

Name

Title



Dear Clients and Friends,

If you think tax planning has become more complicated than ever, you're absolutely right. Not only have there been frequent and significant changes in tax law over the past year. There's also the likelihood that there will be more soon — but just what those changes will be and when they'll take effect is almost impossible to predict.

On top of that, there's still considerable uncertainty about the extent of the economic recovery and how it will affect your income. As a result, formulating a plan to minimize your taxes will require you to carefully consider different scenarios and adjust your strategies as developments occur.

We present this tax planning guide to help you understand how tax laws have changed and what steps you might take in light of those changes to minimize your income tax liability. We encourage you to look through it and note those strategies that seem most likely to benefit you. Then let us know how we can help you take advantage of them.

Just keep in mind that we don't have room in this guide to discuss every change or strategy that may pertain to your situation. So please check with us about other ways you might save tax. Also, don't wait until filing time! Tax planning is a year-round activity; to get the most benefit, you may need to act now.

We would very much like to talk with you about ways to minimize your taxes. Please contact us at your earliest convenience.

Best regards,

Name

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