



May VL Updates 2025

May IMPORTANT UPDATES:

- **Job Market - Class 2025**
- **Life Insurance - Check in**
- **2025 Tax Updates**



Graduation Month!

What's the Job Market Look Like
for 2025 Graduates?

Memorial Day is a time to remember those who gave their lives in service to this country.

Their sacrifices made so much of what we enjoy today possible, and this day serves as a reminder that freedom comes at a cost.

Between the barbecues and fun times with friends and family, take a few moments to reflect on what this day truly means.

Graduation Month!



🎓 Class of 2025:
What's the Job Market
Really Like?

Graduation season is here—full of celebration and change.

For many families, it's an exciting (and sometimes nerve-wracking) time as college seniors step into the job market. Some have job offers, but plenty are still figuring it out.

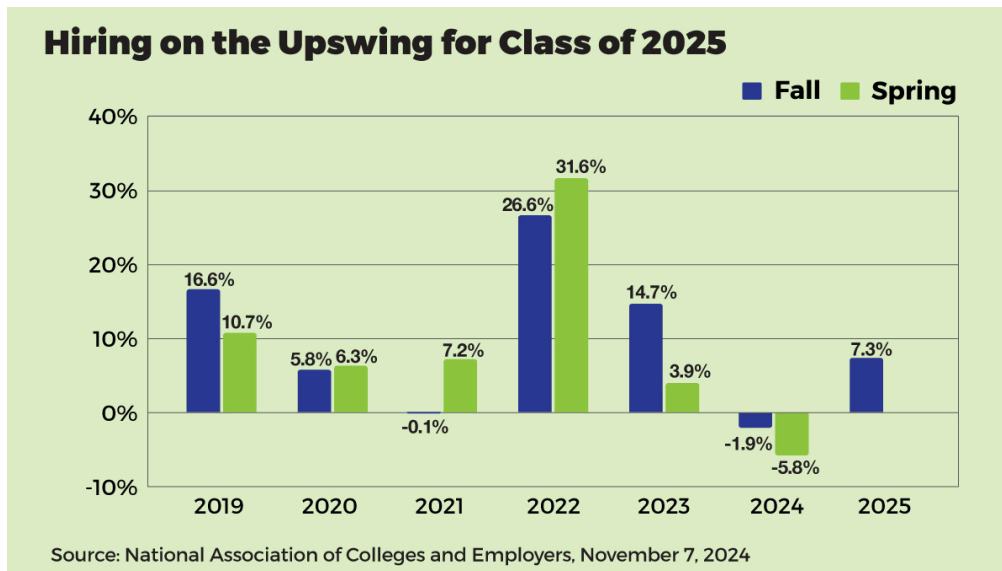
The upside? Employers plan to hire 7.3% more grads than last year, and over 40% are boosting starting salaries—plus, signing bonuses are the highest they've been since 2019 (per the National Association of Colleges and Employers).

Top fields hiring in 2025 include:

- Software Development
- Healthcare & Nursing
- Data Science & AI
- Cybersecurity
- Digital Marketing
- Environmental Science
- HR & Talent Management

A little nudge from us seasoned pros:

If you know a new grad, offer to chat, share advice, or connect them with someone in your network—it can make a huge difference. Also, if you (or your grad) are moving back home and trying to get finances on track, we're always here to help.



📅 May 2: National Life Insurance Day

A quick check-in—do you have the right amount of life insurance?

Life moves fast, and your coverage should keep up. Whether you've gotten married, had kids, launched a business, or just want peace of mind, now's a great time to make sure your policy still fits your life.

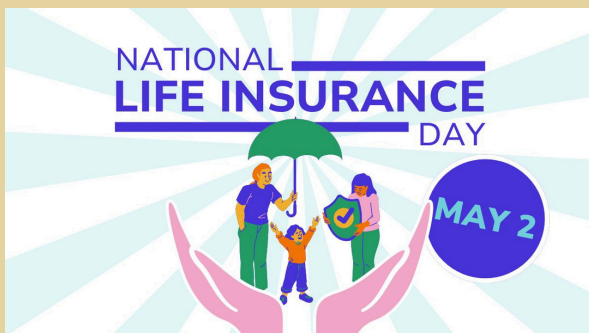
Here are a few things to think about:

- Would your family be financially secure without your income?
- Does your coverage match your current lifestyle and goals?
- Have there been any big life changes recently?

Life insurance isn't just about covering expenses—it's about protecting your loved ones, your business, and your legacy.

💡 **Pro tip:** Your age and health can affect how much coverage costs—so it's smart to check if you're insurable before putting a plan in place.

Not sure where you stand? Let's take a look together. We're happy to help you review how life insurance fits into your overall financial picture.



2025 TAX UPDATES



Post

Preparing your taxes for next year? The IRS has outlined what married couples filing jointly need to know about the 2025 tax brackets:

Income Tax Brackets (Married Filing Jointly)

- \$206,701 to \$394,600: 24% tax rate
- \$394,601 to \$501,050: 32% tax rate
- \$501,051 to \$751,600: 35% tax rate
- \$751,601+: 37% tax rate

Capital Gains and Dividends (2025)

For long-term investments and qualified dividends:

- 0% rate: Up to \$96,700
- 15% rate: \$96,701 to \$600,050
- 20% rate: \$600,051 and above

The 'Kiddie Tax' Update

Parents with children under 18 (or under 24 if a full-time student) who are dependents: Your child's unearned income (typically from investments) above \$2,700 for 2025 will be taxed at YOUR marginal tax rate. This is up from \$2,600 in 2024.

Important Notes

- Couples with modified adjusted gross income above \$250,000 may still face the 3.8% net investment income surtax.
- The Social Security tax wage cap increases to \$176,100 for 2025.
- Mark your calendars for quarterly tax payments: April 15; June 16; Sept. 15; and Jan. 15, 2026.

This post is for informational purposes only and is not a replacement for real-life advice. We would encourage you to speak with your tax, legal, and accounting professionals before modifying your tax strategy based on this information.

Source: <https://www.wsj.com/personal-finance/taxes/irs-tax-changes-2024-2025-guide-4372f89c>

Individual income tax RATE	Taxable income	
	SINGLE	MARRIED, FILING JOINTLY
10%	Up to \$11,925	Up to \$23,850
12%	\$11,926 to \$48,475	\$23,851 to \$96,950
22%	\$48,476 to \$103,350	\$96,951 to \$206,700
24%	\$103,351 to \$197,300	\$206,701 to \$394,600
32%	\$197,301 to \$250,525	\$394,601 to \$501,050
35%	\$250,526 to \$626,350	\$501,051 to \$751,600
37%	\$626,351+	\$751,601+

Source: IRS.gov, 2025

This Months Blogs:

- Is It Smarter to Buy or Rent a Second Home?
- What's the Job Market Look Like for 2025 Graduates?