

Friday, March 20, 2020

INSIGHTS FOR NAVIGATING RECENT EVENTS

While markets continue to be volatile, managing your wealth is a routine that should continue even during times of crisis. This email provides recent communications, resources, and tips to make sure your financial plan stays on course.

SPECIAL REPORT: A CONVERSATION ABOUT TODAY'S MARKETS

Listen to today's [Special Report: A Conversation About Today's Markets](#) as Don Calcagni, Kara Duckworth, and Doug Fabian discuss the markets and provide ideas on managing and adjusting your financial plan. Some of the topics they discussed include:

- Historical market performance during bear markets and the following bull markets, as well as what you may expect as the markets work through this volatility.
- Keeping focus on the long-term outcomes of your financial plan. Markets are only a tool to achieve your plan's goals, and in fact market volatility helps us to take advantage of planning opportunities.
- Quantifiable actions you and your advisor can take during market uncertainty, such as rebalancing, tax loss harvesting, taking care of a Roth conversion that you never got around to, even funding retirement accounts.

TAX DEADLINE EXTENDED

- The 2019 federal tax deadline for filing and paying has now been extended by 90 days, to July 15, for individual returns. State filing usually follows, but be sure to check your state's website.
- If you work with Mercer Advisors for your taxes, we will reach out to you for next steps to complete your tax returns.

- See our recent article, [Last Minute Tips For 2019 Taxes](#), on strategies you can still implement.

CORONAVIRUS SCAMS

Regrettably but not surprisingly, scammers have been quick to exploit the COVID-19 pandemic as a hook for stealing personal information, financial data, and money from consumers. All of us at Mercer Advisors want to help you and your loved ones steer clear of illegal scams, especially those with the potential to harm your long-term financial plans, [here](#) is a guide to the new scams and what you can do to avoid them.

THE SECURE ACT: WHAT YOU NEED TO KNOW

A new 2020 law, the SECURE Act, overhauls retirement and significantly impacts estate planning. If you missed our webinar reviewing the details of this new law, go to our [SECURE Act Resource Center](#) to listen now. The webinar outlines guidance on:

- Effective wealth planning for passing on assets to your beneficiaries.
- Tax strategies to minimize the tax burden on you and your beneficiaries, such as charitable giving, charitable remainder unitrusts and Roth IRA conversions.

RESOURCE CENTER: INSIGHTS FOR NAVIGATING RECENT EVENTS

Find all of our client communications about the coronavirus market impact, financial planning steps you can take now, and Mercer Advisors' Business Continuity Planning. Please reach out to your advisor with any questions you may have. [Learn more.](#)