

YESKE  BUIE®  
L I V E B I G®



**From the White House to Your Wallet**

April 23, 2025

*Yeske Buie*

# *Agenda*

Today, we'll be covering...

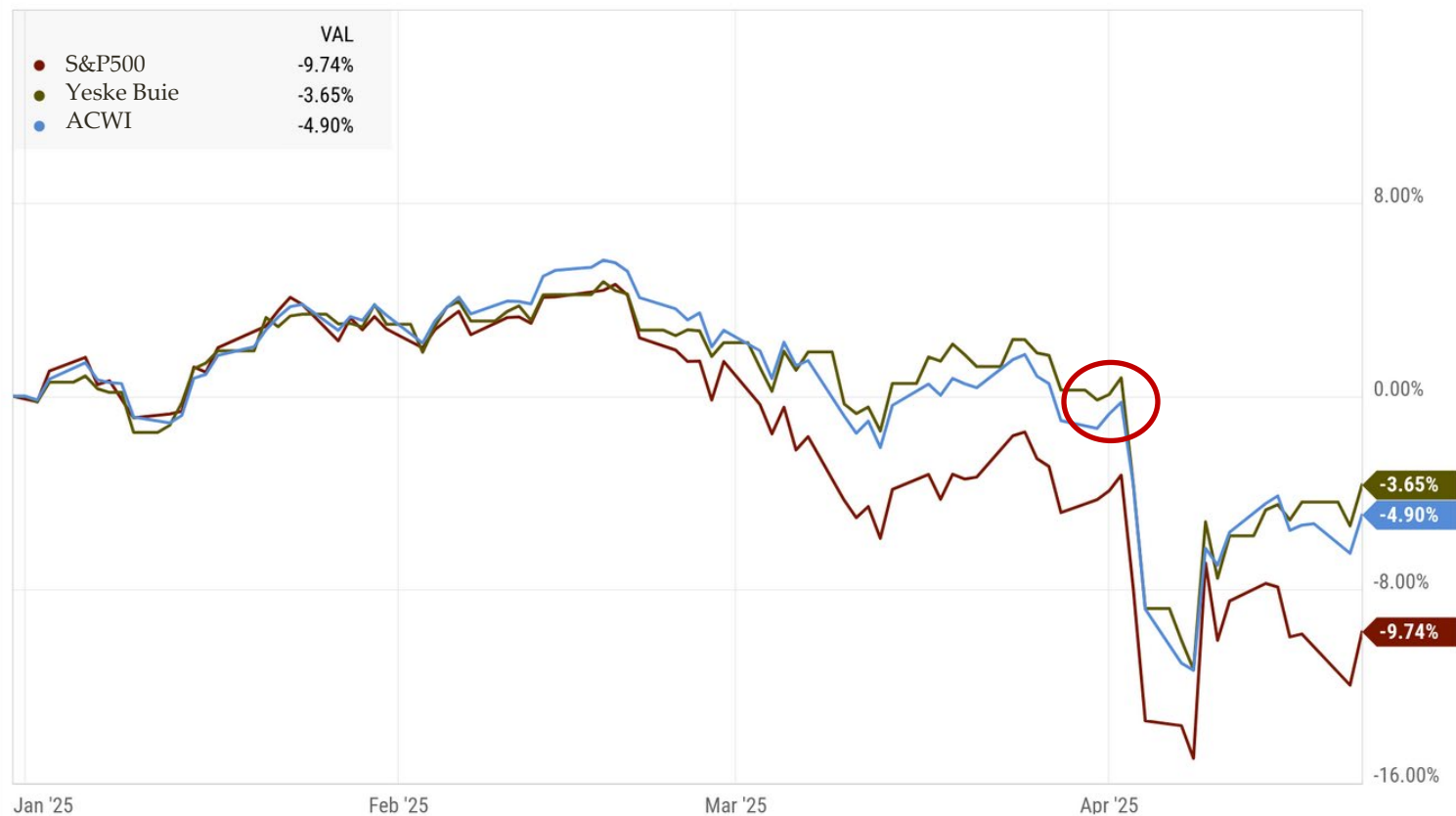
1. Markets and Economy YTD
2. Building Resilience Through Financial Planning
  1. What We're Working on for You
  2. Tax Updates
  3. Insurance & Student Loan Updates





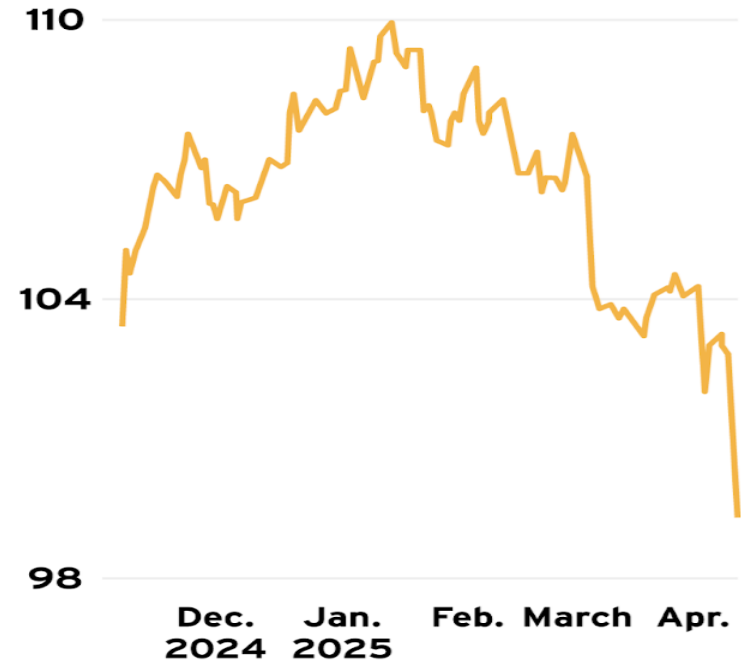
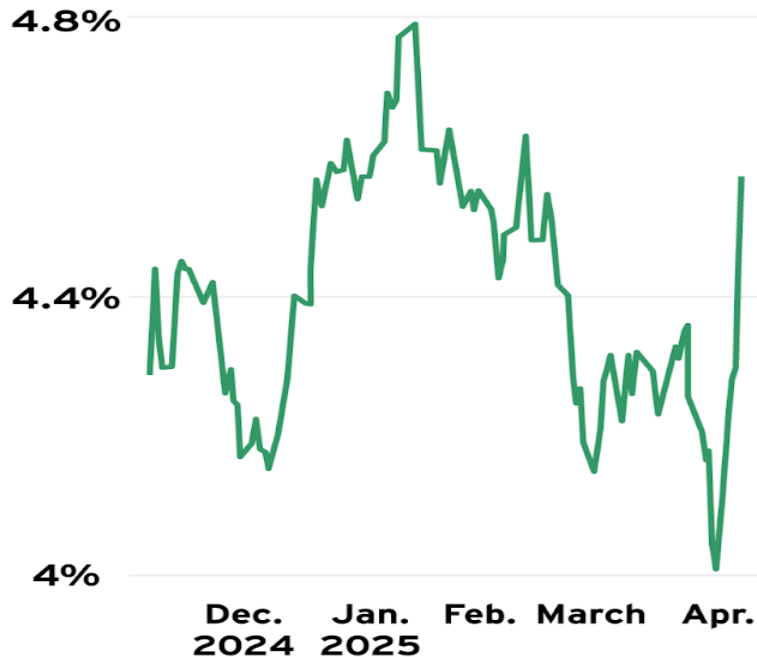


# Rollercoaster



# U.S. 10-Year Treasury Yield and U.S. Dollar Index Performance

Since the presidential election (Nov. 5, 2024-Apr. 11, 2025)



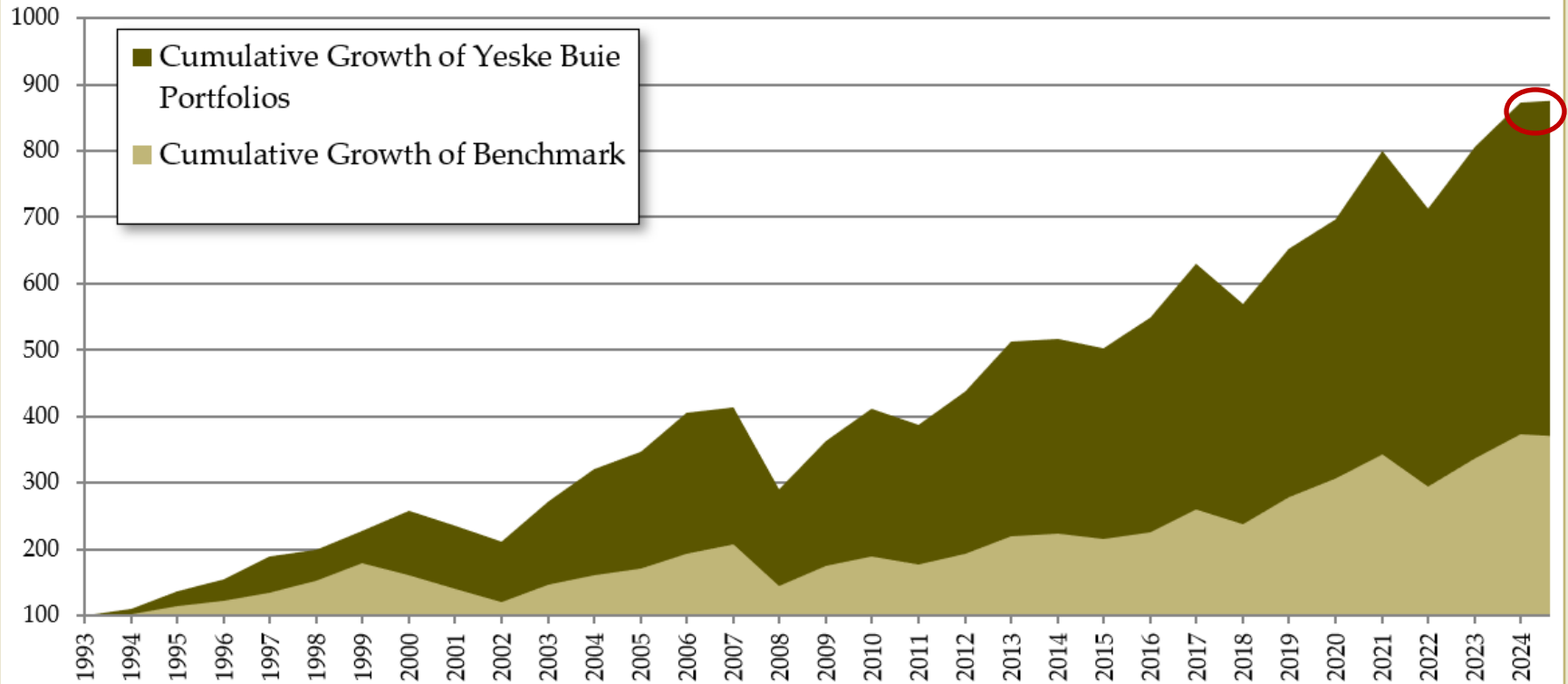
Sources: FactSet, Axios



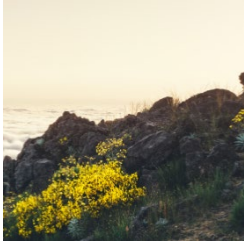
**KEEP  
CALM  
AND  
CARRY  
ON**

*You Know What  
We're Going to  
Say ...*

# Rollercoaster



# *Tweets to Take Home*



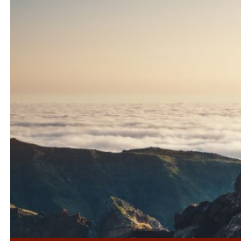
## **Value is Winning...**

+4% premium (US-L,  
INT-L and INT-S)



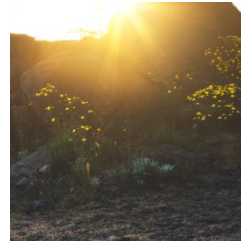
## **ECON 101**

-2% GDP; 2.4% CPI;  
4.2% Unemployment



## **...International, too!**

Int'l > US by 15%(!)  
YTD



## **Fed MTG**

May 6<sup>th</sup>-7<sup>th</sup> (fed  
funds rate is 4.25%)

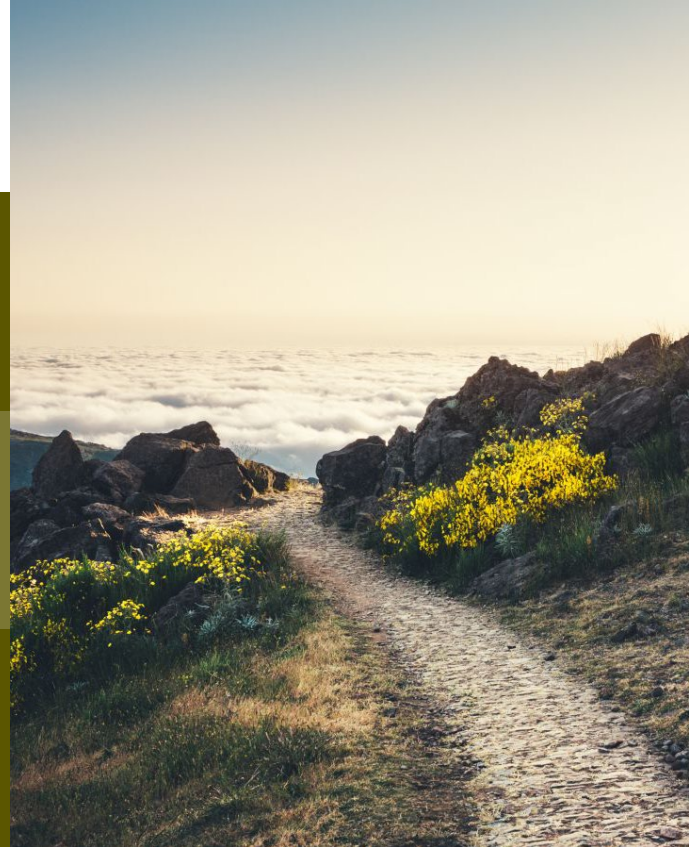


# *Financial Planning Updates*

① What We're Working On

② California Insurance  
Market & Student Loans

③ What You Can Control





# *Taxes!*

- Tax Day, Tax Payments, Tax Returns
- Tax Law Changes (TCJA - \$4.5T)
- Tax Planning Software

A hand is shown dropping a coin into the top of a pink piggy bank. The piggy bank is a classic pig shape with a large snout and small ears. It is sitting on a light-colored surface. The background is dark, and the overall scene is well-lit.

## *Retirement Accounts*

401k

- Catch-Up Contributions
- Distribution Plans – RMD, QCD
- Roth Conversions



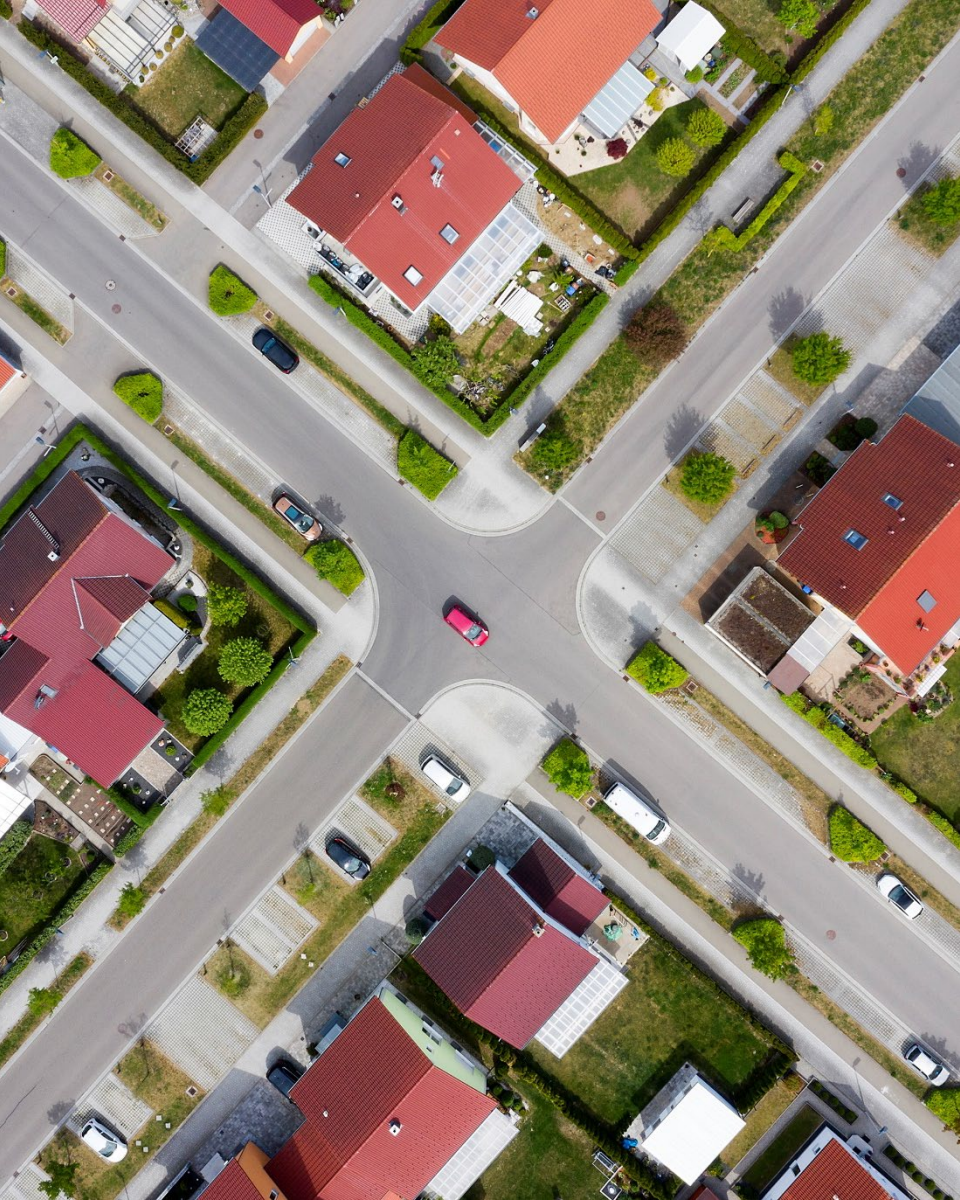
# 2025 Contribution Limits

- IRA = \$7,000
  - Catch-up contribution (over 50 at end of year) = \$1,000
- 401(k)/403(b)/457 = \$23,500
  - Catch-up age 50-59, and 64+ = \$7,500
  - Age 60-63 (end of year) = \$11,250
  - *Starting in 2026 - Catch-up contributions will have to go into a Roth account if earnings > \$145,000*

	2025 Catch-Up Rate	2025 Elective Deferral	Total Contributions
Ages 50-59	\$7,500	\$23,500	\$31,000
Ages 60-63	\$11,250		\$34,750
Ages 64+	\$7,500		\$31,000







# *California Insurance Market Crisis*



# *An Overview*

Insurance Carriers are Leaving  
California

The FAIR Plan

Aftermath of LA Fires



# *The Steps to Take*

1

**Connect with  
Your Financial  
Planning Team!**

2

**Title Your  
Home In The  
Name of Your  
Trust**

3

**Add Your Trust  
as an  
Additional  
Insured**



# *Student Loan Landscape*

## *What's in the news?*

Will the Department of Education be shut down?

Student loans are being sent to collections. What does that mean?

Is this the end of student loan forgiveness as we know it?



# *The Steps to Take*

1

**Connect with  
Your Financial  
Planning Team!**

2

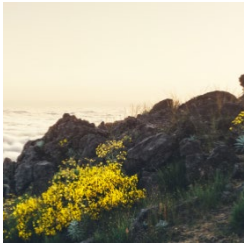
**Save a Copy of  
the Initial Loan  
Paperwork and  
All the Terms &  
Conditions.**

3

**Continue  
Making Loan  
Payments for  
As Long As  
You're Able.**



# *What You CAN Control - Resilience*



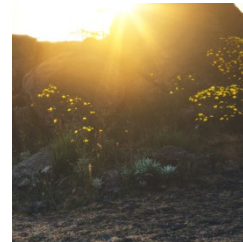
**Cash Planning**



**Stable Reserve**



**Your Plan**



**Horizon**



LIVE BIG<sup>®</sup>

IT'S ABOUT THE SIZE OF YOUR LIFE,  
NOT THE SIZE OF YOUR WALLET<sup>®</sup>



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