



## Navigating a Changing Landscape



As we approach the end of this COVID transition year, the changes keep coming on many fronts. **While things are opening up and getting better in some areas, other issues such as supply chain disruptions, tax law changes and persistent**

**labor shortages continue to force us all to play “3D chess” as we think about the holidays, travel and what actions to take before year-end.** Be sure to read Kathy’s planning column filled with the latest (but by no means the probable final) tax law considerations. For many of Omega’s clients, **this will be an important year to have us coordinate and plan with your tax advisor,** especially if you had any big sales, your income is over \$400K (including gains from portfolio/other asset sales) or your income and

tax situation will be changing in a major way (up or down) in 2022 and beyond.

**As you review Jared’s investment column, we continue to see changes in “leadership” amongst different asset classes and it’s hard to know how quickly interest rates will go up and what the impact will be on bonds. Inflation remains an area of concern** as more people start to wonder whether inflation is “transitory” as the Federal Reserve continues to claim, or **we may get to a point where consumers believe inflation is with us to stay and begin demanding higher pay to offset higher costs.** That’s when inflation becomes more long-term, but probably nothing like the 1970’s and 1980’s, as much as many of us worry about that. **And then there is the unknown of what the large “infrastructure” bills weaving their way through the halls of Congress may do to**

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**long-term inflation...or not.**

**We are all also reading more about “The Great Resignation” as more and more workers have decided that it’s time to make a change. Even at Omega, we are finding clients want to move up their retirement dates, stop working temporarily or for awhile, as they contemplate a post-covid life that more directly aligns with what is important to them. Of course, we at Omega LOVE that kind of discussion...weaving together your values, your future vision and your wealth into a life without regrets!**

So, how is one supposed to navigate this changing landscape- be it personal, financial or professional? **This is a time to be flexible and to try not to overly anchor to pre-Covid life or exactly how things might be in the future. Resilience is also especially important these days as well, whether it’s building a “Plan B” or even a “Plan C” around travel, or just taking the ups and downs with a grain of salt, resilience is an important 21st**

**century, post-Covid skill.** And probably most important...**taking care of yourself, getting sleep and exercise, and doing things that give you joy and reconnect you to those you care about.** That may not be the kind of advice you expect to get from your financial planner/wealth manager, but at Omega we know that each of the areas: health, wealth and meaning play into what you do with your money and what’s possible in the future.

**As we head into this holiday season, we at Omega are first and foremost, grateful that we are able to be on this journey with you-navigating the changing landscape...together.**

**May you find peace, good health and prosperity as you move into these last months of 2021!**

Warmly,  
Lisa



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

# Planning Updates



by Kathy Frakes, CFP®, CeFT®

**The following was accurate as of October 14, 2021 when I submitted it for the newsletter. However, we are indeed “navigating a changing landscape” and things have changed dramatically in the last 2 weeks. We will send more information soon about the most recent proposals in Congress.**

**-Kathy**

**Our theme of “Navigating a Changing Landscape” is certainly relevant for the tax laws in the United States!** We have seen myriad changes in the last few years and this year we expect a multitude of new laws again.

The \$3.5 trillion American Families Plan (AFP) proposed by the Biden Administration is the largest expansion of social programs since the New Deal. Included in the AFP is a tax plan to help pay for at least part of the proposed expenditures. In September, the U.S. House of Representatives' Ways and Means Committee presented its own 881-page tax proposal. There will need to be substantial changes to either plan to be able to get a bill to pass through Congress and pundits estimate that the price tag of the final bill will probably be closer to a \$1.5-\$2 trillion.

**Although we don't know what the final legislation will look like, we thought it might be useful to tell you about some of the changes being considered.**

**(1) Individual Income Tax Rates – The highest proposed rate is an increase to 39.6%** for couples over \$450,000 of taxable income and singles in excess of \$400,000 of taxable income. Note that currently 37% is the highest rate. The Ways and Means proposal does not specify the full breakout of all the tax brackets.

**(2) Capital Gains Tax Rates – Proposed: 25% as the highest capital gains rate.** This is lower than what President Biden proposed; he had wanted it to be the same as the ordinary income rate. The challenging part of this proposal is that it might be effective as of 9/13/2021 so there is little to no planning that can be done around this except to try to hold off on additional gains before year-end and mitigate potentially higher tax bills with charitable giving strategies.

**(3) Wash Sale Rules – the proposal expands the rules to include sales by the spouse (even if a joint return is not filed) and all dependents along with corporations, partnerships, trusts, estates, et al over which the taxpayer has control. The proposal also includes cryptocurrency sales.**

This is a major change and could make record keeping very challenging.

**(4) Retirement Accounts –**

**a. Roth Conversions: Proposed: eliminate all Roth Conversions for couples with over \$450,000 of taxable income and singles with taxable income in excess of \$400,000. The proposed effective date is 12/31/2031.** We are not sure if the year in the proposed legislation is a typographical error or if Congress is allowing for 10 years. To be truthful, Congress usually likes Roth conversions because it brings in money now.

**b. Backdoor Roths –** This is a planning strategy where a taxpayer who is above the income limits for being able to contribute to a Roth IRA makes a contribution to a non-deductible IRA and then immediately rolls it over to a Roth IRA. **The new proposal would prohibit after-tax money being converted from traditional to Roth. This effectively prohibits another strategy known as the Mega Roth 401K.** Under the proposed legislation, you could only convert pretax money.

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**c. Limitation on Size of IRAs** – The proposed legislation **prohibits any contributions to Roth or traditional IRAs if the total of all IRAs exceeds \$10 million in any year when taxable income exceeds \$400,000 for a single taxpayer, \$425,000 for a head of household, or \$450,000 for a joint return.** It also **requires a distribution if the total exceeds \$10 million;** half of the excess has to be distributed and presumably taxed. If the total climbs to over \$20 million, everything over \$20 million has to be distributed right away.

**d.** The proposal also includes some **limitations regarding which investment vehicles** are permitted in IRAs. **Securities held in an IRA must be registered securities. Taxpayers would no longer be allowed to have funds in vehicles that are permissible only for accredited investors** (e.g., private placements and hedge funds).

#### **(5) Estate Planning**

**a. The House's proposal decreases the estate tax exemption,** that is, the amount that can pass to non-spouse beneficiaries without triggering an estate tax, from \$11.7 million **to \$5 million.** Note that there is some discussion on Capitol Hill to decrease this even further.

**b.** There is a proposal that would **eliminate the tax benefits of Irrevocable Grantor Trusts.**

**A taxpayer would either have to pay taxes at the trust rates during her lifetime or include the trust in her estate.**

**c.** One item that was **NOT included in the House proposal is the loss of the step to fair market value at death for assets of the deceased.** This was something that President Biden had originally proposed. This is good news if it remains unchanged.

**(6) Alternative Minimum Tax Relief** – the **proposed exemption amount is increased** from \$73,600 for a single filer and \$114,600 for a joint return to \$1 million for each and includes an inflation adjustment. This is one of the few points that will benefit high earners since it allows those with taxable incomes of up to \$1 million to avoid this alternative minimum tax

**(7) State and Local Tax (S.A.L.T.) Deduction** – although not in the House proposal, there has been discussion about a **possible change to the \$10,000 cap on the S.A.L.T. deduction. We don't think there will be a total repeal but there may be a phased approach or increase to the cap.**

**(8) For businesses: there is a proposal to make the top tax rate 26.5% for amounts in excess of \$5 million in taxable income. It also includes a 3% surcharge on amounts in excess of \$10 million in taxable income.**

These major changes could affect a majority of taxpayers. So, the question is what can you do about it all? **Here are a few suggestions to discuss with us and/or your CPAs and estate attorneys:**

- **Consider accelerating income and deferring tax deductions since the tax rates may be higher in the future.**
- **If you are a high earner, consider doing Roth conversions now before restrictions are placed on your ability to convert.**
- **If you don't currently have a traditional IRA, consider a backdoor Roth this year. If you already have a traditional IRA, it may still be a good strategy for you but there are more complicated tax issues involved and there may be a tax bill associated with the conversion. Also, if you've rolled a 401(k) balance from an old employer into a traditional IRA this year and do a backdoor Roth, you'll end up owing taxes.**
- **For charitable giving, the bunching strategy still works.** That is, consider gifting two years' or more worth of gifts in one year and itemizing your deductions that year. Then take the standard deduction in the year that you don't give.
- **Use tax managed strategies and individual stocks and bonds where appropriate in your overall investment portfolio. These will help you have more control over capital gains and related taxes.**

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Many of you may be familiar with The Beatitudes. This is not one of the original ones but rather a sign that a friend had above her desk where I volunteered while living in California. **I think it gives us some advice as to how to “Navigate a Changing Landscape”:**

**Blessed are the flexible for they shall not be bent out of shape!**

### **‘Tis the Season...For Federal Benefits and Medicare!**

The Office of Personnel Management (OPM) officially announced the dates for the 2021 Federal Benefits Open Season which will run from Monday, Nov. 8, 2021 through Monday, Dec, 13, 2021. This open season is for the 2022 plan year of federal benefit programs.

Medicare Open Enrollment for 2022 coverage will run October 15, 2021 through December 7, 2021.

### **Good News about 529 Accounts!**

As reported in the NY Times in September, “federal legislation eliminated a question about cash support, so funds taken from grandparent-owned 529 college savings accounts will no longer affect a student’s eligibility for federal aid. That change will probably take effect for the 2024-2025 school year,...when the FAFSA would be based on income for the tax year 2022.” **BOTTOM LINE:** 529 plans owned by grandparents (or anyone other than the student or parent) will no longer affect eligibility for need-based federal aid.

Source: [www.nytimes.com/2021/09/17/your-money/fafsa-changes-2022.html](https://www.nytimes.com/2021/09/17/your-money/fafsa-changes-2022.html)

# Investment Outlook



by Jared Jones, CFP®, CIMA®, CeFT®, RLP®

## Q3 Investment Column

Q3 will not go down as the best quarter for markets by any measure. **Markets remained relatively flat despite some churning and volatility beginning to show.**

If anything, the third quarter has proven that the market is remaining resilient and holding up to threats coming from a few different angles.

**The Delta wave of COVID 19 added to market struggles during the quarter.** It appears the peak of the wave came in early September, and fortunately, the US is seeing a decrease in new case counts as we head into colder weather. There's some hope that this winter might be different than last winter as more people are vaccinated, booster shots are around the corner, and new therapeutics for treatment are emerging. It can be tiring to constantly talk about the latest COVID 19 updates, but it remains the single biggest driver in everyone's life and has an impact in the economy and markets.

**The impact of COVID 19 on global supply chains has been a significant impediment this year, causing supply chains to contract and pass price increases to consumers.** While corporate pricing power is a good thing, the bad news is inflation consistently missing expectations to the high side. **It is expected inflation will continue to run high for a time before settling back in a range of 2%-2.5%.**

**China had an outsized sway over markets in the third quarter. Xi Jinping is leading the "Common Prosperity" campaign that has seen a number of regulatory steps aimed at e-commerce and for-profit schools.** Chinese equity markets were extremely volatile throughout the quarter as a result. The real story though came at the end of September. **The Chinese company, Evergrande, one of the world's largest real estate developers, faced missing payments on more than \$300 billion of debt.** The company has stayed alive, but the threat remains that one of the world's largest companies could go bankrupt without a rescue from the government.

Clouds also began gathering around Capitol Hill at the end of the quarter. A razor thin majority in Congress has

created an array of challenges that are likely to come to a head before the end of the year. **The progressive and moderate wings of the democratic party have debated about the size and scope of proposed infrastructure bills.** Additionally, there has been political jockeying around an increase to the U.S. government's debt ceiling and government funding. **As of writing this column, the debt ceiling and government funding issues have been pushed out until December.** While unlikely to happen, failure to reach an agreement on raising or suspending the debt ceiling would spell financial disaster for the economy and markets.

The Federal Reserve's low interest rate policy and asset purchase program has been providing the dry powder to keep the equity markets happy over the last 18 months. In late September, the Fed issued a statement reading "if progress continues broadly as expected the Committee judges that a moderation in the pace of asset purchases may soon be warranted." Currently, the Fed purchases roughly \$40 million in mortgage-backed securities per month and \$80 million in Treasury bonds. **Additionally, the Federal Reserve has moved up their expected timetable for increasing interest rates to 2022 from 2023- something to keep an eye on as we head out of the depths of the pandemic.**

Despite sluggish economic figures that came out throughout the third quarter, it is still widely believed that economic growth will continue globally over the next year or two at a meaningful pace. Household wealth is at an all-time high, aided by a booming real estate market and stock market. Savings rates also appear strong in the US, suggesting households can withstand a reduction in pandemic relief payments.

**Given all that has been outlined in this column, the possibility of volatility in the markets remains high. We have been working with clients this fall to ensure we are properly prepared for any upcoming cash needs and urge you to reach out if you know you'll be wanting to tap into your portfolio before year-end.**

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### Q32 2021 YTD Performance Numbers:

Benchmark	Benchmark Returns YTD	Category
Dow Jones Industrial Average	+12.12%	Large Cap Stocks
S&P 500 Index	+15.92%	Large Cap Stocks
Russell 2000®	+12.41%	Small Cap Stocks
MSCI EAFE Index	+8.79%	International Stocks
Barclay's US Aggregate Bond	-1.62%	Inter. Term Bonds




**This quarter, we want to make sure clients are operating digitally as secure as possible as we near the end of the year. Below you will find a 'how-to' in converting to e-statements from traditional paper statements, and tips on handling spam e-mail courtesy of our IT partner, ITEGRIA.**

## Transitioning to e-statements for SEI:

- Login to SEI's client portal\* ([www.AccessMyPortfolio.com](http://www.AccessMyPortfolio.com))
- Navigate to your account profile, which you can find in the top right corner under the stick figure (click "My Profile")
- Once there, scroll down to the bottom where it says, "**Investor communication Delivery Method**".
- Click "Deliver All Methods Electronically" and SUBMIT to save
- Note: The system will send you an e-mail to confirm your changes (you will have to click the link in the e-mail to confirm). Once you've confirmed, you are all set up for electronic delivery.

**My Profile**

Below is your profile information. You may update specific items by clicking the pencil icon  next to the information you wish to update. If no pencil icon is present, the information is not editable.


**Client Details**

Name	Home Address
[REDACTED]	[REDACTED]

E-Mail Address

[REDACTED]

**Investor Communication Delivery Method**

 Go paperless today and benefit from the speed, convenience, and security of receiving your statements and shareholder materials electronically.

Deliver All Methods Electronically

Print All Documents

Specify Different Methods

\*If you haven't registered for online access yet, please contact [andrew@omegawealthmanagement.com](mailto:andrew@omegawealthmanagement.com) via e-mail!

## Transitioning to e-statements for Schwab:

To learn more about transition to e-statements for Schwab, please see the following quick guide:

<https://bit.ly/3m1nCp6> OR Call Schwab Alliance for assistance: **1-800-515-2157**

**We encourage our clients to upload their SEI and Schwab e-statements to the eMoney vault for safekeeping!**

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## SPAM EMAIL BEST PRACTICES

### **1. Do not open or respond to emails that look suspicious.**

Always avoid emails that seems unusual, emails from an unknown sender, or emails that ask you to make an action such as giving information. If the email claims to be from a genuine company but originated from a free web-based email service, it is likely to be spam. Watch out especially for foreign country addresses, i.e. those e-mail addresses ending in .ru and .cn – always double check the sender's full e-mail address.

### **2. Do not open an attachment you were not expecting.**

Email attachments such as invoices, faxes, documents, etc., especially if you do not know the sender are most likely spam. Malicious email viruses often masquerade as a .pdf, .doc, and many other types of attachments. Spammers can easily change an .exe (executable file) extension of a malicious file to .doc (Microsoft Word document).

### **3. Do not click on a link in an email unless you are 100% sure it is safe to do so.**

It is easy for would be attackers to interject an infected hyperlink into an email message. If in doubt, contact your corporate IT help desk to confirm or delete the email.

### **4. Do not be fooled by 'phishing' attempts.**

With today's technology, spammers will try to get personal information from you by asking you to sign into various accounts. Accounts such as ShareFile, Office365, Dropbox, personal utility accounts, etc. You should never enter any credentials from a link that originated in your email. You should also never give out personal details over email or fill in a form that pops up when you open an email.

### **5. Be wary of messages from companies that already have your email address.**

A popular tool among spammers is to act as if they are from your bank suggesting that you need to change your password. In instances such as this, it is best to check the bank's website for details or call their helpdesk to ensure that the account is in order. Also, please note that banks and other organizations typically do not contact you via email for security purposes – they WILL call you!

### **6. If you receive an email from someone you do not know or one that looks suspicious, do not accept it.**

If the email is from a colleague but they are not using their corporate email, contact them to see if it is legitimate.

**7. Do not post your work email address on forums, websites, and blogs unless absolutely necessary.**

Spammers gather information from various public sites, such as the above mentioned, and use them during spamming campaigns.

**8. Never reply to a spam message.**

This includes the unsubscribe link. When you click on this link, it informs the sender of the spam that your email address is a legitimate email address. Once the spammer knows that your email address exists, (they typically do not know for sure until you reply to the message) you may see an increase in SPAM. This does not necessarily indicate that all "unsubscribe" links are bad, they are actually required if you are signed up for a mailing list, but if you haven't signed up for the mailing list, then it is spam, so do not click on the "unsubscribe" link.

**9. Utilize the spam filter.**

If you utilize your Outlook spam filter, use the "junk" mail filter. This feature is good at filtering out most SPAM that is received. Make sure you check your spam folder or digest report (if you are using an alternate spam filter solution). Sometimes a legitimate email does get put into the junk mail folder and is easy to correct if it does. If you are planning on adding a sender to a blocked senders list, make sure that you have repeatedly gotten spam email from the same sender over and over. If you have not then chances are, the spammer has moved on to the next email address and will not use that email address again.

# Business Owners' Corner

This has been quite a ride for business owners in 2020 and 2021! Depending on your particular line of business, this may have been a boom or a bust. Most of us face labor shortages as workers consider The Great Resignation and finding high quality applicants can be difficult. Given that our theme for this quarter's newsletter is "Navigating a Changing Landscape", I thought I would share some important updates for business owners around the proposed tax law changes and perhaps some creative approaches to staying flexible and viable as we see how the economy sorts itself out.



**This is a year where you REALLY want to be coordinating well with your CPA to see what you can do to mitigate taxes now and in the future** and also be prepared for changes in your estimated payments and April 2022 tax bill for 2021. Given a potential change in tax rates in the future, **this may be a year to accelerate income, push out deductions and take other strategic tax planning action before year-end.** If you are contemplating a sale of your business soon, that requires even more thought and planning. The good news is that **Omega still has ideas on mitigating the tax impact of a large income year or a business sale.**

Back to the "Navigating a Changing Landscape" theme, this is a time where it might sense to step back and relook at how you plan to run and grow your business in the future. **Many business owners are rethinking office space, technology and staffing needs** as we head out of this pandemic environment.

**Some ideas to consider:**

- **Could you replace, or fill some of your staffing needs, with part-time, virtual assistance?**
- **Is there technology that might be able to take on some of your work?**
- **Can you renegotiate your lease early to "right size" your business space needs? (this is still an especially good time to be talking with your landlord- assuming you have been paying your rent.)**
- **Do you need to take on new technology to navigate the way you do business now and will in the future?**
- **How are you getting clients now? Are there changes to make in your marketing strategy for 2022?**
- **How can you build a business that will be able to unexpected disruptions while still growing to help support your future financial needs? Maybe it's time to hire a business consultant or coach to help get you there.**
- **Do you need a different banking relationship to support you better in the future and to fund your growth goals? With rates having gone down over the last year- do you need to restructure any debt the business may be carrying? (If so, let us know and we can introduce you to some new banking relationships.)**

**And I would be remiss if I did not gently encourage you to begin work on your:**

- **2022 Business Plan**
- **2022 Marketing Plan**
- **2022 Budget**

**Planning can help our businesses navigate uncertainty and long-term changes that may be underway in our respective industries. The key is to be flexible and creative if you can, but it's always a bit easier if you have a gameplan to start with!**

Here's hoping that this has been a good business year for you and that your prospects for 2022 look even better. **If we at Omega can support you in anyway- ideas, being a sounding board, providing resources and introductions- please let us know.**

# OWM TEAM UPDATES

The Omega team is excited to announce the following new designations for two of our team members!



## **Jared Jones**

Jared was recently certified as a Registered Life Planner® through the Kinder Institute. This is a rigorous process that includes a 2-day training and 5-day immersive intensive training and a 6 month mentorship program. Jared joins Lisa in attaining this important training and credential in support of our financial life planning work.

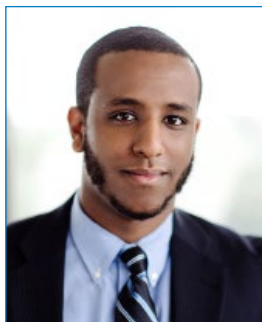


## **Kathy Frakes**

Kathy recently attained the CRPC. Kathy brings additional expertise in helping Omega clients and the Team as a whole, understand all the different facets of planning for retirement. Kathy earned the Chartered Retirement Planning Counselor (TM) designation from the College for Financial Planning.

Her training involved three month of classes culminating in a 2-hour exam. Topics covered include:

- Maximizing the Client Experience During the Retirement Planning Process
- Principles and Strategies When Investing for Retirement
- Making the Most of Social Security Retirement Benefits
- Bridging the Income Gap: Identifying Other Sources of Retirement Income
- Navigating Health Care Options in Retirement
- Making the Emotional and Financial Transition to Retirement
- Designing Optimal Retirement Income Stream
- Achieving Income Tax and Estate Planning Objectives in Retirement
- Fiduciary, Ethical, and Regulatory Issues for Advisers



## **Andrew Mehari**

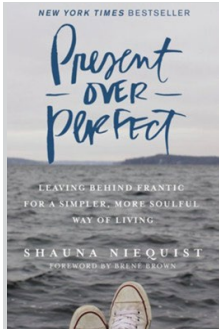
Andrew has enrolled in the George Washington School of Business MBA program this fall, a three-year part-time master's program that will allow him to take classes in the evenings and the weekends, while still working full-time for OWM. Andrew has been in the program for a month now and is enjoying student life again, especially getting to study in the city!

Congratulations to Kathy, Jared and Andrew!

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# BOOKS & RESOURCES

## Recommended by Carol:

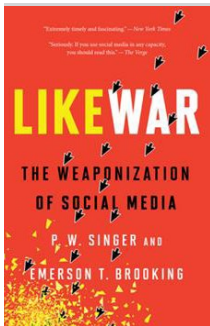


### **Present over Perfect:**

*Leaving behind Frantic for a Simpler, More Soulful Way of Living*

by Shauna Niequist

## Recommended by Kathy's husband, Pat Frakes:



### **LikeWar**

*The Weaponization of Social Media*

by P. W. Singer, Emerson T. Brooking

Two defense experts explore the collision of war, politics, and social media, where the most important battles are now only a click away.

Through the weaponization of social media, the internet is changing war and politics, just as war and politics are changing the internet. Terrorists livestream their attacks, “Twitter wars” produce real-world casualties, and viral misinformation alters not just the result of battles, but the very fate of nations. The result is that war, tech, and politics have blurred into a new kind of battlespace that plays out on our smartphones.

P. W. Singer and Emerson Brooking tackle the mind-bending questions that arise when war goes online and the online world goes to war. They explore how ISIS copies the Instagram tactics of Taylor Swift, a former World of Warcraft addict foils war crimes ....

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## DON'T FORGET - Important Dates and Reminders

**October 19th** - October Client Forum: Charitable Giving and Tax Planning Considerations

**October 28th** - Craft Beer Tasting with Brian Freedman

**November 10th** - SEI Market and Economic Update with Matt Potter

**November 11th** - Veteran's Day

**November 25th-26th** - Thanksgiving Holiday – Omega Closed

**December 24th** - December 31st – Christmas Holiday – Omega Closed

**January 1st** - New Year's Day – Omega Closed

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- Business owner coaching and consulting
- Prospective new client inquiries

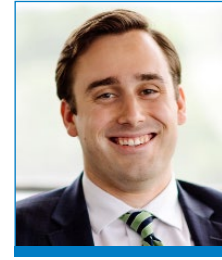


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- Support client service & meeting preparation process
- Coordinator for financial planning
- Prospective new client inquiries

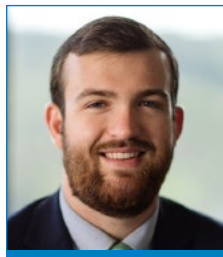


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- eMoney assistance
- Pay Simple fee payment support
- Business and financial operations



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