

# The power of tax-advantaged investing and planning

## Let us help you, using our new tax planning resources.

A crucial aspect of successful financial planning is proactive tax management. This involves considering the tax implications of investment decisions throughout the plan's lifecycle. The aim is to minimize the tax burden while optimizing investment growth.

Implementing tax-advantaged financial planning includes decisions about the most appropriate types of accounts (like IRAs, HSAs or trusts), how assets are titled, beneficiary designations, the impact of capital gains and losses, minimizing estate tax and income tax and much more.

Working with a Mesirow Wealth Advisor can help to simplify the process and bring you peace of mind. Mesirow has the resources and expertise you need, in-house and in one place, to help you make sense of an existing plan or establish your own plan in partnership with your accountant.

- **Review your tax returns** to identify opportunities to adjust your strategy to maximize tax efficiency. This includes:
  - Keeping you in the most advantageous tax bracket
  - Managing capital gains and dividends
  - Understanding the income impact on Medicare premiums and Social Security taxation
  - Analyzing tax efficiency of investment income. This integrated view includes not only Mesirow-managed assets, but all your reportable assets.
  - Roth conversion analyses and the impact of charitable gifting strategies
- **Model the tax impact** of recommended changes in investment strategy
- **Optimize asset allocation strategies** within each type of account
- **Tax-loss harvesting** throughout the year to minimize taxable income



We'll help you know what to expect and prepare for future contingencies, at no cost, as part of our valued commitment to serving you and your family. To learn more, [contact us](#) or visit our [website](#).

## Additional resources

**Knowledge Center** | As your needs and objectives change over time, we're here with facts, updates and financial planning guidance. Check out some of the most popular perspectives from our Knowledge Center.



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## About Mesirow

Mesirow is an independent, employee-owned financial services firm founded in 1937. Headquartered in Chicago, with locations around the world, we serve clients through a personal, custom approach to reaching financial goals and acting as a force for social good. With capabilities spanning Global Investment Management, Capital Markets & Investment Banking, and Advisory Services, we invest in what matters: our clients, our communities and our culture. To learn more, visit [mesirow.com](https://www.mesirow.com) and follow us on [LinkedIn](#).

Mesirow Wealth Management is the firm's founding capability. We are the initial namesake business of Norman Mesirow, whose vision was to serve with purpose, applying the highest standards of professionalism in advising individuals and families on their most important life goals. We look forward to having an opportunity to serve you and your family.

To learn more, visit [mesirow.com/wealthmanagement](https://www.mesirow.com/wealthmanagement), call 847.681.2300 or email [wealth@mesirow.com](mailto:wealth@mesirow.com)

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