Wealth Strategies

Maximizing Your Financial Life

Risk Management Strategies

Liability protection

- Consider if an umbrella liability policy is right for you.

Long-term care

- Can help protect your assets and put you in control of your health decisions

Account titling

- How property is titled can impact taxes, estate planning and asset protection.

Consult a professional

- Attorney
- Trust officer
- Insurance agent
- Accountant
- Financial planner

Wealth Sharing Strategies

Federal gift tax & annual exclusions

- IRS grants an exclusion of up to $19,000 per person per year for 2025

Matching strategies

- Challenge your beneficiaries to invest with matching

Direct payments

- Other exclusions from the federal gift tax are direct payments for education and medical costs

Trusts

- Provides flexibility for the ownership of property

Charitable giving

- Charitable gift annuity, charitable lead trust, donor advised fund

Tax Advantaged Strategies[1]

Strategy	Advantage
Health Savings Account (HSA)	The triple tax advantage makes the HSA a great way to save for future expenses[2]
529 Saving Plan	Distributions are tax-free for qualified education expenses[3]
Individual Retirement Account (IRA)	An IRA can help create an additional retirement income source
Roth Conversions	Paying taxes now can provide tax-free income in retirement[4]
Tax-Loss Harvesting	Recognizing or "harvesting" a tax-loss can help offset or reduce taxes
Net Unrealized Appreciation (NUA)	Defer tax on the increase in value of your employer's stock in 401(k) plan

[1] These strategies can be complex, consult your tax-advisor for details.
[2] See IRS Pub 969 for a complete discussion of qualified medical expenses.
[3] Qualified education expenses include tuition, room and board, books and other supplies.
[4] Roth conversions are complex, consult your tax-advisor for details.

Early Retirement Strategies

Health Insurance

- Group retiree coverage
- COBRA
- ACA exchange

Section 72(t) Distributions

- Substantially Equal Periodic Payments
- For 5-years or until age 59-1/2 (longest)
- Waive 10% early withdrawal penalty

Other income opportunities:

- Part-time job
- Rent spare room
- Sell items online
- Blog/vlog

Benefits website: www.CatBenefitsCenter.com
Benefits Center: 877-228-4010 M-F, 8AM – 6PM CT
Investment Advisors: 877-228-4010 and select "Investment Advice" M-F 8AM-8PM CT

Information here is provided solely to supplement the Wealth Strategies presentation. This information should not be considered advice, and your information may warrant consideration of other alternatives. Please speak with your financial advisor and/or tax advisor.

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