APRIL 2021

Omega WEALTH MANAGEMENT

NEWSLETTER

Integrating Your Values, Vision & Wealth

Did you or a friend lose a loved one to COVID?

First, please accept our condolences. We want to let you know that Federal relief legislation that was enacted in March will provide aid for people who need help covering the financial costs of funerals for loved ones who died of COVID-19. Federal officials say that up to $9,000 per funeral is available for funeral services and interment or cremation.

To get assistance, you can call 844-684-6333, Monday - Friday 9AM - 9PM.

Click here for more information.

Change is a comin'...will you be ready?

As I write this letter to you, **I'm back from my winter working and skiing in Park City, Utah and I am seeing a lot of potential changes on many fronts.** There's the seasonal rhythm of winter making way to spring here in the DC area complete with cherry blossoms, tulips (and pollen!). In our Nation's capital, **there's a lot of legislation coming down the pike that could transform our roads, bridges, internet access and even how we think about retirement and what the government should or should not be doing for us.** On the pandemic front, many of us are getting vaccinated (I am pleased to say that at least 3 of us at Omega have completed our vaccinations, and several more are ½ way through). **As we all get vaccinated, there is an air of hope and anticipation around getting to do things that have been "off limits"** and the hugs and personal contact with friends, family and co-workers that has been sorely missing over the last year.

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Change is a comin'... continued from page 1

It's an important time to reassess your Covid experience and perhaps some of the lessons learned and changes that you may want to make in terms of work, living arrangements, relationships and your overall focus in life. At Omega, we are uniquely qualified as Certified Financial Transitionists to help you navigate intentional (and unintentional) change in your financial life so bring it on!

On the investment front, we continue to see some interesting trends and some jockeying back and forth between asset classes that had been lagging in prior years, now stepping up to lead the performance in your portfolio. The threat of inflation has many investors a bit worried and rising Treasury yields may spur a shift from stocks to bonds if the yields on these longer term bonds climbs high enough to compete with stock dividend yields. I consistently read these days that **all one can do it stay well diversified and flexible as we watch these changes play out.**

One of the pieces of legislation that I am most fascinated by is a possible proposal to take Medicare age to 60 from its long-standing age of 65. I certainly know a number of people who stayed (trapped) with their current employer just for health insurance. **What if you didn't need to worry about that any longer and could step out of your current work into retirement or a new phase of much more rewarding and work/life balanced work?** I can tell you that for us planners, there are many exciting opportunities but also many considerations to think about when someone plans an "early" retirement.

As we begin to step into the "passage" part of the pandemic transition...there are many opportunities and considerations for businesses: virtual vs. in-person work, office space configurations, the possibility of continued tele-medicine and take-away alcohol sales. How long will we wear masks and have to stay socially distanced? Will we ever bring some of the 2 million women who left the workforce back and how will their employment and earning possibilities be impacted as a result? Are corporations going to jump into the political mix around social issues?

We at Omega are thinking about these trends and how some of them may impact our clients in the near and longer-term. In our upcoming meetings with you, we look forward to understanding what has changed for you and what change you may want to intentionally prepare for in 2021 and beyond!

Happy Spring,

Lisa A. K. Kirchenbauer, CFP®, RLP®
Certified Financial Transitionist® (CeFT®)
President and Founder

What Would Change for You If Congress Lowers the Medicare Age?

Many individuals stay at their jobs until age 65 so that they have health insurance coverage before Medicare. If health insurance weren't an issue, is there something that you would change in your life plan? It's worth considering!

Planning Updates

by Kathy Frakes, CFP®, CeFT®
and Andrea Brashears-Lusk, CFP®

"There is nothing permanent except change." *- Heraclitus (Greek Philosopher)*

I don't know if Heraclitus was subject to taxes, but he certainly could have been talking about our tax law! **In this quarter's column, we take a look back at 2020 and actions that may still be available for you to save money on last year's taxes. We also take a look forward to see what *recent* changes and *proposed* changes may mean for you for taxes and health insurance. As with all things related to taxes, please consult your tax advisor for advice regarding your individual situation.**

There's still time to save on your 2020 taxes!

Thanks to the **extension of the filing date for 2020 taxes to May 17, 2021**, there are still some things that you may be able to do that could reduce your tax liability for last year.

- **Get a tax deduction for contributing to a Traditional IRA** – to take advantage of this there are certain rules that apply. **You must:**
  - **have earned income** (that is, wages or taxable alimony)
  - **have modified adjusted gross income under the income limits** that apply if you (or your spouse when filing jointly) are covered by a retirement plan at work
    - Phase out ranges:
      - Single or Head of Household: $65,000 - $75,000
      - Married filing jointly:
        - Both covered by retirement plans at work: $104,000 - $124,000
        - Only one covered at work, the non-covered spouse: $196,000 - $206,000

      There is a tax saving opportunity for married couples: if one spouse has earned income but the other has little or none, a contribution can still often be made to the traditional IRA for the lower-earning spouse!
  - **Contribution limits:** $6,000 for those under age 50 and $7,000 for taxpayers 50 and older.

- **Contribute to a SEP (Simplified Employee Pension) –** this is **available for any employer including self-employed persons**
  - **You can set up a SEP plan for 2020 as late as the due date (including extensions) of your business's tax return for that year.**

  There are three basic steps in setting up a SEP, all of which must be satisfied.
  - Adopt a formal written agreement
  - Provide each eligible employee with information about the SEP.
  - Set up a SEP-IRA for each eligible employee with a bank, insurance company or other qualified financial institution. The employee owns and controls the SEP-IRA.

  (For specific requirements see the IRS site https://www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-seps#establishing)
  - **Contribution limits:** contributions an employer can make to an employee's SEP-IRA cannot exceed the lesser of:
    - 25% of the employee's compensation, or
    - $57,000 for 2020 and $58,000 for 2021 ($56,000 for 2019)

  Note: Elective salary deferrals and catch-up contributions are not permitted in SEP plans. Also there is a special calculation for self-employed persons.

- **Contribute to a Solo 401K (i401K)** – this type of account needed to be opened by 12/31/2020
  - **There are two types of contribution to this type of account which, when combined, cannot exceed $57,000 for 2020:**
    - Elective deferrals of up to 100% of your compensation or the annual contribution limit, whichever is less. The contribution limit for 2020 is $19,500 for those under age 50 and $26,000 for taxpayers 50 and older.
    - Employer contributions of up to 25% of compensation or net self-employment income.

  Note: A solo 401K plan has to file an annual report if it has $250,000 or more in assets at the end of the year.

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Planning Updates - continued from page 3

- **Contribute to a Health Savings Account** – not surprisingly, certain rules apply.
  - **You must be covered by a high-deductible healthcare plan (HDHP) for 2020.**
  - **Contribution limits:**
    - Single (self-only HDHP): $3,550
    - Family: $7,100

Recent* law changes that may affect you as an *individual

Taxes:
The American Rescue Plan Act of 2021 (ARPA) was signed into law on March 11, 2021. Here are few highlights of provisions that may affect you.

- **Unemployment compensation received in 2020 may not be taxable**
  Usually unemployment compensation is taxable to the recipient. As part of the COVID relief, though, this new law states that unemployment compensation up to $10,200 is not taxable for those with adjusted gross income (AGI) of up to $150,000. If you are married filing jointly, each of you can exempt up to $10,200 under this law but note the $150,000 AGI limit applies to all taxpayers regardless of filing status. **If you received unemployment income in 2020, you may want to consider the ways listed above to reduce your 2020 AGI to get it under $150,000. NOTE: The IRS has said that if you already filed your return and had unemployment benefits…you should NOT amend. The IRS will send you a refund.**

- **The Recovery Rebate checks that you received are NOT taxable**
  The ARPA provided additional rebates of $1,400 for the taxpayer, $1,400 for a spouse if filing jointly, PLUS $1,400 for each eligible dependent. Note: there were AGI limitations in order to receive the rebates.

- **Changes in the Child Tax Credit for 2021 ONLY**
  - Increased age for eligible children to under age 18 (as opposed to under age 17)
  - Increased credit amount: $3,000 per child (as opposed to $2,000) with a bonus of $600 for any child under the age of 6 at the end of the year.
  - **Phaseout ranges:**
    - Single: $75,000 – $80,000
    - Married Filing Jointly: $150,000 - $160,000
    - Head of Household: $112,500 - $120,000

- **Changes in the Child and Dependent Care Credit for 2021 ONLY**
  - Increased dollar limit on employment-related child and dependent care expenses amount:
    - $8,000 (as opposed to $3,000) for one qualifying individual
    - $16,000 (as opposed to $6,000) for two or more qualifying individuals
  - Increased the maximum reimbursement percentage to 50% (as opposed to 35%).

These two changes effectively mean **the maximum allowable credit amount has been increased to $4,000 for one qualifying individual and $8,000 for two or more qualifying individuals.**

- **Student Loan Debt**
  Under previous law, most forgiven student loan debt was considered taxable income. **ARPA excludes any amount of private or federal student loan debt forgiven after December 31, 2020 from income.** This is not a permanent change; it is scheduled to 'sunset' as of January 1, 2026.

Health Insurance:

- **COBRA premiums**
  A new provision that will be administered by the Department of Labor is a **subsidy for some COBRA premiums. If an employee elects COBRA continuation coverage in the period of 4/1/2021 through 9/30/2021, due to involuntary termination or a reduction in hours, a subsidy will be available to cover this cost. For more details, please see:** https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/cobra-premium-assistance-under-arp.pdf

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Planning Updates - continued from page 4

Recent* tax law changes that may affect you as a *business owner

- **Employee Retention Tax Credit (ERTC) – extended to the end of 2021. This could mean additional savings of up to $14,000 per employee.**
- **Families First Coronavirus Credits – extended to the end of September and increased to $12,000.** These payroll credits for paid sick leave and paid family leave were initially established by the Families First Coronavirus Response Act. The allowed credit is for up to 50% of eligible wages paid. Also, beginning April 1, 2021, if employers voluntarily provided an additional 10 days of paid sick leave and an additional 10 weeks of paid family leave, they are eligible for an additional credit.
- **Targeted relief grants for restaurant – ARPA established a new Restaurant Revitalization Fund (RRF) Grant program managed by the Small Business Administration. See** https://www.restaurantbusinessonline.com/financing/details-emerge-how-restaurant-revitalization-fund-grant-program-might-work for more details of how the program might work.

Now that ARPA has passed and the vaccine rollout is underway, the Biden Administration may have more time to work on getting additional legislation passed. Here are some of the highlights of what MIGHT be in future bills. Note that most of the proposed tax changes affect taxpayers with incomes over $400,000.

Income Taxes:

- Raise the top individual tax rate back to 39.6%, generally for those making over $400,000
- Increase the top long-term capital gain and qualified dividend tax rate to 43.4% (ordinary income tax rate plus healthcare surtax) for income above $1,000,000
- Eliminate the 1031 exchange for taxpayers with income over $400,000
- Restore the Pease Limitation on itemized deductions for taxpayers with income over $400,000
- Put a cap on the tax benefit of itemized deductions at 28% for taxpayers with rates higher than 28%
- Phase out qualified business income (QBI) deduction for taxpayers with income over $400,000
- Reestablish the First-Time Homebuyer's Tax Credit providing $15,000 for first-time homebuyers
- Equalize the tax benefits of retirement plans

  Simplified example: Assume a high earner (in the 37% tax bracket) and a low earner (in the 10% tax bracket) each contribute $10,000 to a retirement plan. The higher earner gets a tax benefit of $3,700 (10,000 * 37%) whereas the low earner only gets a tax benefit of $1,000 (10,000 * 10%). The proposed law would give each of them an equal tax benefit.

Employment Taxes:

- Institute an additional Social Security payroll tax of 12.4% on wage income over $400,000

Estate Taxes:

- Eliminate the step-up in basis at death on estate included assets
- Expand the estate and gift tax by restoring the rate and exemption to 2009 levels

Corporate Taxes:

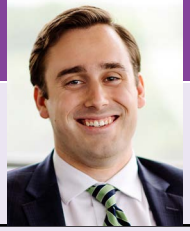
- Raise the corporate income tax rate to 28%
- Offer tax credits to small businesses for adopting workplace retirement savings plans
- Impose 15% minimum corporate tax for reporting a net income over $100 million
- Impose a minimum 21% global intangible low-tax income (GILTI) rate on foreign profits

Health Insurance:

- Possibly lower the Medicare age to 60 or 55 (as opposed to 65).

We continue to monitor the legislation that affects you and to look for opportunities to minimize your taxes where possible and practicable. Change may be inevitable; we appreciate the opportunity to be your thinking partners as we all face it together!

Investment Outlook



by Jared Jones, CFP®, CIMA®, CeFT®

Q1 Investment Review

There's a lot that you can say about how a year begins. Some would say the beginning of a year helps set the tone for the upcoming 12-months. Last year did not start on the best foot. We experienced the Australian Brushfires, a Presidential impeachment, Kobe Bryant's tragic death, a global pandemic, and a stock market crash - all in the first quarter. Looking back, it's hard to believe those events were able to fit into a 3-month time frame.

If 2020 got off to a bad start, 2021 has gotten off to a good, but somewhat peculiar start. The vaccines have finally found their footing, and we're close to having wide-scale availability in the U.S. **As a result, the stock market has continued its journey up, and economic numbers are getting better and better each month.**

We've also seen some strange things going on. **A Reddit forum called WallStreetBets caught tons of headlines when it nearly crippled a couple of Wall Street hedge funds by exploiting the over-shorted stock of a struggling retail video game store, GameStop.** The excitement trickled into retail investors looking to pull off similar short squeezes in companies with low stock prices and poor balance sheets like AMC and Blackberry. It turned into a battle between the everyday investor vs. Wall Street. There was a brief period where there was concern whether this type of behavior would seep into the broader market. Thankfully, that didn't come to fruition, but it all felt very dot-com bubble-esque while it lasted.

Keeping to the theme of strange and not easily understood, 2021 may be the year of the blockchain. According to the website Investopedia, blockchain is the technology behind cryptocurrencies like Bitcoin. It is used in a decentralized way so that no single person or group has control—instead, all users collectively retain control. Decentralized blockchains are immutable, which means that the data entered is irreversible. For Bitcoin and similar assets, this means that transactions are permanently recorded and viewable to anyone. **As a result, Bitcoin and other cryptocurrencies appeal to wide swaths of individuals, including technology enthusiasts, all the way to libertarian-minded thinkers.**

Blockchain-backed assets have exploded over the last year as we've seen the government increase spending and the Federal Reserve lower interest rates in response to an economy crippled by the COVID-19 pandemic. **Bitcoin sat at $6,445 per coin 12-months ago, and as of March 31st, 2021, it was trading at $58,670 per coin. We've also seen the rise of Non-Fungible Tokens (NFTs), which are pieces of digital art traded using blockchain technology. In March, we saw a work by the artist Beeple sell for a staggering $69 million.**

Another new trend we've seen this year is the rise in Special Purpose Acquisition Companies, better known as SPACs. Alex Rodriguez, Shaquille O'Neal, and other celebrities have joined this trend by creating their own SPACs in recent months. A SPAC is essentially a publicly traded shell company with the sole purpose of acquiring a private company to circumvent the arduous process of going public. Once the SPAC acquires the private company, investors can buy a share of the SPAC and essentially own the private company. It's a much quicker version of an IPO for the private company and a way to work around some of the SEC's rules for IPOs, like not providing forward guidance. Companies like 23&me, SoFi, and PaySafe have all been acquired by SPACs rather than take the traditional IPO route.

I can't move on entirely from the strangeness to the beginning of 2021 without mentioning the cargo ship that got stuck in the Suez Canal. How weird was that? It's unknown what the economic impact will be at this point, but a week-long blockage to one of the world's most used shipping routes is sure to leave a mark.

A lot of developments are happening in the world at a breakneck pace. With this much change driven by new technologies, we're all prone to feel some form of apprehension. It would also be normal to feel like you're missing out on the next best thing since sliced bread. When it comes to investing in new trends, our main advice to clients is not to take on risk more than you're willing to manage. The latest trends discussed above are new and relatively untested. It's not clear yet which trends may be here to stay, or which may be the results of being locked in our homes for the past 12-months after watching everything Netflix has to offer. Long-term success in investing requires patience and a plan. Often, that means not getting side-tracked by new flashy ideas. It's not always sexy or fun to talk about, but **broad diversification has proven repeatedly to be a tried-and-true method for long-term success in the markets.**

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Investment Outlook - continued from page 6

Speaking of traditional investing, we have seen a shift in asset class performance that will show up on your Q1 statements. 2020 was primarily about the strong performance of large tech companies, like Amazon, Microsoft, and Google. 2021 is a different story. **Fiscal stimulus and a reopening economy has allowed investors to look more broadly in the market for companies beyond the tech giants mentioned above. We've seen outperformance in small companies compared to large companies and value stocks compared to growth stocks.**

There has been some concern over muted performance in the bond markets compared to last year. With short-term interest rates being held low by the Federal Reserve, there isn't much return for your money in fixed income right now. **Regardless, we still believe bonds still play an important role in investors' portfolios by providing diversification.** It's usually the case that bonds do well when the stock market isn't doing well, so for long-term investors, bonds are an essential staple in a portfolio built to weather storms like we saw in the markets early last year.

There may not be much to be worried about on the economic side of things as we look at the rest of 2021. **The U.S. will continue reopening its economy as COVID numbers decline and vaccination numbers rise.** From a market perspective, the main worry might be if we have reached peak good news. Good news might be what's expected, and anything to the contrary could upset the market. **It's true the market and the economy often move together, but not always - last year being a prime example. Worst case, the market has already priced in the good news we're about to get on the economic side of things and doesn't match the upward trajectory.**

We are in unchartered waters at this point with the economy and the market. We haven't seen this amount of stimulus injected into an economy since World War 2. If history is any indication, the period after World War 2 saw a fairly robust expansion in the economy and stock market. On the other hand, there has been speculation that we will see inflation begin to rise in the coming months due to the stimulus. Still, inflation has eluded economists since the end of the 2008/2009 recession. **Many believed we would see a rise in inflation, and we didn't. It is certainly something to keep an eye on, but most experts believe we are a few quarters away from seeing any significant rise.**

As with any time, OWM believes the best approach to investing is taking a balanced, diversified approach that is focused on your unique goals need and risk tolerance. Rather than looking for the needle in the haystack and looking for what asset classes or stocks will perform well, we think it's better to own the haystack. We take great care in carefully designing our client's overall portfolio to be well suited for whatever is on the horizon and remain flexible enough to adjust if needed.

You may be used to seeing thoughts from SEI in this part of the newsletter. Rather than boiling it down, we have decided to send it to everyone in its entirety in our upcoming bi-weekly newsletter. Keep an eye out for their latest thinking and a review on the first quarter of the year.

Your OWM advisor team.

2021 Year to Date Performance as of 03/31/2021 by Index:

Benchmark	Benchmark Returns YTD	Category
Dow Jones Industrial Average	+8.29%	U.S. Large Cap Stocks
S&P 500 Index	+6.17%	U.S. Large Cap Stocks
Russell 2000®	+12.70%	U.S. Small Cap Stocks
MSCI EAFE Index	+3.60%	International Stocks
Barclay's Global Aggregate Bond	-4.46%	Intermediate Term Bonds

by Andrew Mehari, CFP®

Tips for eMoney Connections

Connecting Accounts – Your Personal Financial Portal on eMoney

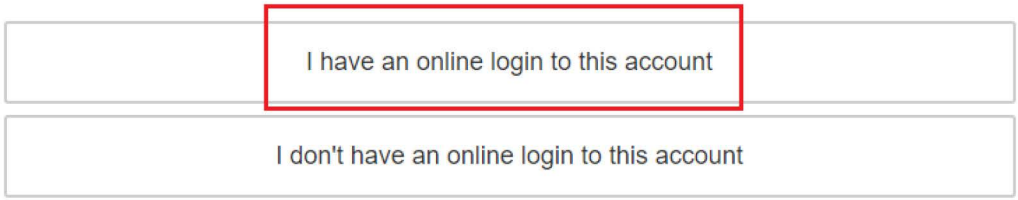
Connect Your Accounts to See Your Financial Snapshot - See a complete picture of your financial well-being updated automatically, every day. Get started by adding your financial accounts, like your checking or retirement 401k account, to your eMoney portal.

To add a live connection, follow the steps below:

- Log in to your eMoney portal: https://wealth.emaplan.com/ema/ria/omegawealth
- Click *+Add Account* in the left-hand menu:

- Select *I have an online login to this account:*

Do you have an online login to your account's institution?



- Type the name of the institution into the search bar:

Enter your institution's name or web address

- Choose the appropriate connection from the list & enter in the login credentials for the institution:

Search results (1 matches found)

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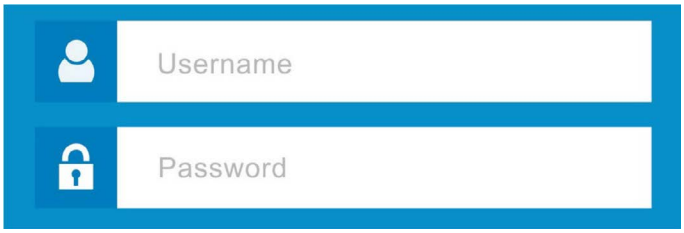
Operations' Corner - continued from page 8

Keep these tips in mind when adding and managing your connections:

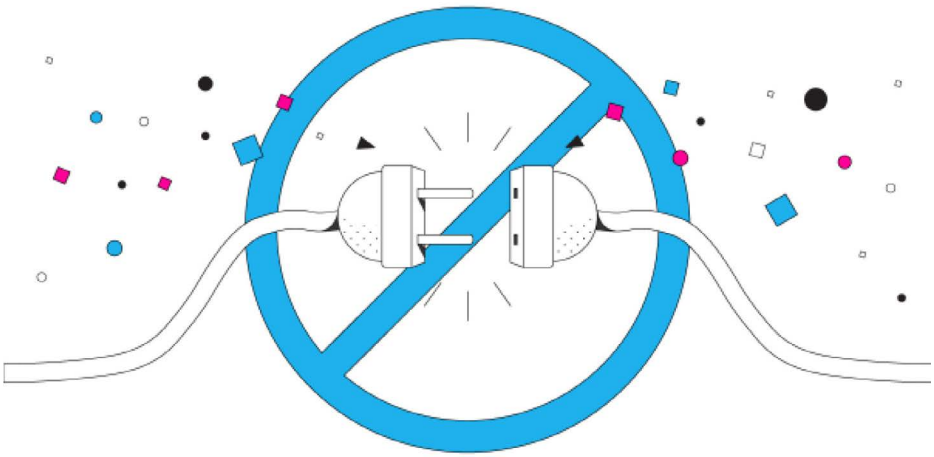
1. Test your credentials. Before entering your username and password in your eMoney portal, log in to your financial institution's separate website to ensure your credentials are up-to-date.
2. Be Proactive. If you make any changes to your outside bank or retirement account, like setting a new password, be sure to update the credentials for that account in your eMoney portal too.



Having trouble with a connection?

Connections may break occasionally. If you run into a Connections error, try these steps:

- **Click on Find New to begin.** This starts a new session at your financial institution where the break occurred, ensuring you are troubleshooting the most recent error that may be affecting your connection (look for the binocular icon).
- **Re-enter login credentials.** Some financial institutions set passwords to expire after a certain length of time. If this happens, you will need to update your password at your financial institution and then update the connection on your eMoney portal.
- **One-time access code.** Some financial institutions require a secure access code before connecting to your eMoney portal, which will be sent from your bank via email, text, or phone call. If you see this error, be sure to log in at the institution's website directly before requesting the access code.
- **Do not delete the account.** Deleting the connection will remove any accounts, and transaction history. This can affect your spending and budgets and delay the resolution of open tickets.



Note: If you are unsure of your username to get into your eMoney portal OR if your password has expired, please contact Andrew – andrew@omegawealthmanagement.com for assistance!

Business Owners' Corner

The delay in Federal tax filing has perhaps been a bit of a reprieve for business owners but your accountant may not feel quite the same way! **One of the most frustrating things for most business owners this time of year is having to pay (potentially) on last year's tax liability AND making April and June quarterly estimated payments AND maybe even a retirement plan contribution.** Planning for this huge outflow of cash can be stressful and overwhelming. Here are a few ideas to help make not only this time of the year a bit easier but also to help you begin to feel more in control around tax planning and cashflow planning in your business:

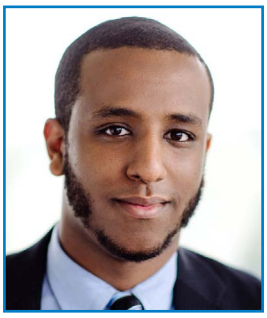
- **Consider taking an extension on your taxes to allow you more time to gather the monies** for 401k Safe Harbor contributions or your own 2020 retirement plan contribution deferrals.
- **Talk with your accountant about the "cost" (i.e. interest penalty) of paying your June estimated tax payment a bit late.**
- **Consider using credit cards for some tax payments (fees will apply) to give you more time to come up with the cash.**

To help you feel like you have more control in the future:

- **In the late fall or very early 2022, take the time to do some tax planning with your accountant to prepare for the January estimated payment and make sure you are on track to HOPEFULLY not have an April payment for prior year taxes.** (i.e. don't let your CPA just plan for covering the "safe harbor" tax payments, leaving you with an April payment for the prior year- get the payments covered April- January.)
- **By year-end or early 2022, get a budget for 2022 together and run it by your accountant so that they can guestimate the possible taxes due April 2022-January 2023, and then put that into your budget** so that you can actually pay-as-you-go and stop having so many tax payments due all at once.
- **Try to start accruing retirement plan contributions for you and your team at least quarterly or better yet, monthly**, which can also take some of the stress out of coming up with large amounts of cash.
- **Work with a competent bookkeeper to help you better plan and budget in the future.** This is NOT your highest and best use as a business owner. Invest the money in finding someone who can manage this for you so that you can focus on growing your business and managing your team.

We at Omega are committed to supporting our business owner clients through creative brainstorming, access and introductions to business professionals that can support your business, while also serving as a "thinking partner" to help you continue to become a strong leader and manager. We believe that as we help you build a stronger business, we can also help you maximize the benefits of business ownership in service to your personal goals and aspirations.

OWM TEAM UPDATES



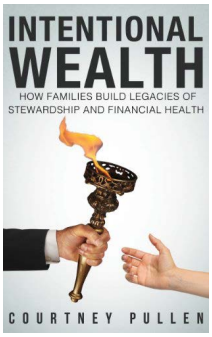
Andrew Mehari, CFP®

By the time we publish our next newsletter, we will be welcoming a new full-time associate to join our ranks. In the meantime, **the big news is that Andrew Mehari, CFP® has been named Omega's new Chief Compliance Officer. Andrew continues to serve as Operations Manager, and oversees the work of Carol Kulmayer and our part-time, virtual operations associate, Carli Wolffe.** At this point, we feel that we have a full team to support significant growth at Omega, while continuing to provide the high level of personalized service that Omega clients enjoy.

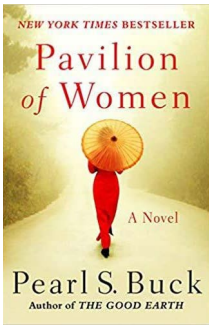
As previously mentioned in Lisa's opening remarks, the Omega Team is working on getting vaccinated! We are committed to offering a safe environment to welcome clients back into the office. **Stay tuned for our latest thoughts and approach to returning back to face to face meetings, as we head into the Fall.**

BOOKS & RESOURCES

Lisa:



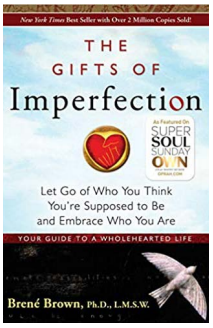
I have been spending more time to understand the needs and best practices of successful wealthy families. One book that has particularly stood out and serves as a fantastic resource for parents & families who want to carefully think their approach to money and legacy is ***"Intentional Wealth"*** by Courtney Pullen. Written by my professional coach, and the coach of most of the Omega Team, Mr. Pullen is also a facilitator and coach to very wealthy families and brings tremendous wisdom around intentionality in planning and sharing your wealth.



On a completely different note, I tend to read fiction or historical fiction about Asian women. For whatever reason, I find it relaxing. Also while in Utah, I got lost in one of the lesser known works of Pearl S. Buck: ***"Pavilion of Women"***. It tells the story of a woman matriarch coming to mid-life and looking to transition to a role of greater freedom that brings unintended and surprising turns and twists. As a firm that specializes in working with people in transition, I found it fascinating.

continued on page 12

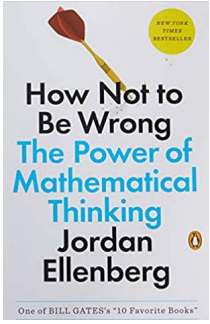
Carol:



The Gifts of Imperfection: Let Go of Who You Think You're Supposed to Be and Embrace Who You Are
by Brené Brown – Your Guide To a Wholehearted Life

New York Times and ***Forbes*** magazine named Gifts one of the "Five Books That Will Actually Change Your Outlook On Life." Through this self-help classic we find courage to overcome paralyzing fear and self-consciousness, strengthening our connection to the world and helping us to believe we are worthy of self-discovery, personal growth, and boundless love.

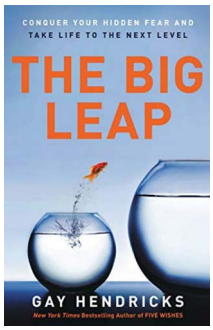
Jared:



How Not to Be Wrong: The Power of Mathematical Thinking
by Jordan Ellenberg

The math we learn in school can seem like a dull set of rules, laid down by the ancients and not to be questioned. In How Not to Be Wrong, Jordan Ellenberg shows us how terribly limiting this view is: Math isn't confined to abstract incidents that never occur in real life, but rather touches everything we do—the whole world is shot through with it.

The OWM Team:



The Big Leap: Conquer Your Hidden Fear and take Life to the Next Level
by Gay Hendricks

New York Times bestselling author Gay Hendricks demonstrates how to go beyond your internal limits, release outdated fears and learn a whole new set of powerful skills and habits to liberate your authentic greatness.

Jared's Podcast Recommendation:

Baron's Streetwise with Jack Hough

Get the lowdown on high finance each week with Barron's columnist Jack Hough. Business leaders and trendspotters, insights and absurdities—this is Wall Street like you've never heard before. **www.barrons.com/podcasts/streetwise**

DON'T **FORGET -** Important Dates and Reminders

Holidays:

Monday, May 17th - New Extended Tax Reporting Day

Monday, May 31st - Memorial Day

Additional Important Dates:

Tuesday, May 4th - Webinar
Long Life Planning: You Don't Have to Do This Alone! (An Overview of Services for Older Adults)

Tuesday, June 15th - Webinar
Long Life Planning: Social Security Retirement Benefits (An Overview of Services for Older Adults)

Friday, June 18th - Junteenth Day – OWM closed

Be sure to check out the following sites for the latest updates from OWM:

YouTube Facebook LinkedIn

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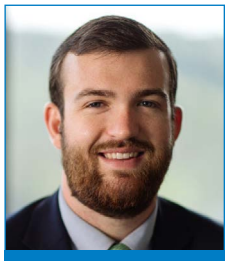

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