

Connections | March 2025

Managing your personal wealth isn't just about the dollars and cents. It's about connecting with what matters to you. Across all generations from life changes through life stages, Mesriow is here to help. That's why every quarter we write content on topics that we hope are relevant and insightful for you.

Gift tax reporting for transfers of Irrevocable Trusts

Irrevocable trusts offer investors significant benefits, including asset protection from creditors and lawsuits, tax advantages by reducing estate and income tax liabilities, and efficient wealth transfer while avoiding probate. They also support Medicaid and government benefits planning by removing assets from personal estates, provide control over asset distribution and facilitate charitable giving with potential tax deductions. Additionally, irrevocable life insurance trusts (ILITs) help minimize estate taxes on life insurance proceeds, ensuring beneficiaries receive maximum financial benefits. These features make irrevocable trusts a powerful tool for long-term financial planning and wealth preservation.

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The "Super Catch-up" contribution: An opportunity you don't want to miss

If you're in your early 60s, retirement may be approaching fast. You're not alone if you feel compelled to save more during this critical period. Here's what you need to know.

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The importance of asset allocation for retirement and estate planning

Asset allocation is one of the most critical decisions in building and preserving wealth, particularly as it relates to retirement and estate planning. The way investments are allocated across different asset classes not only determines the growth and security of retirement savings but also impacts how your wealth can be transferred to future generations. Importantly, asset allocation is not a static strategy — it should evolve over time to reflect changing financial goals, risk tolerance and estate planning considerations.

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Selling your business: Tax planning strategies to consider well before you pull the trigger

Changes in the Federal Funds Rate cascade to all corners of finance, from credit card rates, auto financing, mortgages and

other rate-sensitive loans, to the fixed income (bond) markets. These changes can also impact many estate planning strategies.

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Tools you can use

2025 planning guide

This guide is a consolidated list of the annual contribution limits, tax rates and payment requirements for 2025.

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Estate planning is not a diy task

Having an estate plan ensures that your legacy will live on. But these decisions can be intimidating, existing at a nexus of numerous investment vehicles, confusing tax regulations, opaque insurance policies and legal contacts. Let us help you, using our in-house estate planning resources.

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