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Milestone Birthdays

JANUARY

1/9 - Hugh
1/14 - Maniga
1/14 - Vicki
1/15 - Sharon
1/18 - Sandra
1/22 - Toni

FEBRUARY

2/1 - Linda 2/12 - Helga
2/4 - Dar 2/14 - Gene
2/7 - Sheila 2/20 - Dan
2/9 - Monica 2/21 - Mark
2/9 - Ruben 2/23 - Sue
2/11 - Brandon 2/24 - MaryKay
2/11 - Stefanie 2/26 - Sherrie

MARCH

3/2 - Geri
3/3 - Suzanne
3/4 - Jim
3/16 - Joe
3/17 - Scottie
3/18 - Richard
3/18 - Jenifer

Upcoming Events

2/20- Conference Call
3/20 - Conference Call
3/17 - Conference Call

Conference Call Dial-In Information

Every 3rd Wednesday of the month, we host a conference call from 1:00-1:30 PM where speakers provide a market update.
DIAL IN: (712)775-7031
Access Code: 595-247#
REPLAY: (712)755-7029
Access Code: 595-247#

WEAVER

— CONSULTING GROUP —

YOUR LIFE YOUR LEGACY

FEB. 2019

Some may have a love-hate relationship with taxes and tax season. You might love them because of an expected tax return but hate to see money taken out of your check each month. You like the write offs you can claim but dislike the limits behind them. You may love that you were able to contribute money into a retirement account tax free but cringe when it's time to take money out. Many things can change from year to year. You might get married, retire, purchase a house or have a child. All of which can change your tax situation. No matter which side you are on, taxes may have some benefits. They help fund national parks and schools, fix roads and contribute to social security. Also, tax season may be a good time to reevaluate all your finances and make adjustments for goals you might have in the new year. In order to do your taxes, you have to compile all your financial information into one place anyways. Taking a few minutes to review it all at once could help you plan better for this year and following years.



To our recently retired clients:
Jim L., Lenore B.

Wishing you a wonderful retirement. Enjoy this new chapter of your life and we hope it's filled with good health, relaxation, and fun! Congratulations!

YOUR LIFE — When you were deciding on when you were getting married, did financial reasons play a part? True love and compatibility are some of the best and most important reasons to get married. However, there are also financial benefits to marriage. The standard deduction for a married couple is 2x the amount of a single person, which could benefit those that don't have large itemized deductions. Some get married to experience the joy of starting a family. As the family grows, the IRS then gives those families tax credits and exemptions for new dependents. While working, one spouse may have better benefits than the other and it can make sense to take advantage of the other spouse's benefits. An easy example is picking what health care coverage

the family will choose. Another example is utilizing the retirement benefits at work, such as a 401k with matching benefits set-up by one employer and not the other. Later in life, when children start moving out of the house, downsizing your home may be the next step. Luckily, being married allows for an additional \$250,000 deduction on the capital gains from your home sale. As retirement approaches, Social security benefits are one the most crucial factors affecting financial security in retirement. Being married, you have extra strategies you can explore and even additional benefits for non-working spouses that they wouldn't have received if single. Of course, we do not suggest marriage to simply acquire financial benefits. And while some of these benefits may not fit for every relationship, it is another consideration when thinking about "tying the knot."



YOUR LEGACY — Expanding on our goal of helping clients create “Living Legacies”, we wanted to share an idea of “Creating a Legacy of Giving” using a Donor Advised Fund (DAF). A DAF is a vehicle with advantages that can parallel private family foundations but without the high costs. Donor Advised Funds are easy to set up, have low minimums, allow donors to control the timing of contributions, and allow for tax-deferred growth until tax-free distributions are made. To “Create a Legacy of Giving” we can use these vehicles in a way that was once only reserved for the extremely wealthy using family foundations. To explain, it will be easier to use a real life example. Years ago, Jason and Shannon created a donor advised fund for their family. Contributions are eligible for a tax deduction in the year they make a deposit, the money is invested and grows tax-deferred, and then distributions are made as the family decides. For several years now, Jason and Shannon have allowed their kids to decide what charities they wanted the family to donate to, making it a family affair. Every year Haley and Colin research

different charities, discuss their recommendations and then instruct the trustee (Jason) to distribute the money. Getting the kids involved can plant the seed of giving in their life and help solidify a value of giving into the fabric of the family. If you are interested in learning more about these or other gifting strategies, please let us know.



Have you seen our new video series?

“3 in 3” is a monthly video series centered around three current market themes for the month with their accompanying data points. It is our goal to provide the maximum amount of value to you and your family. We hope this helps you feel more informed, which allows you to be more confident, so that you may find yourself inspired and worry free in retirement!


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