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Key SECURE 2.0 Provisions for Employers

The new SECURE 2.0 law aims to enhance retirement savings opportunities. Several of its provisions are geared toward employer-sponsored plans and self-employed people who want to save for retirement. Here's a summary of the provisions that affect small businesses that offer a retirement plan — or potentially want to add retirement saving benefits down the road.

[Full Article](#)



The Tax-Deductible Mileage Rate for Business Driving Increases for 2023

The IRS has announced the 2023 cents-per-mile amounts that taxpayers can deduct for business, medical and eligible moving purposes. Higher costs associated with driving have resulted in the business amount increasing from the second half of 2022. This article reveals what you can write off for 2023 if you use the standard mileage method.

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Should You Take Out a Loan to Fund Your Small Business?

Small business owners may need cash to operate or expand, but they may be reluctant to take on additional debt. It's important to understand private equity, bank loans and other options for securing funds, so you can grow your business while balancing your debt. A key metric banks consider when evaluating creditworthiness is the debt-to-equity ratio. How does your business measure up?

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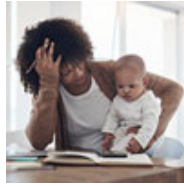


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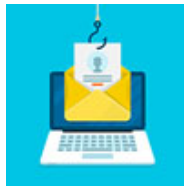
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Warning: Your 2022 Tax Bill May Ring in Higher

Have you filed your 2022 tax returns yet? Taxes are due on April 18 this year. You might have heard rumors that refunds for 2022 will be lower than for 2021 and that many people might even have to write a check to Uncle Sam. Here's a summary of some unfavorable tax law changes that could affect your 2022 federal income tax obligation.

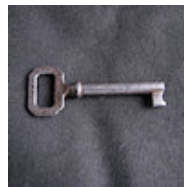
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Watch Out for Phishing Scams

Phishing scams are becoming increasingly prevalent and sophisticated. This article explains several schemes that you should be on the lookout for, including bogus IRS inquiries, student loan forgiveness frauds, employment ploys and dating app deabacles. It also provides helpful tips to keep you and your assets safe from hackers.

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Should You Invest in Key Person Life Insurance?

Is your business highly dependent on a key employee? It may be an owner, partner or other important person. Would your company go on without the individual? If these concerns keep you up at night, you should consider key person life insurance. Here are the basics of this type of insurance coverage.

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Test Your Financial IQ

In today's financial world, things are always changing. How much do you know about the products and services offered by your bank, including certificates of deposit, loans and accounts? Here is a quick quiz to test your knowledge.

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