

# Connections | December 2022

**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.**

## **Market volatility can create tax-smart opportunities**

Although periods of market volatility can often create investor anxiety, the gains and losses incurred during up and down markets can be leveraged to work together to minimize the taxes investors pay on capital gains. Through a practice called "tax loss harvesting," a savvy investor and wealth advisory team can strategically reduce federal tax liabilities without impacting long-term investment plans.

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## **Five key federal tax changes in 2023**

The United States is experiencing the worst inflation in 40 years following unprecedented financial stimulus as a result of the Covid-19 pandemic. While consumers are feeling this pain in their everyday purchases, the IRS is offering some relief by making adjustments during the 2023 tax year that will lower the tax burden for most Americans.

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## **Tough times don't last, tough investors do**

Market volatility throughout 2022 has hurt investors' confidence and is leaving many wondering if it is worth staying invested or if it is time to cut their losses. While pain is extremely evident in the short-term, it's important to zoom out when looking at your portfolio.

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## **4 tips to help keep your New Year's financial resolutions on track**

The beginning of each year brings hope as we consider starting something new or making improvements to something we have started. Many of us reflect on what should be different and commit to making a change often referred to as a "New Year's resolution." Making a New Year's resolution can be positive if done correctly, as it requires us to reflect and analyze our personal position as well as set goals that can motivate change.

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## Tools you can use

### Mesirow Mondays - Listen In

On the first Monday of every month, Mesirow Wealth Management thought leaders are featured on the WGN Radio 720 "Your Money Matters" show hosted by Jon Hansen. Listen to recent broadcasts about retirement and tax-advantaged strategies.

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### 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.

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