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Say Goodbye To Stretch IRAs And Get A New Plan

Bid adieu to stretch IRAs! A new tax law widely expected to become law by the end of 2019 will kill this strategy for passing on your IRAs to the next generation while minimizing the amount that goes to Uncle Sam. Adoption of the legislation is not sure, but it is highly likely, making it...

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The ABCs of 401k Investing Bias Could Lead to Poor Investment Decisions: Recognition and How to Counter the Problem

A recent study shows that 401(k) plan participants are substantially biased by the alphabetical order in which mutual funds are listed in plan documents when it comes to making investment decisions. The research paper, "Alphabeticity Bias in 401k Investing¹",

examined how funds listed first on the investment menu, sorted alphabetically, are picked more frequently than...



Ryan Fause of Pinnacle pays it forward

June 3rd, 2019 ended a new idea for Ms. O'Neill's 3rd grade class in Monmouth Beach School. They were involved in a forward thinking and real world exercise to teach them the benefits of saving and investing versus spending, aka "delaying gratification", one of the critical life issues people eventually deal with. The lesson was...



The Robo v. Human Advisor Debate: Is it a Winner-Take-All Proposition?

Jim Ferrare, CFA®, CPA, a Wealth Advisor and Managing Principal, recently published an article on The Robo v. Human Advisor Debate for the May/June 2019 edition of the New Jersey CPA Magazine. Jim dives into the difference between traditional and robo-advisors. As seen in CPA Magazine: Robo-advisor. While this term might initially conjure up the...



Yield Curve Inversion- Some Interesting Facts

On Friday March 21st, one important part of the yield curve inverted for the first time since 2007. The 10-Yr Treasury yield fell to a level lower than the 3-month Treasury, sparking renewed concerns about a recession and downward pressure in stocks. So, why is this indicator watched, and how accurate is it? When the...



BUSINESS OWNERS: AVERT OBSTACLES TO TAX SAVINGS

The Tax Cuts and Jobs Act (TCJA) gives business owners new ways to save significantly on federal income taxes, but there are obstacles to getting the full benefits. Here's a primer on tactics to get around some of the barriers. TCJA permits business owners to deduct 20% of the income passed to them through an...

April 17, 2019 in Tax & Business Briefs.



Seeking Financial Aid: Don't Fear The FAFSA

Saving money to pay for college is a daunting proposition even if you're reasonably well off financially. With tuition increases continuing to outpace the overall inflation rate year after year, parents may be hard pressed to come up with all of the funds needed to finance a child's higher education. But financial aid could help...

March 19, 2019 in Investment Insights.



Going back to ancient times, elders preached about the wisdom of saving money. In the modern era, three primary saving objectives have emerged for most people: (1) saving for retirement; (2) saving for your children's college educations; and (3) saving for emergencies. This "big three" hasn't changed much over the past century. But plenty of...

March 7, 2019 in Investment Insights.



Be Prepared For Tax Policy To Swing Back

For business owners, professionals, and wealthy families, tax rules are about as favorable as they've been in decades, but the tax policy pendulum could swing back again. Be prepared to make some important financial decisions much sooner than had been expected. For example, the lifetime tax exemption for gifts made in 2019 is \$11,400,000, up...

February 13, 2019 in Tax & Business Briefs, Uncategorized.



Invest for Retirement in the Most Tax-Efficient Ways

This article was authored by Jim Ferrare & Monica Jalife and originally appeared on The Street. Benjamin Franklin is credited with saying, "In this world nothing can be said to be

certain except death and taxes.” Could he be partially correct, with the former being an unalienable truth and the latter, at least to a certain...

January 30, 2019 in Investment Insights.



Uncle Sam Wants You Investing In Poor Areas

Capital gains are a good problem but a tax problem nonetheless: An excellent new way to defer paying tax on a capital gain is by investing in an area designated by Uncle Sam as an Opportunity Zone (OZ). When you invest in a business or real estate project in an “OZ,” capital gains taxes on...

January 9, 2019 in Investment Insights, Tax & Business Briefs.



Important Year-End Financial Planning Topics 2018

The month of December reminds us not only of the holiday season but also of smart financial steps we can take before we ring in the new year. At Pinnacle Associates we wanted to share some planning ideas that could help put you in a better financial position. Opportunity to Increase Your Tax Deduction on...

December 3, 2018 in Tax & Business Briefs.



Last Chance For Pre-Retired Professionals and Business Owners

The stock market was volatile again last week but a more important news story affecting your wealth is an opportunity pre-retiree professionals and business owners should know about before passing up. This is like a highway exit you may not want to miss. With just weeks before the end of the year, high-income lawyers, doctors,...

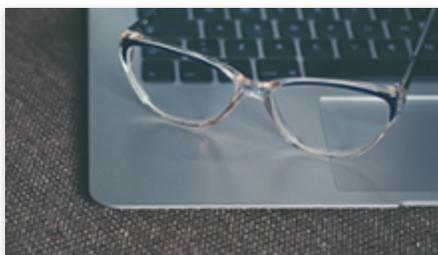
November 29, 2018 in Investment Insights.



Fall 2018 Investment Commentary

Mid October Update As we write to you in October summarizing the previous calendar quarter we need to break protocol and begin with a discussion of the first half of October. October, historically a sometimes volatile month for the stock market (the crash of 1929 and 1987 helped form that reputation), has proven challenging in...

October 25, 2018 in Investment Commentary.



A Timely Tax Tactic For Business Owners

Dentists, doctors, and other business owners can slash their tax bill and funnel huge savings into tax-advantaged retirement vehicles with planning. This is a time-sensitive tax tactic that

you might optimally want to implement before the end of this year. To illustrate how it works, consider a dentist in her peak earnings years, with \$500,000...

October 21, 2018 in Tax & Business Briefs.

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