

Connections | March 2023

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.

It's time to consider a Roth 529 conversion

529 accounts are great vehicles to use to save for college. The money grows tax-free, and there is no tax on distributions from the account – as long as it is used for qualifying education expenses like tuition, books, or room and board. Additionally, many states, including Illinois, allow for some state tax deductions.

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Are I Bonds still a solid investment choice ?

Series I Savings Bonds, or "I Bonds," emerged as a popular vehicle in 2022 due to the highest inflation levels since the 1980s. While inflation remains relatively high, it is prudent to challenge if I Bonds are still an appropriate savings vehicle going forward.

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Invest it all today or average in ?

Investing in the stock market is a terrific way to grow your wealth over time, but volatile markets may often dissuade investors from fully benefiting from long-term compounding. Markets can fluctuate wildly day-to-day and make investors nervous about getting started. One way to mitigate short-term volatility is to dollar cost average into the market.

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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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Legacy Planning Guide

Do you and your family have an estate plan? If so, have you considered every angle? If you don't have a plan or want to ensure all your "I's" are dotted and every "t" crossed, our new guide "Blaze your trail: Ensure your legacy" can help you get started.

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