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— SIMPLE STEPS TO —
SAVE YOU MONEY



As the year comes to a close, so too does your ability to lower your taxes. A little planning now can save you time and money later.

You Can Save on Taxes and Give to Your Family

When you include a nonprofit in your year-end tax planning, you can provide significantly for yourself, your family and your loved ones. Some charitable plans feature payments back to you or those you designate.

Charitable gift annuities and certain trusts can provide you with the tax savings you need while helping family members with regular, dependable payments.

Please contact us for a free illustration.

YEAR END TAX SAVINGS CHECKLIST

CHARITABLE CONTRIBUTIONS	Give before the end of the year and reduce your income taxes. Review your gifts to date to ensure you have given to the causes important to you and in the amounts you intend. Now is also a good time to make sure you have proper receipts and documentation.
FLEXIBLE SPENDING ACCOUNTS	If you have contributed to a Flexible Spending Account, make sure you have used all the money in the account. Now might be the time to get that eye exam or other medical procedure you have been delaying.
MORTGAGE INTEREST	You can pay your January mortgage payment early and add to your mortgage deduction this year. Just check with your accountant on how to do this, especially since the number you report might differ from what your lender sends on Form 1098.
STATE AND LOCAL TAXES	Call your accountant now to ask what state and local taxes may be paid in 2014 that will reduce your federal income taxes for the same year. Alternatively, if delaying payment may help you, determine the best strategy.
INCOME TAX WITHHOLDING	After calculating your taxes for 2014, work with your accountant to see if you should adjust the withholding on your employer's W-2 Form.
STAY UP-TO-DATE	Check our website and subscribe to our newsletter, which will give you additional tips and ideas, especially if Congress passes new laws at the end of the year that will affect your taxes.
CHARITABLE GIFT ANNUITY	End the year with a tax deduction and start the next one with a check back to you every three months for life. Payments are fixed and offer capital gains and estate tax savings.