

# Hello October!

## Inside Your Wealth

2024

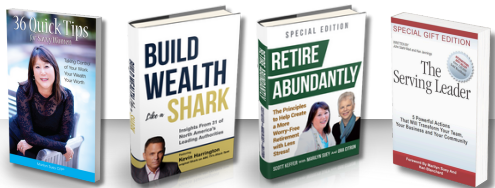


### Marilyn Suey

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A Note from

*Marilyn*

October is a vibrant month filled with festivities and seasonal charm! As autumn unfolds, we celebrate Halloween, pumpkin picking and harvest festivals. It's also a time for cozy gatherings, hot drinks, and the beauty of changing leaves.

This month is also National Estate Planning Awareness Month! Whether you're just starting to think about your estate plan or revisiting an existing one, it's an opportunity to reflect on how your loved ones will be taken care of and ensuring that your wishes are honored, in case anything were to ever happen to you. Let's take this time to prioritize this room in our Financial House. As you know, we are here to answer any questions you may have on this topic.

May we all make the most out of the cooler days ahead and enjoy the best of this delightful season with our loved ones!

*Marilyn*

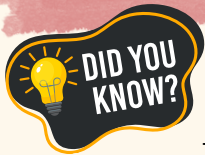


I've recently won the **Five Star** award and am being featured as one of the outstanding wealth managers in San Francisco East Bay. Check out my Premium Profile - scan the QR code. Thank you for your support!



# October is

## NATIONAL ESTATE PLANNING AWARENESS MONTH



The current federal estate tax law, established by the Tax Cuts and Jobs Act of 2017, is set to expire on December 31, 2025. After this date, the estate tax exemption amount is expected to revert to pre-2018 levels, which could significantly impact your estate planning strategies.

**If no legislation is passed by then, the amount you can gift during your lifetime and upon death without being subject to federal tax will be cut by close to 50%.**

### Key Points:

- Current Exemption (2024)  
\$13,610,000
- Projected Exemption (2026)  
Approximately \$7 Million.

More factors may affect the necessity of advanced planning, however, particularly in affluent area, it will be beneficial to understand what it entails depending on your unique situation.

For full review of your situation, consult your estate planning attorney or financial advisor.

## Key Financial Data 2024

*Plan for Year End*

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FREE



# A POSITIVE MINDSET

YOUR KEY TO 7.5 EXTRA YEARS!

A study involving 660 participants aged 50 and older has shown that a positive perception on aging can add an impressive 7.5 years to one's life. Led by Dr. Becca Levy, this research highlights that individuals who maintain an optimistic mindset about aging are more likely to engage in health-promoting activities.

These individuals actively take charge of their well-being by practicing preventive health habits, such as exercising regularly, eating a balanced diet, and following to take prescribed medications.

Given these insights, how can we creatively engage, influence and inspire our aging loved ones to embrace positivity to enhance their longevity?

*Thank  
you!*

for another  
successful Lunch and  
Learn event!

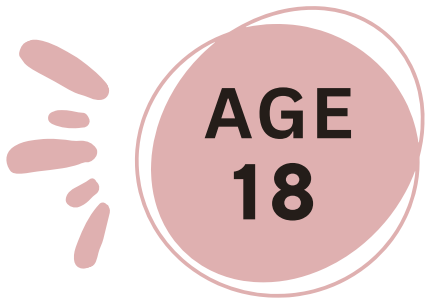
## AGELESS: A WELLNESS EVENT FOR WOMEN OF WISDOM

*Friday, Sept. 27 @ 11am -  
1pm*



Join us for  
the  
upcoming  
Savvy  
Women  
gathering!  
See back  
for details.





CONGRATULATIONS ON YOUR CHILD REACHING THE AGE OF MAJORITY

## KEY THINGS TO DO WHEN YOUR CHILD TURNS 18



As they are becoming fully emancipated adults, at least in the eyes of the law, I wanted to make you aware of some best practices to keep everyone safe.

What are key "Must Do" items when reaching the Age of Majority?

Execute an Advance Directive for Healthcare, with three key components:

**Living Will** - Articulates child's wishes regarding care to be received (e.g., around artificial life support)

**Healthcare Proxy (aka "Healthcare POA")** - Authorizes one or more agents (often the parents) to make healthcare decisions on behalf of the child, in accordance with the Living Will, if he or she is unable

**HIPAA Authorization** - Authorizes doctors and other healthcare professionals to discuss child's medical records with child's agent.

**Execute a Power of Attorney (aka "Financial POA"):**

Authorizes one or more agents to act on behalf of child in financial and legal matters (e.g., authority to access child's bank account)

**Provide Copies (or Originals) of Key Documents:**

Give your child copies or originals of important documents, such as Social Security card and birth certificate

**Register for the Draft, If Required**

Federal Law requires nearly all male US citizens and male immigrants, 18 through 25, register with Selective Service. ([www.sss.gov](http://www.sss.gov))

Potential additional "Good To Do" items for your child include:

- Execute a Will
- Apply for a Credit Card and build a good credit score
- Give trading authority over accounts (as desired)



**For any questions about this article or to schedule a conversation with Marilyn Suey, call 925.219.0080 or email [marilyn.suey@diamondgroupwealthadvisors.com](mailto:marilyn.suey@diamondgroupwealthadvisors.com)**



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# SETTING BOUNDARIES

MARILYN SUEY  
*Blogs*

Marilyn Suey established the Savvy Women Community that allows for a safe space for women to learn, share and be empowered to take action. In this space, the Community hopes to share knowledge to help with the advancement of your careers, enrich each other's lives and engage in the causes you care about deeply. At the same time, strengthen connections and support our passions.

We believe that your consistent attention in these four pillars is important to your success:

**WORK** - The passion that you bring to your everyday living, whether compensated or not.

**WEALTH** - While important on its own, a Savvy Woman understands that your wealth is much more than your money. Wealth includes your dreams, hopes and deepest desires including taking care of your financial future.

**WORTH** - The hidden gem! Align your head, your heart and your soul in all that you do. Knowing your worth and advocating for yourself is critical for your lifetime success.

**WELLNESS** - The vital foundation! With everything that we want to accomplish, prioritizing self-care today and every day is key. Your physical, mental and emotional wellness take top spot while embracing activities that give joy, transforming challenges into opportunities and celebrating victories, big or small, at every stage of your life.

***"Together, Let's Build a Brighter Future for All Women."*** - Marilyn Suey



For updates and engaging conversations, join the Savvy Women Community Facebook group!

**"Daring to set boundaries is about having the courage to love ourselves, even when we risk disappointing others."** ~BRENE BROWN

While some people may have trouble understanding social cues, it's best to play it safe by clearly communicating your wants, needs, and boundaries. If direct confrontation is hard for you, you can always try pulling the person aside and letting them know after the fact. Respectfully communicating that you were not comfortable with a statement made and suggest a corrective action in the future. These kinds of interactions may be uncomfortable and necessary as no one will know not to do it again.

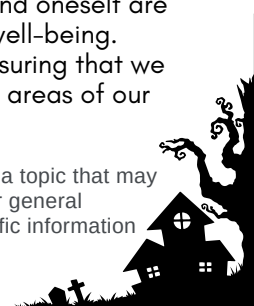
Effective communication requires responsibility, understanding, and good intentions from all parties involved. The person communicating the boundaries and the person receiving the message both have a responsibility to understand one another. Make sure you have a clear idea of what you want out of the interaction. If you step into a situation already emotionally riled up it may take the productivity away from the interaction. Know that people who really care about you will be willing to work things out and hear you out on your feelings.

Setting boundaries doesn't always have to involve others; in fact, the most crucial boundaries we set are often with ourselves. These personal boundaries help us maintain self-discipline, prioritize our well-being, and keep us focused on our goals. By recognizing our own limits and holding ourselves accountable, we create a healthier balance between work, rest, and personal growth.

We can also set clear boundaries with ourselves in regard to budgeting. Setting boundaries with budgeting can be essential for maintaining financial health and achieving long-term financial goals. By establishing clear limits on spending and saving, we can create a sense of control over our money and avoid unnecessary stress. Boundaries will help distinguish between needs and wants, prioritize essential spending (like debt, rent, taxes), and ensure working towards future goals.

Ultimately, boundaries with friends, family, colleagues, and oneself are crucial for fostering healthy relationships and personal well-being. They help us define our emotional and physical limits, ensuring that we may maintain respect, balance, and understanding in all areas of our lives.

This material was written by Marilyn Suey to provide information on a topic that may be of interest. The opinions expressed and material provided are for general information only. Please consult legal or tax professionals for specific information regarding your individual situation.



## MAKING YOUR TAX BRACKET WORK

Have you explored all your options when it comes to managing your taxable income?

Scan the QR code below to watch the video found on our website



# financial wisdom from baby boomers

## T O T H E N E X T G E N E R A T I O N

As baby boomers transition into retirement, they carry with them a wealth of financial knowledge and experience that can greatly benefit younger generations. Having navigated economic shifts, market ups and downs, and various financial challenges, boomers possess valuable insights into money management, saving strategies, and investment practices. Practical tips that can empower the next generation to build a secure financial future. By embracing this wisdom, younger individuals can navigate their financial landscapes with confidence and resilience.

### **Create and Stick to a Budget**

Track your income and expenses carefully. Use budgeting apps or good old-fashioned spreadsheets. It's essential to know where your money is going.

### **Save for Emergencies**

Build an emergency fund with 3-6 months' worth of living expenses. Life can throw curveballs, and you'll be glad you have a safety net.

### **Start Investing Early**

The earlier you start investing, the better. Even small amounts add up over time. Look into retirement accounts like 401(k)s and IRAs—don't miss out on employer match programs!

### **Be Smart About Debt**

Avoid carrying credit card balances; they can quickly become a burden. Pay off high-interest debt first to lighten your financial load.

### **Plan for Retirement**

It might feel far off, but the earlier you start saving for retirement, the easier it will be later. Make it a priority.

### **Evaluate Upcoming Expenses**

Identify any expected expenses in the next quarter, like holidays or travel. Set aside money in your budget for these.

### **Review Subscriptions and Bills**

Take a good look at your recurring expenses. Cancel anything you don't use or need—it's amazing how much you can save!

### **Understand and Monitor Your Credit**

Check your credit report regularly and understand what affects your score. A good credit score can save you money in the long run.

### **Educate Yourself About Finances**

Read books, listen to podcasts, or take courses to enhance your financial literacy. Knowledge is power, especially when it comes to managing money.

### **Consider Insurance Needs**

Don't overlook the importance of insurance—health, life, and property coverage can protect you from unexpected costs.

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TAKING CONTROL OF YOUR WORK · WEALTH · WORTH · WELLBEING

**Savvy**  
WOMEN

GET READY TO EXPLORE A WHOLE  
NEW DIGITAL EXPERIENCE

SAVE *the* DATE

THURSDAY, NOVEMBER 7, 2024  
4:30 PM - 6:30 PM

# HerStory Makers

**CELEBRATING YOUR IMPACT**

No story is too big or too small. Every story deserves to *be visible*.

Save The Date!

Reach out to Chloe at [Chloe.diamond@diamondgroupwealthadvisors.com](mailto:Chloe.diamond@diamondgroupwealthadvisors.com) or call 925.219.0080.

We look forward to sharing this exceptional experience with you.



RSVP Today! Scan the QR Code for more information or to register

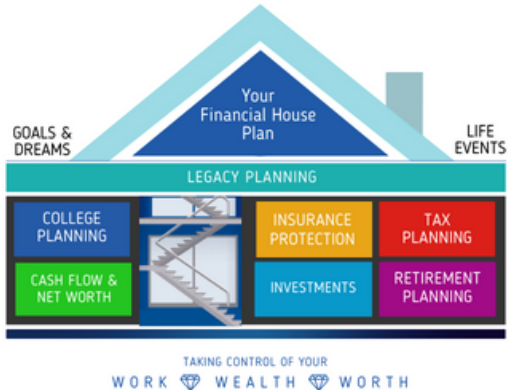


The Diamond Group Wealth Advisors is an independent wealth management firm that empowers its clients to design their ideal lifestyle starting today, for tomorrow, and for life.

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.



*Let's make a plan together!*

Schedule your complimentary Lifestyle Upgrade Assessment.

Call 925.219.0080 or email Marilyn at [marilyn.suey@diamondgroupwealthadvisors.com](mailto:marilyn.suey@diamondgroupwealthadvisors.com)

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