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CAMERON WEALTH PLANNING

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Staying the course is a proven successful long term investment strategy. However, it's human nature to want to take action in times of volatility. This is an opportune time to review the following and make certain you're considering additional opportunities to support your longer term financial goals.

- Open a Health Savings Account (HSA). Funds deposited in an HSA are deductible and when used for qualified medical expenses are not taxed. Funds can be rolled over from year to year and, depending on the plan, can be invested for long term growth. In 2022, Individuals can contribute \$3650 and families \$7300 with a \$1000 catch up provision for those over 55. Additional information can be found [here](#).
- Series I bonds (I-bonds) are issued directly to the public by the Department of Treasury. Unlike most other bonds, I-bonds pay a "coupon" that is added to the principal and is adjusted for inflation. These must be bought directly through the US Treasury, there are holding restrictions and penalties and the maximum invest is \$10,000/year (plus \$5,000 if purchased with a federal tax credit). Interest is exempt from state and local taxes. I bonds can be an attractive gift for children and grandchildren and a supplement to 529 plans. Additional information can be found [here](#).
- Consider funding your 2022 IRA now. While you have until April 15, 2023 and market volatility will most likely continue, the S&P is down more than 10% YTD putting it in correction territory. When I started in 1982 we looked at market cycles of 5-10 years. For numerous reasons, cycles have been shorter in recent years and this may be an attractive entry point. Annual returns and intra-year declines can be viewed [here](#).
- While outside the realm of financial advice, be aware of scams trying to access your personal information. My personal email is rife with notifications of "packages not deliverable" or requesting confirmation of a recent order. On the surface, they look legitimate. Always check the sender's email and never open attachments unless you are 100% confident of the senders' legitimacy. Additional suggestions on protecting your information can be found [here](#).

If you have any questions or would like more detailed discussions of the above, do not hesitate to contact us.

Be well.

Lyn Cameron

"The life of a nation is secure only while the nation is honest, truthful, and virtuous." -Frederick Douglass

"The best ability is availability. When you work with and for the best people in the business and you love what you do, showing up every day is a joy, but more than that, it is a privilege." -Charlie Cameron

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