

March 2024

Hello Joe,

This month, our newsletter explores the following topics:

- [Key IRS tax changes for this tax season](#)
- [Housing market predictions for 2024 to 2028](#)
- [Required retirement savings to live in US states](#)
- [Is supplemental insurance necessary with Medicare?](#)

Factors as diverse as AI, geopolitical risk, and domestic policies influence financial strategies and outcomes. Please don't hesitate to contact us if we can help you decide how they might affect your financial decision-making.

Sincerely,

Jeff Howard, ChFC®, RICP®, CExP



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jhoward@cplanning.com



(980) 235-7818



[Website](#)

Tax Season Is Here: Big IRS Tax Changes To Know Before You File

Tax deductions, tax credit amounts, and some tax laws have changed since you filed your last federal income tax return. They may affect your tax bill.

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2024-2028 Housing Market Predictions: A Gradual Thaw With Added Challenges

As mortgage rates slowly fall, more buyers and sellers will enter the market, but housing prices should stabilize.

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How Much Money You Need To Retire In Every U.S. State—It's At Least \$1 Million In 16 Places

Retiring comfortably in the U.S. requires a hefty savings account, with the cost fluctuating vastly across states, as revealed by GOBankingRates.com. For a secure 25-year retirement, you'll need upwards of \$2 million in Hawaii, while states like West Virginia require less than \$700,000, excluding Social Security, inflation and annual cost-of-living increases.

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Do I Really Need Supplemental Insurance With Medicare?

Medicare Supplement Insurance, or Medigap, is an optional add-on that can fill "gaps" in Medicare Part A and Part B. Do you need it?

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2024-170212 Exp. 3/26

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6115 Park South Dr. Suite 200, Charlotte, NC 28210

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