Connections | December 2024

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.

This quarter, we've written about how finances can adapt to various life and investment transitions.

Is early retirement right for you?

At one time or another you may be offered the opportunity to "retire early" - well before your 65th birthday. It is important to plan for this contingency in advance.

More

10 things you might not know about your Health Savings Account (HSA)

One of the key advantages of an HSA is its flexibility. For the short term, you can use it to pay for immediate medical expenses. But, if you don't need to spend on medical expenses in any given year or choose to pay for those expenses from a different source, your account can grow... significantly. Over the long term, there is no better tax-deferred wealth accumulation vehicle.

More

Seven year-end planning tips

With so much happening in the world today and the usual end-of-year craziness of the holiday season, it's not always easy to remember critical financial deadliness.

More

A guide to special needs financial planning

Raising or caring for a loved one with special needs comes with unique challenges, including financial planning. This guide explores the essential aspects of financial planning for individuals with disabilities. We delve into navigating public benefits, legal tools like Special Needs Trusts, investment strategies and insurance planning. By understanding these areas, you can ensure your loved one receives the necessary support throughout their life while preserving their eligibility for vital government programs.

More

Tools you can use

Legacy guide

Our guide "Blaze your trail: Ensure your legacy by mapping out a thoughtful wealth transfer strategy" is designed to help you begin that journey and to give you a roadmap to making a legacy plan a reality.

More

estate planning fact sheet

Having an estate plan ensures that your legacy will live on. But these decisions can be intimidating, existing at a nexus of numerous investment vehicles, confusing tax regulations, opaque insurance policies and legal contracts. Let us help you, using our new estate planning resources. Reach out to your advisor to learn more.

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