



Common Centiments

musings from Marietta

How a Financial Advisor Can Help Lower Your Tax Bill

Tax planning is a cornerstone of wealth management. But navigating the maze of tax laws isn't easy, especially for those with complex financial situations. That's where strategic planning comes in.

It's not just a once-a-year task. Tax planning demands year-round vigilance. While your accountant plays a pivotal role, we can offer tailored strategies for tax-efficient investments.

It takes a holistic approach to reduce your tax bill. From income to investments, every aspect of your finances needs to be carefully optimized.

We can help provide guidance on charitable giving strategies, tax-loss harvesting, and selecting tax-efficient investment vehicles. We can also craft multi-year plans to maximize savings and adapt to regulatory changes.

Working with an advisor ensures you don't miss opportunities to lower your tax bill while staying ahead of evolving tax laws.

Ready to optimize your tax strategy? Let's embark on a journey to maximize your wealth and achieve your financial goals together.

Tripp Boyer, CFP® + David Ramey, CFP®, Partners at Boyer Ramey Wealth Management Group

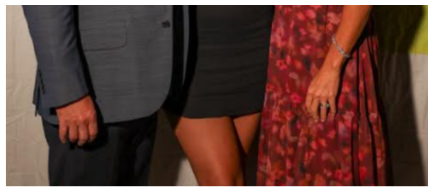
If you haven't heard from your investment advisor and have any questions or topics you'd like to address, we'd be happy to [schedule some time with you](#) and take a look without pressure.

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

Centsational News

wisdom from the watercooler





David and Alice Ramey had a great time at their first parents weekend with Anna who is a freshman at UGA and an Alpha Chi Omega.

Centsible Articles

no-nonsense financial news



Understanding Life Insurance

Your most valuable asset may be your ability to earn an income. Over the course of your lifetime, you could earn several million dollars — money that helps support you and your family. If something happened to you, how would your family replace your lost income? Life insurance can help replace your income when needed at your death. However, with the wide variety of policies available, it's important that you understand some of the basic types of life insurance coverage.

[Read Full Article](#)



How to Kill Your Zombie Subscriptions

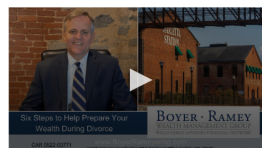
In a 2022 survey, consumers were first asked to quickly estimate how much they spend on subscription services each month, then a while later, they were directed to break down and itemize their monthly payments. On average, the consumers' actual spending was \$219 per month, about 2.5 times as much as the \$86 they originally guessed.

[Read Full Article](#)

Common Cents Cinema

your channel for finance

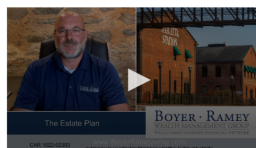
Insights



6 Steps to Protecting your wealth during divorce Transcript

6 STEPS TO PROTECTING YOUR WEALTH DURING DIVORCE

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It's Time to Have "The Estate Plan" Talk Transcript

IT'S TIME TO HAVE "THE ESTATE PLAN" TALK

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NO OBLIGATION INVESTMENT REVIEW

Schedule a meeting with our team to review your existing investment strategy and discover if your plan truly aligns with your long-term goals.

[Schedule Today](#)

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