

RIGHT ON THE MONEY

QUARTERLY WEALTH PLANNING NEWSLETTER



Olivier Group
Innovative Wealth Planners

MARCH 2023

YOUR TAXES & THE FINANCIAL PLANNING PROCESS

The terms “tax planning” and “tax planning strategies” trigger a range of emotions and can be very complex. The tax code is complicated, and you should have an innovative financial plan to address these issues. It is important to be proactive and not reactive when it comes to tax planning. With our advanced tax planning software “Holistiplan,” we can perform different “what if” scenarios to address real-life potential tax consequences, such as: should you start a conversion strategy to move parts of your IRA to your Roth IRA? Should you make charitable contributions? Is it time to sell an investment that has large gains? And how do these factors affect your Medicare Part B and D premiums? A vital part of your financial plan involves a tax planning strategy. **Schedule your appointment to meet with our team to discuss the best strategy for your taxes.**



DID YOU KNOW?

THE SECURE 2.0 ACT IS NOW LAW.

The legislation provides for changes that could help strengthen the retirement system. You should note that the age to start taking RMDs increases to age 73 in 2023 and to 75 in 2033.

Feel free to reach out to us with any questions about your Required Minimum Distributions!

MARKETWATCH

A FEBRUARY HANGOVER

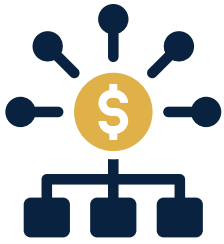
It has been a great start to 2023 for stocks. We continue to expect higher prices this year, but we don't anticipate they will happen in a straight line. February is sometimes known as a hangover month, and we wouldn't be surprised if stocks had a small break during this historically troublesome period.

In fact, September and February are the only months that have averaged negative returns since 1950. More recently, over the past 20 years, stocks have fallen in February. Now here's the catch—most of the weakness in February occurs later in the month. However, any potential pullbacks could offer opportunities for investors.

As always, your Olivier Group team is here to answer any questions you have and will continue to actively work toward your financial goals!

HOW WE CAN HELP

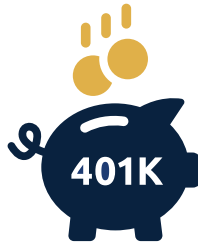
At Olivier Group, our goal is to help you reach your goals, whether you're just getting started, preparing for retirement, or well into your golden years. Services we offer:



**COMPREHENSIVE
FINANCIAL PLANNING**



**ESTATE
PLANNING**



**RETIREMENT PLANNING
& EMPLOYEE BENEFITS**



**PROACTIVE
TAX PLANNING**



**EDUCATION
PLANNING**

Have any friends or family who could use our help? Please note that we are accepting new clients and would love to help your loved ones find their financial freedom!

BUILT TO LAST

At Olivier Group, our purpose is to help people from all walks of life find their own version of true wealth. That means helping you define what that looks like for you, implementing a strategy to help you pursue your vision, then helping you maintain the true wealth you've achieved.

This extends to your children and your children's children—whether they are a young professional getting started in the workforce, looking to expand their family, trying to eliminate debt, or simply trying to grow their wealth, we are here to help. It is of the utmost importance to Olivier Group to see your children and family members set up for success and to ensure your legacy lives on to the next generation. **Remember: we offer complimentary Financial Plans to your children!** Have them schedule an appointment with our team to discuss their financial future.

FIRM LEVEL ANNOUNCEMENTS: CONGRATULATE THE OLIVIER GROUP TEAM

CHAD OLIVIER passed the CEPA exam and earned the Certified Exit Planning Advisor credential. This credential will enable Chad to effectively engage with business owners and have valuable conversations around growth and exit.



MARISSA MANUEL passed the CERTIFIED FINANCIAL PLANNER™ (CFP®) exam. This certification is the standard of excellence in financial planning. CFP® professionals are committed to serving clients' best interests.

AUSTIN AND KELSEY DELERY are expecting a baby girl in May 2023!

