

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.

[MORE](#)

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.

[MORE](#)

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.

[MORE](#)

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.

[MORE](#)

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.

[MORE](#)

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.

[MORE](#)

Mesirow does not provide legal or tax advice. Past performance is not indicative of future results. The views expressed above are as of the date given, may change as market or other conditions change, and may differ from views express by other Mesirow associates. This is not a solicitation to buy or sell the securities mentioned. Do not use this information as the sole basis for investment decisions, it is not intended as advice designed to meet the particular needs of an individual investor. Information herein has been obtained from sources which Mesirow believes to be reliable, we do not guarantee its accuracy and such information may be incomplete and/or condensed. All opinions and estimates included herein are subject to change without notice. This communication may contain privileged and/or confidential information. It is intended solely for the use of the addressee. If you are not the intended recipient, you are strictly prohibited from disclosing, copying, distributing or using any of the information. If you receive this communication in error, please contact the sender immediately and destroy the material in its entirety, whether electronic or hard copy. This material is for informational purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security.

Mesirow refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates. The Mesirow name and logo are registered service marks of Mesirow Financial Holdings, Inc. ©2024, Mesirow Financial Holdings, Inc. All rights reserved. Any opinions expressed are subject to change without notice. Past performance is not indicative of future results. Advisory Fees are described in Mesirow Financial Investment Management, Inc.'s Form ADV Part 2A. Advisory services offered through Mesirow Financial Investment Management, Inc. an SEC registered investment advisor. Securities offered by Mesirow Financial, Inc. member FINRA and SIPC.