp, not an overnight camp. In 2020, if you paid a daycare center, babysitter, summer camp, or other care provider to care for a qualifying child under age 13 or a disabled dependent of any age, you may qualify for a tax credit of up to 35% of qualifying expenses of \$3,000 for one child or dependent, or up to \$6,000 for two or more children.

Contribute to Retirement Accounts

The SECURE Act allowed people with earned income to make contributions to Traditional IRAs past the age of 70½ starting in 2020.

If you have not already funded your retirement account for 2020, consider doing so by April 15, 2021. That's the deadline for contributions to a traditional IRA (deductible or not) and a Roth IRA. However, if you have a Keogh or SEP and you get a filing extension to October 15, 2021, you can wait until then to put 2020 contributions into those accounts. To start tax-advantaged growth potential as quickly as possible, however, try not to delay in making contributions. If eligible, a deductible contribution will help you lower your tax bill for 2020 and your contributions can grow tax deferred.

To qualify for the full annual IRA deduction in 2020, you must either: 1) not be eligible to participate in a company retirement plan, or 2) if you are eligible, there is a phase-out from \$65,000 to \$75,000 of MAGI for singles and from \$104,000 to \$124,000 for married taxpayers filing jointly. If you are not eligible for a company plan but your spouse is, your traditional IRA contribution is fully-deductible as long as your combined gross income does not exceed \$196,000. For 2020, the maximum IRA contribution you can make is \$6,000 (\$7,000 if you are age 50 or older by

the end of the calendar year). For self-employed persons, the maximum annual addition to SEPs and Keoghs for 2020 is \$57,000.

Although contributing to a Roth IRA instead of a traditional IRA will not reduce your 2020 tax bill (Roth contributions are not deductible), it could be the better choice because all qualified withdrawals from a Roth can be tax-free in retirement. Withdrawals from a traditional IRA are fully taxable in retirement. To contribute the full \$6,000 (\$7,000 if you are age 50 or older by the end of 2020) to a Roth IRA, you must have MAGI of \$124,000 or less a year if you are single or \$196,000 if you are married and file a joint return. **If you have any questions on retirement contributions, please call us.**

Roth IRA Conversions

A Roth IRA conversion is when you convert part or all of your traditional IRA into a Roth IRA. This is a taxable event. The amount you converted is subject to ordinary income tax. It might also cause your income to increase, thereby subjecting you to the Medicare surtax. Roth IRAs grow tax-free and qualified withdrawals are tax-free in the future, a time when tax rates might be higher.

Whether to convert part or all of your traditional IRA to a Roth IRA depends on your particular situation. It is best to prepare a tax projection and calculate the appropriate amount to convert. Remember—you do not have to convert all of your IRA to a Roth. Roth IRA conversions are not subject to the pre-age 59½ penalty of 10%.

Many 401(k) plan participants (if their plan allows) can convert the pre-tax money in their 401(k) plan to a Roth 401(k) plan without leaving the job or reaching age 59½. There are a number of pros and cons to making this change. Please call us to see if this makes sense for you.

Required Minimum Distributions (RMD)

The SECURE Act increased the age for Required Minimum Distributions (RMD) starting January 1, 2020 to age 72. (This change only applies to account owners who turn 70½ after 2019.) Under previous law, participants were generally required to begin taking distributions from their retirement plan at age 70½.

Reminder: The CARES Act allowed you to not take your RMDs in 2020. If you took an RMD in 2020, you had until August 31, 2020 to roll that distribution back into your IRA and this roll back was not subject to the 60 day or one per year rule.

Other Overlooked Tax Items and Deductions

Reinvested Dividends - This is not a tax deduction, but it is an important calculation that can save investors a bundle. Former IRS commissioner Fred Goldberg told Kiplinger magazine for their annual overlooked deduction article that missing this break costs millions of

taxpayers a lot in overpaid taxes.

Many investors have mutual fund dividends that are automatically used to buy extra shares. Remember that each reinvestment increases your tax basis in that fund. That will, in turn, reduce the taxable capital gain (or increases the tax-saving loss) when you redeem shares. Please keep good records. Forgetting to include reinvested dividends in your basis results in double taxation of the dividends—once in the year when they were paid out and immediately reinvested and later when they are included in the proceeds of the sale.

If you are not sure what your basis is, ask the fund or us for help. Funds often report to investors the tax basis of shares redeemed during the year. Regulators currently require that for the sale of shares purchased, financial institutions must report the basis to investors and to the IRS. Student-Loan Interest Paid by Parents - Generally, you can deduct interest only if you are legally required to repay the debt. But if parents pay back a child's student loans, the IRS treats the transactions as if the money were given to the child, who then paid the debt. So as long as the child is no longer claimed as a dependent, the child can deduct up to \$2,500 of student-loan interest paid by their parents each year. (The parents can't claim the interest deduction even though they actually foot the bill because they are not liable for the debt).

Charitable Gift Directly made from IRA - Individuals at least 70½ years of age can still exclude from gross income qualified charitable distributions (QCD) from IRAs of up to \$100,000 per year. These distributions must be made directly to the charity and remember to double check on what counts as a qualified charity and distribution before using this tax strategy.

Helpful Tax Time Strategies

- ✓ It is always helpful to write down or keep all receipts you think are even possibly tax-deductible. Sometimes, taxpayers assume that various expenses are not deductible and do not even mention them to their tax preparer. Don't assume anything—give your tax preparer the chance to tell you whether something is or is not deductible.
- ✓ Be careful not to overpay Social Security taxes. If you received a paycheck from two or more employers and earned more than \$137,700 in 2020 you may be able to file a claim on your return for the excess Social Security tax withholding.
- ✓ Don't forget items carried over from prior years because you exceeded annual limits, such as capital losses, passive losses, charitable contributions and alternative minimum tax credits.
- ✓ Check your 2019 tax return to see if there was a refund from 2019 applied to 2020 estimated taxes.
- ✓ Calculate your estimated tax payments for 2021 very carefully. Many computer tax programs will automatically assume that your income tax liability for the current year is the same as the prior year. This is done to avoid paying penalties for underpayment of estimated income taxes. However, in some

cases this might not be a correct assumption, especially if 2020 was an unusual income tax year due to the sale of a business, unusual capital gains, the exercise of stock options, or even winning the lottery! A qualified tax preparer could be able to help you with a tax projection for 2021.

- ✓ Remember that IRS.gov could be a valuable online resource for tax information.
- ✓ Always double check your math where possible and remember it is always wise to consult a tax preparer before filing.

Proactive Tax Planning for 2021

Items Taxpayers Could Consider to Proactively Tax Plan for 2021 Include:

1. Prepare a 2021 tax projection - Taxpayers already know the 2021 rates and by reviewing their 2020 situation and all 2021 expectations of income, a qualified tax preparer could be able to help you with a tax projection for 2021.
2. New contribution limits for retirement savings - For 2021, the contribution limit for employees who participate in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan remains at \$19,500. The limit on annual contributions to an IRA also remains unchanged at \$6,000 (\$7,000 for those 50 or older). The catch-up contribution limits for those 50 and over remain unchanged at \$1,000.
3. Explore if a potential Roth IRA conversion is helpful for your situation - A Roth IRA can be beneficial in your overall retirement planning. Investments in a Roth IRA have the potential to grow tax-free and they do not have required minimum distributions during the lifetime of the original owner. Also, Roth IRA assets may pass to your heirs tax-free. Roth conversions include complex details and are not right for everyone, so please call us to see if this makes sense for you.
4. Take advantage of annual exclusion gifts - For 2021, the maximum amount of gift tax exemption is \$15,000. This means you can give up to that amount to a family member without having to pay a gift tax. Ideas for gifting can include, contributing to a working child (or grandchild's) IRA, or gifting to a 529 plan, which is a tax-sheltered plan for college expenses.
5. Consider bunching your charitable donations into a Donor Advised Fund (DAF) - Now is the time to explore if it is helpful for your tax situation to deposit cash, appreciated securities or other assets in a Donor Advised Fund, and then distributing the money to charities over time. Up to 60% of your adjusted gross income can be deductible if given as donations to typical charities.
6. The new above the line charitable deduction increases from \$300 to \$600 for taxpayers married filing jointly.

Potential Tax Changes based on Public Policy that President Biden has discussed.

When President Biden was running for office, his campaign released several tax law changes that he felt we should make if he is elected. While these proposals are not law, it still could be helpful to be aware of them, so if they are considered, you can be better prepared. Some of the changes proposed to be aware of are:

Increase Corporate Tax Rates. Under the TCJA, the peak marginal corporate tax rate was reduced from 35% to 21%. Under the Biden tax plan, the corporate tax rate would be increased to 28%.

Increase the marginal tax rate for top earners. Biden's tax plan would raise the top marginal income-tax bracket from 37% to 39.6% (please note that the TCJA lowered the top marginal bracket from 39.6% to 37% in 2018).

Lift the capital gains and dividend tax rates on filers with incomes above \$1 million. Biden's tax proposal calls for filers with over \$1 million in income to pay ordinary tax rates on their dividends and capital gains, no matter how long they have held an asset. This would imply 39.6%, plus the Net Investment Income Tax, for a total tax rate of over 43%.

Limit itemized deductions. Biden's tax plan includes a cap on itemized deductions of 28%. This means for each dollar of itemized tax deductions, including charitable contributions, a taxpayer or couple filing jointly would only receive a maximum benefit of \$0.28. This 28% limit would hold true even if a filer is paying a higher marginal tax rate.

Phase out small business income deductions over \$400,000. Biden's tax plan aims to keep Qualified Business Income deductions in place for those with less than \$400,000 in earnings but phasing out pass-through deductions for those with over \$400,000 in earnings.

Eliminate the stepped-up basis. Biden's tax plan wants to put an end to the step-up basis. A step-up basis refers to the cost basis of assets or property transferrable to an heir upon death. For example, if an individual invested in a \$300,000 marketable securities position that is worth \$500,000 at the time of their death, their heir would pay capital gains on anything over \$500,000 if the position were ever sold. If Biden's tax proposal were to become law, heirs would not "inherit" a stepped-up cost basis and if they liquidated the position soon after receiving it would realize \$200,000 of capital gain.

Reduce Estate Tax exemption. Biden's tax plan wants to reduce Estate tax exemptions back down to \$3.5 million per individual (currently \$11.7 million per individual) immediately. This means estates over that value would be subject to estate tax.

Proactive Tax Planning with the SECURE Act

On December 20, 2019, the Setting Every Community Up for Retirement Enhancement (SECURE) Act was signed into law. The SECURE Act made major changes to a number of tax rules that govern retirement savings. Some changes that started in 2020 that affect retirement savers and their tax strategies include:

- The Required Minimum Distribution (RMD) age was raised from 70 ½ to 72.
- The age limit for traditional IRA contributions was eliminated.
- A new 10-year rule essentially requires most non-spouse beneficiaries take full distribution off all Inherited IRAs, Roth IRAs, and qualified plans within 10-years of the original owner's death.
- There are new 529 Education Fund Usage Rules.

Conclusion

Filing your 2020 taxes will continue to include the new tax rates set forth with the Tax Cuts and Jobs Act (TCJA) enacted in 2018 (currently set to expire after 2025). An essential part of maintaining your overall financial health is attempting to keep your tax liability to a minimum.

One of our primary goals is to keep you informed of the changes that will be affecting investors like you. We believe that taking a proactive approach is better than a reactive approach—especially regarding income tax strategies!

- There is a 10% retirement account penalty exception for both births and adoptions.

Remember — If you ever have any questions regarding your finances, please call us first before making any decisions. We pride ourselves in our ability to help clients make informed decisions.

We are here to help you! We do not want you to worry about things that you don't need to worry about!

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