

July 2023

This month, our newsletter explores the following topics:

- [How to avoid paying 401\(k\) withdrawal taxes](#)
- [Mortgage rates are poised to fall](#)
- [The most important retirement table you'll ever see](#)
- [Should you keep accounts open at multiple banks?](#)

Half of the year is behind us. This may be the time to measure progress and fine-tune strategies to meet your 2023 financial goals. Please contact us if we can be of help.

Sincerely,

Jeff Howard, ChFC®, RICP®, CExP



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How To Avoid Paying Taxes On 401(k) Withdrawals

401(k)s and other workplace retirement plans are an excellent way to save for retirement while also saving money on taxes. But that doesn't mean there aren't any taxes associated with these accounts.

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Good News For Homebuyers: Mortgage Rates Are Poised To Fall

According to Realtor.com® Chief Economist Danielle Hale, mortgage rates will stabilize over the short term and could begin to fall in the late summer and early fall. This could make it a more affordable time to buy a home, especially for those who have been waiting on the sidelines.

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The Most Important Retirement Table You'll Ever See

Motley Fool presents a table that shows the power of compound interest over time. The table shows how much money you could have saved for retirement if you started saving at a young age and invested regularly.

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Should I Keep Accounts Open At Multiple Banks?

Having multiple bank accounts can be a smart way to organize your finances and earn higher interest rates. However, it's important to choose the right banks and accounts for your needs and to be aware of the potential downsides of having multiple accounts.

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