

Connections | September 2021

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, Mesirow is here to help. That's why every quarter we write content on topics that we hope are relevant and insightful for you.

[Post pandemic retirement decisions](#)

Unanticipated events often inspire thought and reflection that can lead to lifestyle and behavioral changes. The global pandemic is unlike any event in most of our lifetimes, and potentially presents a threat to our health, wealth and sense of security. This leads to the question, "How has the pandemic changed when people decide to retire?" [more >](#)

[Caregiving: When your empty nest isn't quite so empty](#)

Most of us think of our pre-retirement years as a period of anticipation. Children can now look after themselves. A fulfilling retirement is finally within your grasp. For many people, however, having to take care of an aging relative torpedoes that vision. While becoming a caregiver may be unexpected, there are some advance steps you can take so you won't be caught completely off guard. [more >](#)

[Your guide to 529 college savings plan withdrawals](#)

Each fall, many of our clients' children and grandchildren begin their college experience. As college approaches, we have that it is often helpful to review the "qualified withdrawal" features of 529 College Savings Plans at the beginning of each school year. [more >](#)

[Four reasons to start investing your HSA assets](#)

If you can afford to cover your family's health care costs out-of-pocket (without spending your Health Savings Account ("HSA"), consider investing those HSA assets instead! The tax-free growth in these assets can accumulate significantly over time to help fund health care costs in retirement, freeing your retirement assets up to help fund your retirement goals. [more >](#)

Tools you can use

[Tax planning guide](#)

We have also included a link to our comprehensive [2021 tax planning guide](#), which includes a list of annual contribution limits, tax rates, Medicare premiums and other important tax planning information.

[Document locator](#)

How easy is it for you or a family member to locate your most important documents in an emergency? Mesirow's document locator provides you with a simple way to log the location of all for your key documents. [download >](#)

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