

You Work Hard for What You Have. Our experts make sure you take advantage of all opportunities to steward your wealth for yourself and future generations. Your SVA professional tax advisor along with an experienced wealth manager offer custom advice with specialized expertise to create a comprehensive financial plan for you.

Here is how you would benefit:

## 1 **Enhanced communication between your tax and financial advisors with the convenience of one meeting time and location**

Benefit 1: We provide complementary perspectives on refinancing your home or other debt. What rate and term fit best with your cash flow? Should you pay down debt or use your money elsewhere? We also save you a lot of time and effort by sending your tax and investment documents directly to your lender.

Benefit 2: When you sell a business or practice, we offer coordinated advice to structure the transaction as tax efficiently as possible and manage the proceeds to generate the income you need to maintain your lifestyle.

## 2 **Investment advice with knowledge of specific tax implications for your personal situation**

Benefit 1: We advise you whether to invest in municipal bonds or other non-taxable products to reduce your federal tax liability and avoid the new 3.8% surtax on investment income for high-earning individuals.

Benefit 2: By combining tax and investment strategies, we may be able to harvest losses in an investment portfolio from a down year and then report substantial capital gains from investments or a business sale mtax-free in future years.

Benefit 3: Throughout the year we work together consulting on various tax issues including how much to pay in quarterly tax estimates and how your investment income affects this decision.

## 3 **Sound retirement funding strategy with knowledge of specific tax implications for your personal situation**

Benefit: There are many different retirement account options, each with its own contribution limit, tax treatment and restrictions on eligibility. We discuss the pros and cons of all choices and customize your personal retirement funding strategy.

For example, some clients can contribute to a Roth IRA based on their income level while the income level of other clients may be too high. Still others may benefit from a traditional IRA or non-deductible IRA. Self-employed people may want a SEP IRA to shelter income without the administrative requirements of a 401(k) plan. Many clients may choose a combination of different types of retirement accounts based on our advice.

## 4 **Tax efficient retirement income planning**

Benefit: We advise retired clients on which resources to draw their living expenses from to stay in the lowest tax bracket possible.

## 5 **Education planning for children and grandchildren**

Benefit: We consult on planning for current and future education expenses while taking advantage of various tax benefits for education. This includes what type of account to use for education savings, how much to save to meet your goals, what funds to use to pay for college when the time comes and how to navigate the various education tax credits and deductions.

## 6 **Transferring wealth to future generations or charities in an orderly and tax efficient manner**

Benefit: With an in-depth view of your taxes and finances, we may be able to reduce your taxable estates by having you gift an amount each year income tax-free. Other options include transferring your life insurance into a trust to avoid estate tax on the death benefit and establishing a lifetime income stream for yourself while taking a charitable tax deduction.

Tax and accounting services are provided by SVA Certified Public Accountants S.C., an affiliate of SVA Plumb Financial.