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Inside Your Wealth

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A NOTE FROM

Marilyn

Ageless by Design

September greets us with a gentle shift—cooler days invites us to pause, refresh, and design the life we want for the years ahead—healthy, purposeful, and financially confident.

That's why we're excited to welcome you to **Ageless: A Wellness Event for Women of Wisdom** on September 18th. Together, we'll share fresh ways to boost vitality, align money with meaning, and embrace longevity as a choice—not just chance.

This is also a good time to review your Medicare coverage as open enrollment nears, ensuring your plan truly supports your health and financial goals. And as September unfolds, here are a few observances that give this month its heart: Labor Day (Sept 1), Grandparents Day (Sept 7), Patriot Day (Sept 11), and Healthy Aging Month—a reminder that aging well means intentionally choosing what to do with our time.

Here's to living agelessly, by design. We look forward to seeing you at Ageless (see flyer for details)!

Marilyn



Join us for **Ageless - A Wellness Event for Women of Wisdom | Where Health, Wealth and Purpose Align**

Scan the QR code or call 925-219-0080 to reserve your spot.

Glossary of SCAM TERMS

**Education Is Your
Defense—Come
Explore Our Scam
Glossary!**

In a world where your phone can be both a portal—and a very clever trap—a little education goes a long way. That’s why I’m inviting you to visit check out our “Glossary of Scam Terms” found on our website. It’s a quick, two-minute read and your new best friend against sneaky scammers.

This guide breaks down the most common scam tactics—like callback scams, spoofing, smishing, pig-butchering, and more—all in plain English. Think of it as armor for your inbox, phone, and peace of mind. Knowledge isn’t just power—it’s protection.

**Stay sharp, stay
protected, and remember:
staying informed is your
best defense.**



Scan the QR code for instant access. Read the full list found on the DGWA website.

Buying Auto Insurance for *Teen* drivers

Driving may be a rite of passage for teenagers, but for parents, having a teenage driver can be stressful and expensive. Your child will need auto insurance coverage as soon as they receive their driver’s license.



Here are some important considerations.

Determine Whether to Add Your Child to Your Policy or Purchase a Separate Policy

- Check with your insurer to see how your premiums may be affected. Expect that they could rise dramatically; however, savings may be found through multi-vehicle and good student discounts.
- If your child is driving an “old beater” that doesn’t require comprehensive or collision coverage, a separate policy, in limited instances, may save you money.
- Discuss your options with your insurance agent.

Consider Your Teen Driver’s Coverage Choices

Most personal auto policies won’t cover a driver transporting goods or services in exchange for a wage. So, if your teen is planning on becoming a pizza delivery driver, for example, contact your insurance agent to determine if additional coverage is needed.

Find Ways to Save Money

- Consider vehicles with high safety ratings over sportier, more-expensive cars.
- Think about raising your policy’s deductibles.
- Reassess your need for collision or comprehensive coverage.
- Ask about “occasional” or “pleasure only” discounts, which may apply to children away at school.
- Explore usage-based insurance, which involves installing a device in the vehicle that monitors driving behavior and rewards good driving. It’s also a way to keep tabs on your teen’s driving.
- Have your teen complete a driver’s education course.

Key Tax Changes



Five tax law changes that are part of the 2025 domestic policy bill.

Here's a quick summary of the five individual tax law changes that are expected to impact most tax filers in 2025.

Current Law	New Law
Standard Deduction	
\$15,000 single; \$30,000 married filing jointly	\$15,750 single; \$31,500 married filing jointly (Both start in 2025)
State and Local Tax Deduction (SALT)	
\$10,000 limit	\$40,000 limit; increase 1% through 2029, then reverts to @10,000 in 2023. (This may be change for some as they prepare for their 2025 taxes)
"Bonus: Deduction for Older Adults	
\$1,600 for ages 65 and older; \$2,000 unmarried/non-surviving spouse.	\$7,600 for ages 65 and older; \$8,000 unmarried/non-surviving spouse. (Both start in 2025 and end in 2028)
Estate and Gift Tax Exemption	
\$13.99 million for single and \$27.98 million for married filing jointly.	\$15 million for single and \$30 million for married filing jointly. (The new levels starts in 2026)
Charitable Deduction for non-Itemizers	
N/A after 2021	\$1,000 single and \$2,000 married filing jointly. (This new level is permanent and starts in 2026)

These are just a few of the changes. The bill also included an updated child tax credit as well as new rules on tax on tips, overtime pay and auto loan interest. If you see anything that you want to discuss, please reach out.

Taking Control of Your Wealth and Well-being after a Divorce | Realigning your steps to support your new goals and refreshed lifestyle.

You've gone through a lot to finalize the divorce it's now time to design your life according to your terms.

Keep a forward-thinking mindset

- Commit to routines that support your health: movement, nourishing meals, and rest. Placing your health at top priority allows you to make sound decisions.
- Embrace the opportunity to redefine what you want your future to look like.

Know where you stand when it comes to your money matters.

- List all your sources of income and expenses. Calculate your living expenses and identify your "needs" vs. "wants".
- Check credit reports for the next year making sure no new credit has been opened jointly.
- Confirm that all joint accounts are closed.

Review Insurance Policies and Estate Plan

- Update your insurance policies
- Update beneficiaries for your retirement accounts

YOUR DNA TEST



A Detailed Needs Analysis (DNA) can be a simple way to care for loved ones, no matter what the future may hold. Scan the QR Code to watch the video found on the DGWA website.

GETTING STARTED WITH MEDICARE

A GUIDE FOR THOSE APPROACHING 65

Turning 65 is a milestone—not just for birthday cake, but for Medicare eligibility. Medicare is health insurance people age 65 or older, and people of any age with End-Stage Renal Disease¹. The choices you make as you approach this birthday can have lasting effects on your healthcare and your wallet.

¹ www.medicare.gov

INITIAL ENROLLMENT PERIOD:

You have a 7-month window: 3 months before, the month of, and 3 months after your 65th birthday.

PART A

HOSPITAL INSURANCE



HELPS COVER

- hospital care
- skilled nursing
- hospice
- home health care

PART B

MEDICAL INSURANCE



HELPS COVER

- Services from doctors and other healthcare providers
- outpatient care
- durable medical equipment
- many preventive services like shots, screenings or wellness visits

PART D

DRUG COVERAGE



HELPS COVER

- cost of prescription drugs

Plans that offer Medicare drug coverage are run by private insurance companies that follow rules set by Medicare.

WHAT ARE MY MEDICARE COVERAGE OPTIONS?

There are two main ways to get Medicare.

Original Medicare

- Includes Part A and Part C
- Flexible; Can use any doctor that takes Medicare, nationwide
- You can join any Medicare drug plan to get Part D
- To augment out of pocket costs, you can get Medigap or from former employer/union, or Medicaid

Medicare Advantage (aka Part C)

- A Medicare-approved plan provided by a private company that offers alternative to Original Medicare.
- Bundles plans include Part A, Part B and usually Part D. Possibly with extras like dental/vision.
- Often times, can only use in-network doctors
- More likely needing approval before covering certain drugs or services

For any questions about this article or to schedule a conversation with Marilyn Suey,

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This material was developed by The Diamond Group Wealth Advisors to provide information on a topic that may be of interest.

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MEDICARE 101 :

FOR THOSE ALREADY ENROLLED

Know Your Annual Checkpoints

- Annual Enrollment Period (Oct 15–Dec 7): Review and change Medicare Advantage or Part D drug plans.
- Medicare Advantage Open Enrollment (Jan 1–Mar 31): If you're in an Advantage plan, you can switch once.

Common Pitfalls to Avoid

- Not reviewing your drug plan: Formularies change—what's covered this year may cost you more next year.
- Assuming all doctors accept your plan: Especially with Medicare Advantage, networks matter.
- Skipping preventive care: Medicare covers many screenings and vaccines at no cost—take advantage.

How to Maximize Your Coverage

- Use your "Welcome to Medicare" visit (within 12 months of enrolling in Part B) and Annual Wellness Visits.
- Check supplemental coverage needs: If you chose Original Medicare without a Medigap plan, revisit whether one now makes sense.
- Track healthcare expenses: Helps spot gaps and prepare for open enrollment decisions.

Resources at Your Fingertips

Our team at The Diamond Group Wealth Advisors is here to support you during your Medicare enrollment process and/ or align your coverage with your healthcare needs. Here are other resources that could also help.

- Medicare.gov
- 1-800-MEDICARE - Direct line for questions.
- State Health Insurance Assistance Programs (SHIPs): Free local counseling.



Custom plans for every stage of your life

The Diamond Group Wealth Advisors is an independent wealth management firm that empowers its clients to design their ideal lifestyle starting today, for tomorrow, and for life.

We believe that **Your Wealth is More than Your Money**

Our approach in building your customized plan honors what matters to you most. Your motivations, aspirations, and the causes you care about deeply.

Our core values are trust, commitment, compassion and collaboration. We enjoy and look forward to making a bigger impact for you, your business, and your families.

Is **Your Financial House** built to support your goals, dreams and life transitions?

YOUR FINANCIAL HOUSE



Access your FREE Second Opinion.

Call 925.219.0080

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A FRESH PERSPECTIVE

You've likely navigated many financial decisions through various life stages - career transitions, marriage, raising children, caring for aging parents or child-in-need, loss of a beloved, divorce or planning for retirement. Managing your own portfolio can be rewarding, however, having an outside perspective can be incredibly beneficial. Partnering with an advisor doesn't mean losing control of your finances; it's about gaining valuable insights from someone who can guide you through each milestone while prioritizing your best interest.

A fresh perspective may reveal opportunities and strategies that might otherwise go unnoticed. Even if you're already working with an advisor, seeking a second opinion can provide insights tailored to your unique circumstances.

We specialize in creating long-term strategies that align with your personal objectives and timelines. On the investment side, we can connect you to opportunities that are usually not accessible to individual investors.

As a fiduciary, we are held to a higher legal standard, although it's not what drives us. Our passion is to empower you to be in control of your wealth by going as broad and deep, based on your unique situation and preference. Empowering you to navigate your financial future confidently.

It doesn't matter where you are. All you need to do is START.

Let's Talk

Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.