MedTech Wealth Advisor Podcast Episode 11: Important Tax Planning Numbers for 2024

[00:00:00] **Voiceover:** Welcome to the MedTech Wealth Advisor Podcast, a show dedicated to teaching professionals and entrepreneurs in the MedTech field how to save more money, pay less taxes, and become financially independent. Join certified financial planner professional Matthew Nelson as he draws from years of experience and speaks with guest experts to solve the biggest challenge, aligning your money with your values while thriving in the mission-driven world of med tech.

[00:00:31] **Bill Tucker:** Welcome to the MedTech Wealth Advisor podcast with your host Matt Nelson. Matt, what fun, exciting things are we going to talk about today?

[00:00:41] **Matthew Nelson:** Yes. Yeah, we're going to talk about taxes. Oh boy. Oh boy. Oh boy. yeah, we're get, we're titling this, uh, 20, 24 important numbers. and so really just there, there's so much tax planning we could talk about, but we're just going to try to stick to some of the numbers you need to pay attention to.

[00:01:01] **Matthew Nelson:** okay. Coming up for this new year. So, you know, last episode. We had, uh, just done our, our second in a series on restricted stock units. Mm-Hmm. And, um, we'll, we'll finish up the, the third part of that series, next episode. But being that we're kind of fresh in the new year here, that this would be a good time to, uh, you know, just cover a couple tax planning numbers to be aware of, potentially things you still would have time to take advantage of for 2023.

[00:01:26] **Matthew Nelson:** Oh, good. Depending on the situation. you know, the thing is, if you've listened [00:01:30] to the podcast before, you know a lot of our clients. They have access to, lots of benefits through work like their 401k plans, their health savings accounts, lot of places to accumulate savings and, you know, a, a key component of financial planning and, uh, just building wealth is, is making sure on top of all those things, so, you know, they're gonna change year to year.

[00:01:51] **Matthew Nelson:** Can seem straightforward, but, but some of this, this stuff is indexed with inflation. Oh yeah. And so whether it's, uh, you know, contributions to your 4 0 1 Ks or the Roth Limits Medicare premiums, all that we gotta talk about.

[00:02:03] **Bill Tucker:** alright, well you remind me that I've gotta start getting my act together here.

[00:02:07] **Bill Tucker:** So Yeah. We'll launch into guiding everybody else how to get theirs together.

[00:02:12] **Matthew Nelson:** Sure. first I wanted to give you a quick example. Why this might be important? So, when a potential client comes to see us for the first time, we have to gather a lot of data, a lot of data points on variety of stuff, variety of items.

[00:02:25] **Matthew Nelson:** Uh, one of those items is usually their contribution level to their plan. because we have to know that to understand Yeah. Where they're going, you know, that projection, make sure that's accurate. So, um, you know, we might ask 'em, do you know how much you're, you're contributing to your 401k? And they, and they usually reply with something like, oh yeah, I'm maxing that out.

[00:02:43] **Matthew Nelson:** But a lot of times we find out that they either aren't or they're, they're missing maybe the catch up contributions or they just don't realize the limits have changed. Mm-Hmm. Um, you know, so for example, like in 2018 for people under 50. Contribution limit to 4 0 1 Ks [00:03:00] was only 18,500. Now, that was up from years ago, but yeah, now fast forward to 2024.

[00:03:07] **Matthew Nelson:** That limits 23,000. So it's a pretty big difference. some plans. When you set up your contribution amount, you go in and set it as a dollar amount versus a percentage. It's less common, but it can happen. And so then people find people stuck on an old dollar amount. So that's why we, that's why we're talking about this like a real life example, but we're gonna talk about three things, contribution limits, so to the vehicles, what those look like.

[00:03:31] **Matthew Nelson:** We're gonna talk about. Other income limits to be aware of. So do you qualify for, for saving to certain vehicles? different, items that have to do with Medicare and net investment income. So those are income limit related. And then the last one is, uh, standard and itemized deduction threshold. So all areas that kind of tie together, but are important on their own.

[00:03:51] **Matthew Nelson:** I've got Jacob again with me. Thank, thanks for joining again. Jacob's got a lot of, a lot of expertise on the tax side and so I'm gonna kind of, let him explain several things go back and forth 'cause um, I think he does a good job at that. so Jacob, welcome back.

[00:04:06] **Jacob LaRue:** Thank you. Thanks for the, the plugin there.

[00:04:09] **Matthew Nelson:** Yeah. so let's start with the 2024 contribution limits, Jacob. So, talk to me about, about that numbers dealing with like tax preference savings vehicles.

[00:04:21] **Jacob LaRue:** Yeah, I think a lot of this, um, when we meet with clients, it, it's, you know, not everybody has cash flow to max out everything, all the options that are available.

[00:04:29] **Jacob LaRue:** [00:04:30] So, you know, you might have a four one K and an HSA, you might have a couple Roth IRAs on the side if you're married. But does your cash flow really allow you to, to get to that point? So a little of this is kind of what we like to call an optimal. Order of operations, if you will. you know, for example, let's just think of 4K for example.

[00:04:52] **Jacob LaRue:** Your 4K typically has an employer match attached to it. So contributing to there to at least get your match is pretty, pretty important 'cause it's free money. But after that, there might be reasons that we want to hit things like a health savings account. Instead of just maxing out the 401k right away.

[00:05:10] **Jacob LaRue:** Because A, because A HSA is probably the most tax, favorable account that you can save to. 'cause you're getting a deduction on the front end. You can pull it out tax free on the, uh, back end. It almost acts like a Roth IRA, but for health savings. so there might be reasons to do. HSA before the 401k.

[00:05:31] **Jacob LaRue:** Now, we'll, we'll, we'll talk about some of the limits here. Just to give you an example. So let's just say, you know, you earn a hundred thousand well, and if you have a 401k or a 4 0 3 B, some people might have for 2024 here, the max contribution is ma alluded to earlier. For those under 50 is 23,000.

[00:05:50] **Jacob LaRue:** You have a hundred thousand, you knock 23,000 off the top, that's going to leave you with $77,000 of actual take home pay before tax. And [00:06:00] then you know, your HSA contribution. If you are, a married person and have a family health insurance plan, that limits $8,300 for 2024. So now you can see how, if you max out your 401k and then your HSA.

[00:06:15] **Jacob LaRue:** saving over $30,000, but your take home pays really getting reduced. So now your cashflow, uh, has more limitations, if that makes sense.

[00:06:25] **Matthew Nelson:** Creates, creates some choices, doesn't it?

[00:06:27] **Jacob LaRue:** Exactly. Exactly. And you know, it, it creates even more choices when you get over age 50. 'cause now you have a catchup contribution that you're allowed to make to your 401k and for 2024, that's $7,500.

[00:06:42] **Jacob LaRue:** So if you're over 50, you could essentially put $30,500 into your 401k plan. And then same thing on the HSA side. Uh, the HSA contribution looks, looks a little different. It's tied to the age 55 instead of 50, but that's an extra thousand bucks to your HSA too. So if you're a family of, a few and you have a family health insurance plan that qualifies for HSA, you could contribute almost $9,300 for 2024, if you're above 55, right?

[00:07:11] **Jacob LaRue:** So there's just a lot of cash flow decisions.

[00:07:13] **Matthew Nelson:** That's right. Yeah. It's almost like, it's almost like a waterfall effect, you know? So what's, what's most important to save to first and then next, and then next, sort of waterfall that down. because as you're alluding to Jacob, I, you know, if, if someone had, you know, household income was instead two 50, much different [00:07:30] choices and tax effects.

[00:07:32] **Matthew Nelson:** But, so I think what I'm hearing you say 401k went up to 23,000 catch ups now are 7,500 and. we've got the HSA you mentioned at $8,300 that you can go up to single or individual. I think it was 40, 4100 mm-Hmm. So what about, um, The total amount you can put in a 401k.

[00:07:51] **Jacob LaRue:** Right? That's a really good, question because a lot of, a lot of people, if you're working in the equity comp space, you might have, you know, triggers that generate more income towards the end of the year.

[00:08:01] **Jacob LaRue:** Um, and then maybe you max out your four oh K on a pre-tax basis, earlier than you expected. So now. You gotta look at other savings avenues. So this is, this would be for someone who maybe has excess cash to save to a different type of source. So A 4K usually has a pre-tax side, a Roth side, and sometimes an after-tax side and an after-tax.

[00:08:26] **Jacob LaRue:** And Roth work very similar, but they get confused a lot too. So after tax is not the same as Roth after tax money you put in. On a, uh, after tax basis, but the earnings after that are taxable. Where with a Roth, the earnings are tax free. So keep that in mind. But let's say you pull all three sources together, pre-tax, Roth, and after tax, and then your employer also is contributing that Max this year, if you're under 50, is $69,000 is what you [00:09:00] could put inside of a four one K plan.

[00:09:02] **Jacob LaRue:** Which is a lot of money. And then with a catch up again, you still get a catch up contribution of 7,500. So you're saving, if you maxed out your 4K plan with an after tax option, $76,500. That's a, that's a lot of money.

[00:09:16] **Matthew Nelson:** It's a lot of money. Yet it's been a, it hasn't been that long ago where, where, I mean, it was substantially less than that.

[00:09:22] **Matthew Nelson:** We had to do some special self-employed plans to get that high. But, uh, yeah, it's been, it's very, very beneficial. Now, um, if you're. Maximizing how the plan works, you'd be amazed how much you could pack into that plan, so,

[00:09:34] **Jacob LaRue:** exactly. Yeah. And one more thing just on the, the 401k or 4 0 3 B side, the, the 23,000 that we're referencing for under age 50, that is a combination of pretax and Roth.

[00:09:48] **Jacob LaRue:** So it's not like you can do 23,000 to pretax and then 23,000 to the Roth side. it's very important that you pay attention to that. And a lot of times it comes down to what we look at, um, when we're doing tax planning is, you know, maybe you're in the 24% tax bracket, just barely. And our goal is to get you down to the 22.

[00:10:09] **Jacob LaRue:** Well, maybe we'll do a little pre-tax to get you down to that 22% marginal rate, and then we'll switch over to, contributing to the Roth because it's a little more tax favorable that way. But those are all things that we'll look at.

[00:10:21] **Matthew Nelson:** Right, and, and actually made me think of something we'll probably talk about in the next section about income limits.

[00:10:26] **Matthew Nelson:** we could just, we could maybe even kick that off with the Roth [00:10:30] eligibility. so there's, there's limits, limits to how much income you can earn and still be eligible to contribute to a Roth IRA. And so why don't you talk about that, How we, how we might optimize what they're putting in their 401k to be eligible for the Roth.

[00:10:45] **Jacob LaRue:** Exactly. That's a really good point. So a lot of times, you know, if you're a higher earner, we gotta pay attention to these limits. Um, because Roth IRA money is super valuable, but not everybody can use it, because of their income. So let's just use a client who maybe is married. Their gross income's about 300,000.

[00:11:02] **Jacob LaRue:** Okay. $300,000 in 2024 here would make them ineligible for Roth contributions. The, the Roth IRA phase out for a married couple, uh, is between two 30 and 240,000. So there is, there's some calculation in there that allows you to contribute if you fall between that range. But once you go over that two 40.

[00:11:25] **Jacob LaRue:** No more Roth IRA for you, at least directly. So what we might want to do is figure out a way to get your taxable income or your modified adjusted gross income is what they really look at for this calc. But we need to get some deductions off that 300,000 somehow. And usually the best place to do that is with your 401k or HSA.

[00:11:46] **Jacob LaRue:** So, you know, if both of you and your, your spouse, are above 50, you could each contribute 23,000 plus the $7,500 catch up. So you're over 60,000 going into [00:12:00] your 4K and then maybe a little HSA, and then you get below that, that $230,000 limit. So that's the things that we look at when we're trying to do that order of operations that I referenced earlier.

[00:12:11] **Jacob LaRue:** It's like, how can we save to the right spots to then make you qualify for some other savings avenues that you may not have, originally.

[00:12:20] **Matthew Nelson:** That's right. Yep. Absolutely. So other income limits to be aware of. So we talked about how much you can put into these plans, but then what do we have to worry about from an income standpoint?

[00:12:31] **Jacob LaRue:** Yeah, so I think there's a few things we just touched on. The Roth IRA, there's also some traditional IRA, deductibility limits that we have to pay attention to. So let's say you didn't have an employer sponsored plan and your spouse didn't have an employer sponsored plan through work, which is very rare.

[00:12:47] **Jacob LaRue:** Well, a, a nice way to get a deduction is contributing to a traditional IRA. So in that scenario, if neither of you have a 401k or an employer sponsored plan, you can always contribute to an IRAA traditional IRA and get a tax deduction. for those over 50 this year, you could each contribute $8,000. So a $16,000 tax deduction for a married filing jointly couple.

[00:13:09] **Jacob LaRue:** But then it gets a little messy. Let's say if one of you is covered by a plan, but the other is not, then there's income limitations for your deduct deductibility again. So that kind of falls back into that, $123,000 range. So once you get above $123,000, your [00:13:30] deductibility begins to phase out. and then once you succeed 230,000, then I think that is when it totally wipes out. So yeah, there's a lot of numbers to pay attention to there.

[00:13:41] **Matthew Nelson:** lot of them. Yeah. And it, and it's kind of confusing on a podcast of course, when you can't like, yeah. You know, seem in front of you. But, um, that just take away that there's it. Be careful what vehicles you use.

[00:13:52] **Matthew Nelson:** As your income gets higher because you're gonna start to have phase out limits. Yep. let's move on from, from the, the savings vehicle. So, what different changes are we seeing in the Social security and Medicare space?

[00:14:04] **Jacob LaRue:** Yeah. Before, this is a really big one, I think, especially for people who maybe may be working still, but wanna start collecting social security.

[00:14:12] **Jacob LaRue:** So I'm gonna start with that. So let's say you're 65, still, like your job. Wanna earn a little money, but also wanna start collecting social security. Well, that might not be the best option because pre full retirement age. So Social Security has a full retirement age, and most of us now are gonna be between that 66 and 67.

[00:14:32] **Jacob LaRue:** Age, is what they define as full retirement age. if you earn money before full retirement age and collect social security. You're actually gonna be losing money because there's an income limit tied to it. So Social Security right now only wants you to earn $22,320 if you're pre full retirement age.

[00:14:54] **Jacob LaRue:** Otherwise, what they're gonna start doing is deduct a dollar of your Social Security for every $2 [00:15:00] you earn. So once you get above that $22,000 mark, they're gonna start taking your social security back from you. Which sounds like robbery, but that's, that's how they get you.

[00:15:09] **Matthew Nelson:** Right? Right. And it, there is some amount of that being added back into the mix.

[00:15:15] **Matthew Nelson:** 'cause they're, they're collecting tax on that, but in the end, it really messes with your cash flow, what you were planning on. it's, it's not an optimal way to do it. Let's, let's put it that way. on the other hand, don't let it, it's a consideration. But if you. Have the right situation with the right job or, you know, cash flow of needs.

[00:15:33] **Matthew Nelson:** It can be okay to do, but there's definitely considerations there for how long will it take to make that backup.

[00:15:39] **Jacob LaRue:** Exactly. Yep. I think that that's probably the biggest thing is just, just pay attention to these limits and then ask questions where you need to.

[00:15:47] **Matthew Nelson:** The big one that I want to talk about, uh, for sure when it comes up social Security to Medicare is, is, Something we, refer to as Irma. So that's our, that's our, uh, acronym for it. Um, stands for income related monthly adjusted amount. And if you're not collecting Medicare, you probably don't know what this is, but I just about assure you, if you're collecting Medicare, you've heard of this, maybe not. Uh, but let, tell us about this, Jacob.

[00:16:12] **Matthew Nelson:** What, what do we have to pay attention to here?

[00:16:13] **Jacob LaRue:** Yeah, so Irma and Medicare, they go hand in hand just like Matt was saying. the tough part to remember is Medicare premiums work on a two year trail. So for 2024, you won't really feel the effects of your, your income [00:16:30] associated to the, uh, the Medicare premiums until 2026.

[00:16:34] **Jacob LaRue:** So your 2024 income will impact 2026, premiums. And it's all income based, like Matt was saying. So for instance. In 2026, it's currently estimated that if you have, if you're single and had income over 108,000 for 2024, that's where that first threshold is gonna kick in. Meaning you're gonna pay more than what you should be for Medicare.

[00:17:01] **Jacob LaRue:** Some of, sometimes you can't always control that 'cause you have. Different income streams during retirement, like pensions and other things like that that are good to have. But you'll end up paying more in Medicare. So sometimes we need to do some tax planning. So if, if it turns out that you're still working and we can get some deductions on a four oh K to keep your Medicare premiums lower in a couple years, we're gonna try to do that.

[00:17:25] **Matthew Nelson:** Absolutely. It's a, it, you know, the point of it is that it's Irma's designed to be need based or income tested based. But look, you know, you, it's one thing to pay the taxes you owe and, and Medicare premiums you owe, but you don't have to pay more than you owe. And if there's strategies around that to avoid given the, you know, given Uncle Sam a tip, so to speak, um, might as well do that if you, if you got other income that you could sp accounts you could spend from.

[00:17:51] **Matthew Nelson:** Push off pension plans, delay social security, whatever it is, and, be at the lower Medicare, premium for a few years. Why [00:18:00] not do that?

[00:18:00] **Jacob LaRue:** Right, exactly. And I think the, the other one that we see a lot, especially in the equity comp space, is just. You know, when you sell an investment like a stock, you're gonna have to pay capital gains more often than not.

[00:18:13] **Jacob LaRue:** So there's three levels of capital gains. there's 0%, there's 15%, and then there's 20%. So if possible, we might wanna delay selling certain investments. Until a year where we can control that income stream a little better. So if you're, if you're working, for example, and you have a $400,000 income that year, and then you sold an investment at Capital Gains, you're gonna be paying 15%.

[00:18:43] **Jacob LaRue:** But if next year you're planning on being retired and have no earned income, well maybe we can get some of those capital gains out at a lower rate, like 0%. So that's, that's a big tax move.

[00:18:55] **Matthew Nelson:** right. And those levels moved up this year. The income limits on, on where the capital gains brackets change.

[00:19:00] **Jacob LaRue:** Exactly. So let's just focus on a married couple here. until you hit $94,000 of income, you'll pay 0% on capital gains. And then anything between 94 and 583,000. Is 15%. So that's a really wide range, huge range, which gives us some flexibility. But then you get above 583,000, we gotta deal with 20%. So some tax planning is always involved when we're looking at [00:19:30] that.

[00:19:30] **Jacob LaRue:** then on top of that, there's this thing called net investment income tax. And this limit is like a, it's an additional tax. You can think of it as an additional tax on the capital gains that you're selling. and that one is only at $250,000 for a married couple. So you, you would have to pay an extra 3.8% if you were above that income,

[00:19:53] **Matthew Nelson:** right?

[00:19:53] **Matthew Nelson:** Right. Yep. And you know, when, when we're dealing with e equity comp, in compensation plans, you can easily have a year where you spike, way up above 500,000, especially if you have a two, $300,000 salary and you have a, you have a giant comp year.

[00:20:07] **Matthew Nelson:** So that's why we're bringing this into play and, and talking about it. well, Jacob, just for for time, I wanna make sure we have a little bit of time to cover. The standard deduction and the itemized deduction section. Yep. And why that, why that's important to pay attention to this year.

[00:20:22] **Jacob LaRue:** Yeah.

[00:20:23] **Jacob LaRue:** this is a really big one, especially even with equity comp clients. 'cause sometimes there's gonna be moments where you want to gift it away to a charity or, or something similar. But there's limits involved with gifting to charities and we gotta make sure we're accounting for other deductions at the same time because.

[00:20:43] **Jacob LaRue:** The last few years since 2016, really, the, uh, the standard deduction, as most people know, has just been really big and it's harder to itemize now than it was prior to 2016, cause of the Tax Jobs and Cuts Act. merit file jointly in 2024, your [00:21:00] standard deduction is almost 30,000. It's 29,200. And the way that works, remember, is.

[00:21:05] **Jacob LaRue:** If you gift to charity for 10,000 and then you have some state taxes that are capped at 10,000 now, and then medical of 5,000 only, you're not getting any benefit for your itemized deductions 'cause you're just gonna use the standard deduction.

[00:21:21] **Matthew Nelson:** Right. And so just to make sure, say that a different way or to remind people how this works.

[00:21:26] **Matthew Nelson:** I, if you don't have more in itemized deductions, in your standard deduction, then you use the standard deduction. and if you don't have substantially more than the standard deduction, it didn't do you a lot of good anyway. So kind of what you're saying, Jacob, is if you're gonna do a charitable contribution, you should probably do it big, like do a large one in one year group together, multiple years, maybe see if you can also find some other things you can itemize that year.

[00:21:52] **Matthew Nelson:** Maybe it's some medical. costs that you have, go through all the different itemized deductions you'd come up with and put 'em all in one year. Perfect. And do your, your charitable. Exactly. Otherwise you might not even get a benefit. It doesn't mean you shouldn't give to charity. There's other reasons we give to charity.

[00:22:07] **Matthew Nelson:** But look, at the end of the day, if you're gonna give your church or your, you know, your other community organization, 10 grand a year, and you do that every year. You should just do 30,000 in one year and actually get a benefit. And um, and there's a way to, there's still a way we can talk about it in a different episode, but there's still a way to get the tax deduction in one year, [00:22:30] but dole it out over three.

[00:22:31] **Matthew Nelson:** We'll talk about that in a different episode.

[00:22:33] **Jacob LaRue:** Exactly. Yeah. A lot of times, you know. We might have a client come to us at the end of the year saying, Hey, I need to give X dollars to my church or any other organization. Well, a follow up question that we might have is, okay, do you have any big medical things this year already or do you have any big ones planned for next year?

[00:22:52] **Jacob LaRue:** Because what we wanna do is bunch those deductions all in one year, so you get a bang for your buck, essentially. That's right. The, the key ingredient though, especially when we're talking about gifting stock, is this 30% of a GI limit. So when you gift cash or things like cash equivalents, you can pretty much deduct whatever you want.

[00:23:15] **Jacob LaRue:** But when you're gifting an appreciated stock to a charity, there's a limit of 30% of your a GI. So for example, if your A GI was 200,000. You gifted a hundred thousand of capital gain stock, you're only gonna get a benefit for 60,000 because 'cause of that 30% rule. So we gotta be, pay attention to those because maybe it would be better to, okay, use that 30% this year and then, do you know, 40,000 next year instead of all a hundred thousand at one time.

[00:23:49] **Jacob LaRue:** right. Yep.

[00:23:49] **Matthew Nelson:** Lots of little traps you can kind of fall into if you're, you're headed there direction, you know, directionally you were. You were right, but you missed the limits and then didn't really get the benefit you [00:24:00] meant. So take some good planning with an advisor, whether it's us or a CPA, um, but make sure you do that.

[00:24:05] **Matthew Nelson:** this was all good stuff, Jacob. I mean, there's, there's a lot we could kind of, you know, go on about for, for numbers, but, um, I think we'll leave it there today. I mean, that, that's some good info. I mean, at the end of the day, look. If you don't wanna miss out on all the tax deductions and just the opportunities you have available this year, 2024, you just, you just need to pay attention.

[00:24:24] **Matthew Nelson:** Pay attention to the retirement plan, contribution limits. Make sure you pay attention to the income eligibility, eligibility limits. Make sure that you, uh, qualify. And then you know the last one. Check out the standard versus itemized deductions and make sure those are, what you're doing there is coordinated.

[00:24:41] **Matthew Nelson:** So you're getting the, uh, getting the deductions you really are expecting. You're gonna get. Bill, I think we'll leave it there. We, we do have, some resources on our site and so if listeners want to, uh, check that out, we actually, Jacob wrote an article titled Key Retirement Plan Contributions for 2024.

[00:24:58] **Matthew Nelson:** Sweet. Check that link out. That'll, uh, reference every, all the numbers we brought up here. I think there's also a link there too. Um. To a guide called 2024 important numbers, and that'll break down really all these numbers. You could print it, have it as a reference for this year.

[00:25:12] **Bill Tucker:** No, that's great. That's great to know.

[00:25:14] **Bill Tucker:** In fact, it's somewhere in the middle of all those numbers. I, I, I was thinking there's gotta be an article that they can Sure. You can reach out to. 'cause I was, I was imagining somebody listening to this in the car thinking, I can't write these numbers down, man. I can't. Yeah, sure.

[00:25:27] **Matthew Nelson:** Right. I eyes rolled back trying to like, remember.

[00:25:29] **Matthew Nelson:** [00:25:30] Yeah, no, I get it. Get it.

[00:25:32] **Bill Tucker:** I don't think we caused any car accidents. Okay. But I. You may have given some people some anxiety. Okay? That's right. That's right. So for people who wanna reach out to you and, uh, give you a con, give you a call, maybe have a conversation with you, what is the best way to do that?

[00:25:45] **Matthew Nelson:** Yeah, you give us a call. Um, happy to talk to you, give you a second opinion, talk through your situation. Number's 9 5 2 2 2 5. Zero three. Three three. you know, you can also check out the website. It's, it's perspective six group.com, the number six, and that is the number six, right? The number six. Right.

[00:26:03] **Matthew Nelson:** Perspective number six. That's right, right. Check us out there, get a little information articles, like I said on the website. next episode, we're gonna jump back and finish up the, the third in our series on, on RSUs, on restricted stock. but until next time. Bill, what do you usually say when we, when we close out,

[00:26:21] **Bill Tucker:** I usually say this, for those of you who are not already subscribed to this podcast, hit the Subscribe button.

[00:26:28] **Bill Tucker:** That's easy and easy to do. That way you never miss another conversation of this podcast, and I'm sure you don't wanna do that. And I would also ask that if you like it, tell people about it. You know, share it with people. Spread the word about the podcast, get the word out there. And in the meantime, I am the producer, bill Tucker.

[00:26:46] **Bill Tucker:** On behalf of Matt and everybody at Prospective six, urging you to go out and have a great day and do it today or not. I mean, it is your choice. Thanks [00:27:00] for listening.

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