

Brothers,

Tax season is here! Whether you're ahead of the game and done filing, or you're putting it off for another couple weeks, this time of year is a good opportunity to consider whether your tax rate or bracket has changed. If so, do you know the implications for your long-term financial strategy?

People can end up in a higher tax bracket than they anticipate when their income fluctuates — for example, if your salary changed, or if you retired and are drawing on different income sources. Paying a higher tax rate may mean less disposable income or less money to leave to your family as you planned.

You can protect yourself against these potential losses and build dependable cash value through permanent life insurance with the Knights of Columbus.

Permanent life insurance allows you to build cash value that you can access tax-free while you're alive. You can also create an income tax-free inheritance for your loved ones after you pass allowing permanent life insurance to be useful in a range of situations.

Of course, we always recommend that you work with a qualified tax advisor or CPA in addition.

This might also be a good time to review your investment portfolio with a financial advisor from Knights of Columbus Asset Advisors. Investments have tax implications, especially with dividends, capital gains or losses, and required minimum distributions. By carefully understanding how your investments are taxed, you can work to reduce your overall tax burden while pursuing your long-term financial goals.

By helping to secure your financial future and legacy with the Knights of Columbus, you're living out the vision of Blessed Michael McGivney, who founded our Order 144 years ago this month. His mission of protecting Catholic families is as important today as it was for the first members who gathered all those years ago.

I'd love to talk more if you have any questions. Please come chat with me and we can schedule a time to meet.

Thank you!

*Knights of Columbus and its agents are not authorized to provide financial planning, legal or tax advice. Cash value growth is gradual and may take time to accumulate. Access to the policy's cash values is through loans and withdrawals and will reduce the policy's cash value and death benefit, may result in a taxable event, and could cause the policy to lapse if not properly managed. Policy loans accrue interest. Not all KofC agents offer investments. If your local agent does not offer investments, you will be connected with a licensed agent through KoCAA.*

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