



New Era Begins...



As I write to you this warm DC summer, **we are beginning a new era at Omega. In 2024, we will commemorate our 25th year in business** - no small feat when we know that most small businesses do not make it past their first year or two. Most importantly, as you

may have seen, **Omega has added two partners: Jared Jones and Andrew Mehari.** After having begun their careers at Omega over 8 years ago, Andrew & Jared have worked hard to grow into their increased responsibilities and future with Omega. **With this announcement we set up a legacy for Omega and our clients in the Omega Family. Increasingly you will not only continue to hear my voice as well as the voices of my new partners as we lead Omega into its next 25 years.**

Additionally, **we recently announced our B (Beneficial) Corporation status. We are proud of** what that means in the corporate landscape, and the efforts that it took to obtain this designation, as well as **the challenge it sets us on to live into a higher level of corporate sustainability and responsibility.** I will be particularly leading the charge in continuing to understand and guide our company in this important endeavor. **It's important to know that not many wealth management firms have been able to meet this standard nor have chosen to take on the challenge of being a diverse, sustainable organization.** We proudly step into this role and look forward to the positive impact we can have as a result.

And finally, a sneak preview that we can officially announce...**we are moving...as of 1st Quarter 2024!**

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After many years in our current corporate space, and with gratitude for our landlord's support during that time, **we are able to take advantage of the current commercial real estate opportunities and secure a lease about a mile from our current office up in the Arlington/Ballston corridor.** The space will represent a more modern approach to our work at Omega and will offer you and our Team the convenience of close Metro access, on-street parking, as well as other benefits. Don't worry- if you do come into our space for meetings, we will remind you many times as we make transitions in 2024.

While not everyone likes change, intentional and well-planned change is important for humans and businesses to continue learning and evolving. After all, one of Omega's values is "always evolving" AND the name "Omega" comes from "omega point...the point to which all life is evolving".

This issue of our newsletter offers some interesting information including what it's like to go on a silent meditation retreat, and potential shifts in the investment arena.

With gratitude,



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



The Changing Landscape of Education Planning

For those of you planning to put children or grandchildren through college, there are new opportunities available to capitalize on tax-efficient savings accounts and get the most out of federal financial aid.

A New Opportunity for 529 College Savings Plans

The most well-known vehicle for funding higher education is the 529 College Savings plan, which serves to limit taxes (or ideally avoid them altogether) on funds set aside for college tuition and related expenses. In recent years, some significant changes have been made to 529 plans, making them even more useful to both savers and beneficiaries. **The next big change takes effect 2024 and provides a unique opportunity for recent graduates who have extra money lying around in their 529.**

Starting next year, 529 plan beneficiaries will be allowed to rollover any leftover 529 monies into Roth IRAs. This is an unprecedented opportunity to jumpstart retirement savings for young adults without impacting their cashflow. Prior to 2024, moving money from a 529 to any other type of account would be deemed a “nonqualified” 529 expense, resulting in income taxes in the amount of transaction, plus a 10% penalty. However, this new rule will permit rollovers to Roth IRAs in the same way you’d rollover a 401(k) plan to an IRA at retirement: free of income tax and without penalty.

As expected, this new rule doesn’t come without its limitations:

In the same fashion as with normal Roth IRA contributions, earned income must be reported, at least in the amount of your rollover. So, young adults will need to secure employment before making a rollover. The owner of the new Roth IRA must also be the same individual who is beneficiary of the 529 plan. The maximum amount you can rollover each year is limited to the preexisting annual contribution amount for Roth IRAs, which is indexed for inflation each year (the 2023 limit is \$6,500). Furthermore, the lifetime limit on rollovers from 529s to Roth IRAs will be set at \$35,000 per beneficiary, a figure that is NOT indexed for inflation. Lastly, the 529 plan also must have been open for at least 15 years prior to the Roth IRA rollover. While not perfect, this new rule opens the door for young adults to accelerate retirement savings, especially those who have overfunded higher education.

Changes to the FAFSA

Of course, not everyone will have money left over after college. The reality is many folks will need some assistance funding four-plus years of higher education. For those still in high school and looking ahead to their college years, the FAFSA (Free Application for Federal Student Aid) is a critical document in determining individual eligibility for federal financial aid. The FAFSA is notoriously complicated and can be daunting for students and parents alike.

Starting later this year, the FAFSA is getting a facelift, with the intent of simplifying the aid process for the 2024-2025 school year. Depending on individual circumstances, the changes may help or hurt a student’s chances of financial aid. **Here is a summary of the key changes to the FAFSA, and how they may impact you:**

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- **The application itself is being simplified.** The FAFSA has historically been comprised of 108 questions. Going forward, that number will be reduced to 46, based on the current draft.
- **No more benefit to having multiple children in college.** In the past, parents with multiple children in college received a discount on how much aid they were expected to supply for each of their children. This is going away starting in 2024.
- **Non-parent-owned 529 plans will be more valuable.** Distributions from accounts owned by a grandparent, aunt, uncle, etc. will no longer be included in the student's federal aid calculation. Previously, distributions from these plans were treated as income to the student, thus reducing their ability to qualify for financial aid in subsequent years.
- **Small business owners will face an additional hurdle.** In the past, those owning businesses with 100 or less full-time employees were allowed to exclude their business assets from the financial aid calculation. Going forward, this will no longer be allowed.
- **More complication for divorced parents.** Previously, it was the responsibility of the custodial parent to complete the FAFSA (based on where the student lived for the majority of the prior 12 months). Going forward, the FAFSA will be the responsibility of the parent who spends the most money on the child in the previous 12 months. Most often, that is the parent with the better financial situation, thus reducing the capacity for the student to receive aid. In addition, child support is changing, and will now be reported on the FAFSA as an asset, instead of income. This is good news because assets are treated more favorably than income for federal aid purposes.

Please note that at the time of this piece, the final draft of the new FAFSA is still a work-in-progress. The official 2024 FAFSA will become available in December 2023.

HOW TO SAVE THOUSANDS ON PRIVATE COLLEGE TUITION

For those with youngsters planning to attend private college one day, there is a little-known tool that can save thousands of dollars: the Private College 529 Plan. Here's what you should know about the plan:

- Private College 529s allow savers to pay today's prices for future years of private college. By doing so, you hedge against future tuition increases.
- Private college tuition will continue to increase. Between the years 2000 – 2020, the average annual increase was 4%.
- You can contribute as much or as little as you'd like. In instances where your annual contribution is less than the annual cost of tuition at a given school, your contributions will be proportionally applied to future years of education, no matter how much tuition increases over that duration.
- Emphasis on tuition: these plans will only cover the cost of tuition and fees, nothing else. So, there is still value in maintaining a traditional 529 College Savings plan to cover the accompanying costs of higher education, of which there are many.
- Currently, nearly 300 private colleges participate in this plan. You do not need to know which specific college your child will be attending to participate.
- Timing is critical: funds cannot be accessed until at least 36 months after contribution. So, you can prepay for your senior year of tuition in your freshman year. The latest you can use the funds is 30 years from the date of contribution. It pays to start early!

OWM TEAM UPDATES

Meet Omega's newest partners! As most everyone knows by now, Jared Jones and Andrew Mehari have become Omega partners effective as of January 1, 2023. While it has been nearly an 18-month intentional and systematic process, it's still exciting and fresh for us! Here's a recap of our recent announcement and some more information on Jared and Andrew and their journey & roles at Omega.

Increasingly, over the years, Lisa has been asked about her "future plans". As a financial LIFE planning firm, we take this question very seriously. We also work with a number of small business owners and network with our peers in the wealth management space who have not found the path forward to create a legacy for their founding owner/partners. **At Omega, "we walk our talk" and knew that it was important for the stability & legacy of our firm, and its work to have a path forward. While not much is changing for our clients, it is an important step for our firm.** As we move forward, **we intend to strategically grow the firm in a way that will support the high touch/personalized approach that we take in working with our clients, as a result, we expect to expand our Team and will need additional office space.**

Omega Wealth Management Names New Partners

We are pleased to announce that Jared Jones and Andrew Mehari will be joining Lisa Kirchenbauer as partners at Omega Wealth Management, LLC. Jared and Andrew have each been with Omega for eight years and have demonstrated exceptional skills in delivering the unique, holistic wealth management that OWM is known for.

Jared is a Certified Financial Planner (CFP®), Certified Investment Management Analyst (CIMA®), Registered Life Planner (RLP®) and Certified Financial Transitionist®. Currently Jared serves as our Director of Investment and leads the firm's advisory team in delivering a high-quality client experience.



Andrew became a Certified Financial Planner (CFP®) and began pursuing a part-time Master of Business Administration with a concentration in Portfolio Management at The George Washington University School of Business (GWSB) in 2021. He now serves as Omega's Chief Compliance Officer and Operations Manager, working diligently to ensure that our clients' needs are taken care of.

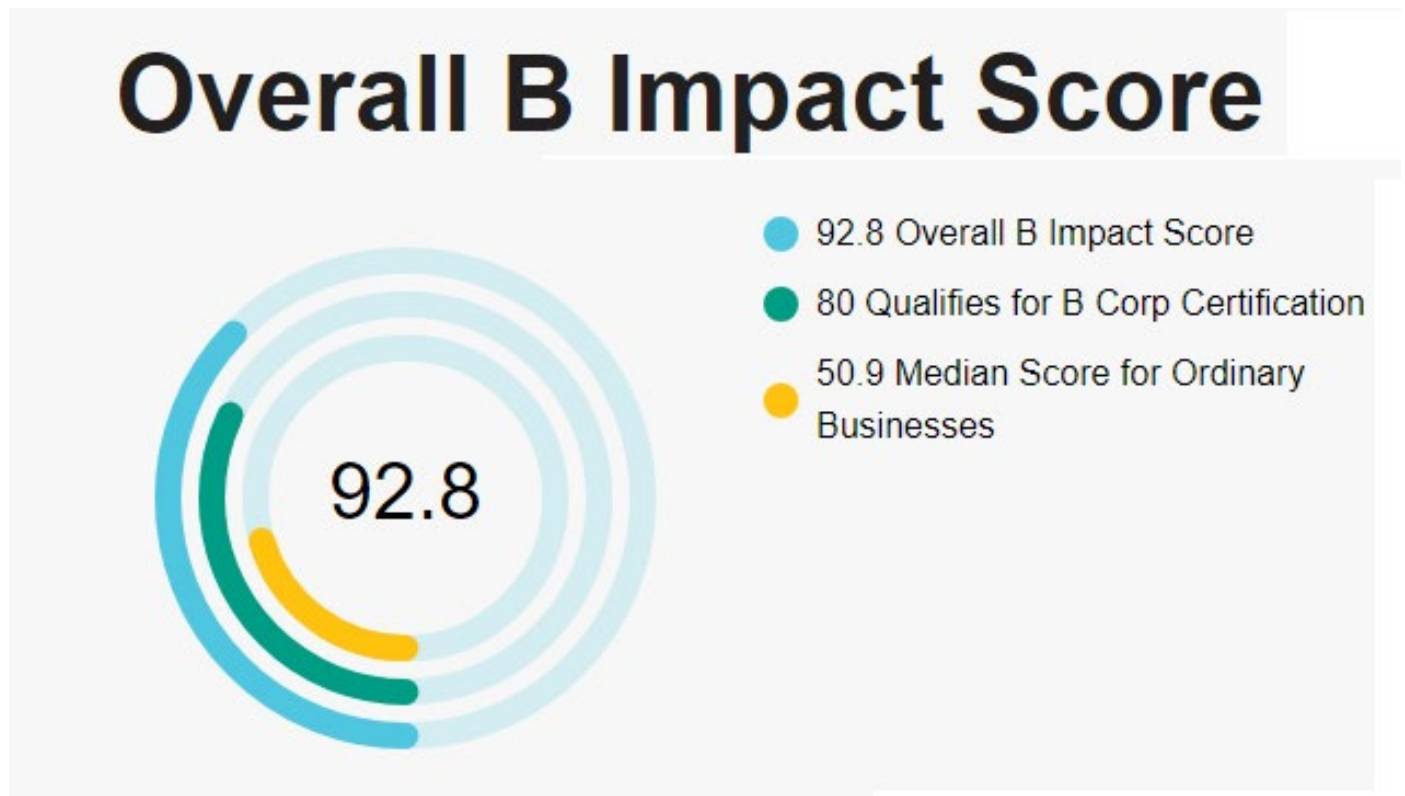
Omega is also proud to announce we are now a Certified B Corporation!

Certified B Corporations are businesses that meet the highest standards of verified social and environmental performance, public transparency, and legal accountability to balance profit and purpose. B Corps are accelerating a global culture shift to redefine success in business and build a more inclusive and sustainable economy.

An analogy that is commonly used is that B Corp Certification is to business what Fair Trade certification is to coffee or USDA Organic certification is to milk.

In short, B Corps are companies that undergo a rigorous certification process to improve their social and environmental performance. They don't just say that they're good businesses or socially responsible businesses, as so many other businesses do.

In the certification process, based on the B Impact assessment, Omega earned an overall score of 92.8. The median score for ordinary business who complete the assessment is currently 50.9:



You can find out more information related to our B Corp status here: <https://www.bcorporation.net/en-us/find-a-b-corp/company/omega-wealth-management-llc/>

For more general FAQs about B Corps: <https://www.bcorporation.net/en-us/faqs/>

OWM TEAM UPDATES

AFAC Volunteering

The OWM Team recently participated in a volunteer event at the Arlington Food Assistance Center (AFAC) located in Arlington. AFAC offers access to free groceries, which allows families in need to use their limited financial resources for necessary obligations. AFAC relies on generous donations of time and funds to continue feeding families in need. If you would like to donate, please use the "Donate" link at this URL: <https://afac.org/donate/> We look forward to our continued partnership with AFAC.



Evelyn Ovando-Flores Graduates!

Evelyn Ovando-Flores is thrilled to share her graduation from the University of Mary Washington, Class of 2023!

Evelyn began her education journey at Northern Virginia Community College, where she gained her Associates of Science in Accounting with a Certificate in Bookkeeping. During this time, she began working at a local non-profit providing financial assistance for over 60 low-income families a month. Evelyn also gained experience in personal income taxes, budgeting/finances, and wanted to work toward a company in that field. Evelyn transferred to the University of Mary Washington where she was able to gain a bachelor's degree pursuant of her work experience. She decided to join the Communication and Digital Studies program to become a well-rounded person and after realizing finances are beyond the numbers and communication to those involved is just as important. Evelyn graduated with Highest Distinction (3.8+ GPA) from the university, as well as departmental honors for her degree research.



DON'T FORGET - Important Dates and Reminders

Monday, September 4th - Labor Day - Omega closed

Fridays in July and August - Omega closed

Investment Outlook



by Jared Jones, CFP®, CIMA®, CeFT®

Q3 Market Column

Key Takeaways

- The US stock market has had a surprisingly strong start to 2023 despite expectations of continued poor performance like we saw in 2022.
- The “Magnificent Seven” technology stocks, which include Microsoft and Meta, have had exceptional returns during the first part of 2023 and have led the market higher. We’re starting to see the early signs of other sectors catching up.
- Positive economic data, such as low unemployment and inflation, have also contributed to the market’s strong performance.
- To avoid getting caught off guard when the market does something we don’t expect, Omega continues to use the Pools of Wealth approach to protect near-term assets while investing in long-term strategies.
- Holding large amounts of cash can be risky, and it is important to have a plan to get back into the market when interest rates change.

Being a long-term investor can be challenging. This is not a groundbreaking statement, but 2023 has certainly highlighted this fact. Coming into this year, the widespread expectation was that we would experience more of the same poor performance as last year. Few of us expected the US stock market would have one of its best first 6-month starts ever, but that is where we stand midway through the year. In fact, the S&P 500 reported its 10th best all-time return for the first six months of the year this year.

Since the second half of 2022, we’ve been waiting for a recession that was expected to arrive within six months - a window that has constantly been pushed back. A year later, we’re still waiting, and many have started calling it the “Godot recession,” in reference to Samuel Beckett’s famous play where the two main characters wait endlessly for someone named Godot who never arrives. **All the normal precursors for a recession are present, including an inverted yield curve which has correctly preceded the previous 8 recessions, and yet the economy remains strong by many measures.**

What’s behind this unexpected strong performance and attractive start to 2023 in the markets?

Earlier this year, the main drivers of the stock market were technology stocks, as the excitement around Artificial Intelligence sparked by ChatGPT and its competitors began to gather. **The “Magnificent Seven”, which includes Microsoft (part-owner of the ChatGPT technology), Meta, Alphabet, Apple, Amazon, Tesla, and Nvidia, had exceptional returns during the first part of 2023.** Interestingly, these same stocks suffered the most in 2022. While those stocks led the charge, we are now seeing a broadening of the rally to include most sectors of the market.

We have seen positive economic data on multiple fronts. In June, headline inflation was reported at 3%, indicating that the inflation fever has broken. The labor market remains strong, with unemployment at 3.6% at the end of the quarter, a record low going back to 1969. Inflation has been the main driver for the Federal Reserve's decision to increase interest rates. The Fed took a pause in June after 10 consecutive meetings with rate hikes, to assess the impact of their policy on the economy. Given continued economic strength and inflation still above their 2% target, it is expected that we will see another rate increase in July. However, it is less clear what will happen afterward since inflation seems to be easing at a steady pace. Optimism that we are nearing the end of the Fed's rate-hiking cycle has been a significant factor in this year's rally.

Another driver of the market's strong performance was the aversion of disaster when President Biden and Speaker McCarthy were able to bring Republicans and Democrats together over the debt ceiling deal. It was always expected that an agreement would be made, but the run-up had stress levels and volatility on the rise during the month of May. Luckily an agreement came to pass in time. **Unfortunately, a new political drama is being set up for early fall as we're seeing an early disagreement over next year's budget.** Failure to reach an agreement by September 30th could lead to a government shutdown. While a default on the U.S. debt would have been disastrous, shutdowns have been more common, and indexes have been historically flat during those periods.

Despite the positive news above, nearly everyone was pessimistic and moving to safer assets to start the year. It's impossible to predict how new technology like generative AI would spark a rally like it has. It seemed highly unlikely the economy would remain as strong as it has this long despite the Fed quickly raising interest rates. **For that reason, Omega continues to use our Pools of Wealth approach that focuses on making sure the assets you need in the near term are protected, so the rest of the portfolio can remain invested in the appropriate long-term strategy.**

Many people believe that their house is the best investment they can make. However, this is not because houses provide returns that surpass those of other assets. **Rather, it is because buying and selling houses is much more difficult than nearly any other asset. When you buy a house, you are forced to stick with it for a period, for better or for worse. If constructed correctly, your Pools of Wealth should act like a house - you're in it for the long haul with room to adjust and renovations along the way rather than tearing it down when bad news is on the horizon.** While you are not required to remain in the market, historical data shows that the longer you spend in the market, the better overall returns you receive.

While we may sound repetitive in our investment communications, urging clients to make us aware of any cash needs allows us to position your portfolio to be exposed to the market in the right amounts. By doing so, you're able to catch the changing tide with your long-term money rather than trying to time the market completely.

2023 Year to Date Performance as of 6/30/2023 by Index:

Benchmark	Benchmark Returns YTD	Category
Dow Jones Industrial Average	4.94%	U.S. Large Cap Stocks
S&P 500 Index	16.89%	U.S. Large Cap Stocks
MSCI EAFE Index	12.13%	International Stocks
MSCI Emerging Markets	4.89%	
Bloomberg Agg	2.09%	
Bloomberg Global Agg	2.96%	

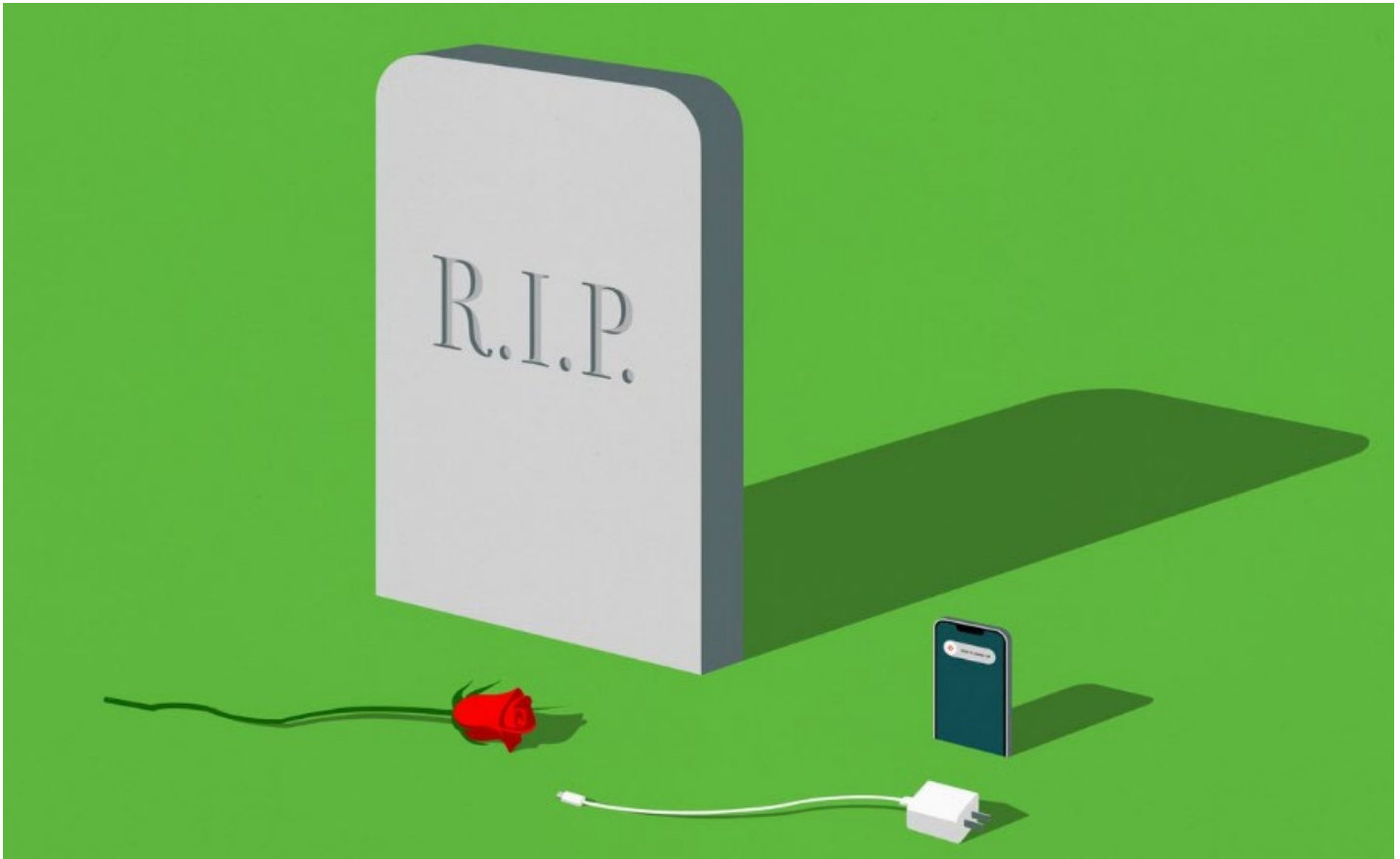
A Word of Caution About Too Much in Cash:

For more than 10 years, the stock market was the only option available, with interest rates hovering around 0%. Just as we are coming off a bad year for the markets AND investors are getting 4-5% on their cash, the market is ripping. While it can be enticing to get a 4-5% return on your cash, it doesn't come without risk. It's common for people who sit on large amounts of cash to become somewhat addicted to always having a high balance. That's not detrimental when rates are high, but we don't expect this high-rate environment to last forever. When things change it will be important to make sure you have a plan on how to get back into the market. As it stands, diversified portfolios have far outperformed cash through the first part of 2023, so take this opportunity to review how much cash you would ideally like to have, and then make sure it is working as hard as possible.



Tips on how to Secure Your Digital Life, Before You Die!

(excerpts taken from the WSJ article of the same name by Julie Jargon, accessible here: <https://www.wsj.com/articles/a-plan-for-your-digital-life-after-death-177b065e>)



People often arrange for who gets their money, real estate and physical belongings when they die. But what about the digital assets we accumulate in a lifetime—photos, social-media accounts and more? If you don't have your digital matters sorted—or even just spelled out in a memo—you will be burdening your loved ones. They will have to spend their grieving hours on customer-support calls, trying often fruitlessly to gain access to your accounts and files. You can ensure your heirs don't lose access to photos, social-media posts and other important digital information of yours by utilizing the following tips:

- Designate a contact for your passwords: Keeping a list of passwords handy in today's day and age simply isn't enough – how will your loved one's access it in the event of your death? Password managers enable you the ability to designate a contact who can be granted access in the event that you die or become mentally incapacitated. If you use 1Password, LastPass, or Dashlane, here is how you do that:

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- **1Password:** People can create a family account with up to five family members for \$5 a month. Customers can share login credentials with various family members. People can also opt to store physical and digital copies of an emergency kit containing all of their account information. You can give a copy of it to someone you trust.
- **LastPass:** This password manager has emergency access. It allows users to designate a contact who can request access to your passwords and notes after you die. The feature is only available to customers of LastPass Premium (\$36 a year) and LastPass Families (\$48 a year).
- **Dashlane:** This password manager has emergency access. It allows users to designate a contact who can request access to your passwords and notes after you die. The feature is only available to customers of LastPass Premium (\$36 a year) and LastPass Families (\$48 a year).
- **Naming a legacy contact for online accounts:** Be sure to designate legacy contacts for your cloud-based accounts, so in the event of your death, your loved ones have access to them. That way, your heirs can more easily retrieve photos and other important information you may have stored. See below on how to do this for Apple and Google accounts:
 - **Apple:** You can designate a legacy contact from the settings on your iPhone, iPad or Mac under Password & Security. You can name more than one person. When you're gone, legacy contacts can access photos, messages, notes, files, apps and device backups without having to know your Apple ID password. They can't access movies, music or books you've purchased or any data stored in your iCloud Keychain, such as payment information, passwords and passkeys. Your digital next of kin will need to provide Apple with your death certificate, along with the 88-character alphanumeric access key that's generated when you name them a legacy contact. You can notify someone via Messages when you add them as a legacy contact, and if they accept, they automatically have a copy of the access key stored in their Apple ID settings. To find the code, contacts can first tap their name, then Password & Security and then Legacy Contact. (If you're named a digital contact, it's a good idea to also make a copy of the access key and store it in a safe place.)
 - **Google:** This password manager has emergency access. It allows users to designate a contact who can become inactive after a chosen period. Go to myaccount.google.com, tap Data & Personalization, then scroll down and select "Make a plan for your account." From there, you'll be directed to Google's inactive account manager tool where you can name contacts and choose which data—emails, photos, documents, etc.—you want to share with them.
- **Make plans for social media accounts:** For many people, social media is part photo album, part diary, part repository of personal and professional contacts, which might be important to heirs. Here are some ways to put protections in place for Facebook, LinkedIn and Twitter:
 - **Facebook:** The Meta Platforms Inc.-owned social network allows legacy contacts to look after your main profile if it's memorialized. (Instagram profiles can also be memorialized, but there is no way yet to name legacy contacts.) Legacy contacts can be added to Facebook accounts by going into the memorialization settings under Settings & Privacy. When you're gone, legacy contacts can download a copy of what you've shared on Facebook, update your profile and cover photos, as well as request the removal of your account. They won't be able to log into your account, read your messages—or add or remove friends.
 - **LinkedIn and Twitter:** These platforms don't offer a way to name legacy contacts but survivors can request the removal of a deceased person's account on both Twitter and LinkedIn.
- **Finally, talk it through with your family:** Have a conversation with your family about the future of your digital information. It's not enough to simply pass along login credentials to survivors. Do you want your accounts to be memorialized? Do you want them to be deleted? Do you want people to be able to download your data? Make your wishes known!



In staying with our theme regarding a “new era” at Omega and announcing the addition of two partners at Omega, we thought this might be a good opportunity to get our business owner clients thinking about how you can create a succession plan for your business. To be clear, not every business owner wants to have partners, or even a staff, and having an intentional approach to what you DO want from your business is the key. **So, the first question is:**

What do you hope to get out of your business?

Possible answers include:

- 1) A chunk of money to fund my retirement.**
- 2) A lifestyle business I can continue to do for many years without having to “retire”.**
- 3) A legacy and succession plan for my business and clients.**

In some cases, you can have more than one answer, but without a sense of what you want to achieve it's hard to know what you need to do and how to plan.

Assuming you are looking to address goals #1 and/or #3, then there are some steps that you can start taking now (ideally 5-10 years in advance) to prepare to meet these goals:

- 1) Get a valuation of your business (OWM has resources to help)**
- 2) Determine where the weaknesses in value are and have a plan to fill those gaps (we can help here as well)**
- 3) Try to determine what your “number” is personally (i.e. the amount of money you need to get out of the business- we can absolutely help here too)**
- 4) Begin identifying possible partners or organizations that help you achieve your goals (yes, we can help here too)**

One of the things that we have learned here at Omega as we have gone through our own succession planning process is that there are multiple legal, financial and insurance considerations as you build your plan for the future. **It's best to talk with us sooner than later to help you understand the myriad of considerations that you need to take into account and in what order to pursue them.**

Finally, should you choose goal #2, you still need a plan because there is always the possibility that you won't get to “die with your boots on” and that your family, business, and clients may need to be protected with a Plan B and various kinds of insurance in case of disability or death. Again, we have access to resources for you to do that planning while also taking an intentional approach to your lifestyle business planning!

BOOKS & RESOURCES

Experiencing a silent meditation retreat...is it right for you?

Recently, Lisa had the opportunity, after many years, to take a second week-long meditation retreat in California (SpiritRock). This was a long-term goal that supports both personal and professional goals given the work we do at Omega. **So, why would you consider a weekend or week-long retreat?**

- **To rest and rejuvenate**
- **To develop or support an ongoing meditation practice** (to build mental/emotional stability and clarity)
- **To take some time to reflect on important aspects in your life**

So, what can you expect? Depending on the type of retreat, there are generally NO electronics or phones, no reading, no writing, and no talking except in certain circumstances. While that may sound difficult, it's relatively easy to get used to and honestly, a nice break depending on your day-to-day life. **Rest assured, your busy mind will start to quiet down.** The housing and food can be simple but comfortable depending on the location, and sometimes yoga is part of the week to help you get comfortable with sitting and walking meditation. Often in a nature setting, there is some time to hike, sit and enjoy the outdoors and be present (unlike many of our day-to-day lives). Some programs have a stronger spiritual basis, others don't.

If you have never taken a retreat like this, it's worth considering what's important to you and where to start.

- Are you looking for a spiritual or "mindfulness" approach? Or even a religious-based program?
- If you have not done this before, maybe start with a weekend retreat before moving to a week-long retreat.
- What would you need to do to prepare your family and business for being away?

If you are game to consider something like this, check out the 3 potential retreat programs below and also feel free to reach out to Lisa at Lisa@OmegaWealthManagement.com to talk about what might be best for you!

Retreat Options:

Spirit Rock (CA) - <https://www.spiritrock.org/>

Omega Institute (NY) (the genesis for Omega Wealth Management's name) - <https://www.eomega.org/>

Kripalu (MA) - <https://kripalu.org/>

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