

While it's hard to believe, another holiday season will be upon us shortly. That makes now the perfect time to review and plan for the important year-end tax, investment, and charitable giving opportunities listed below.

Keep in mind that December 31, 2017 is the deadline for:

- Tax-year 2017 charitable contributions (cash, non-cash, and securities)
- Gifts to family members (annual gift tax exclusion is \$14,000 per recipient)
- Tax harvesting: selling stocks or listed options to realize a gain or loss
- Making employee contributions to certain qualified retirement plans, such as 401(k) and 403(b) plans
- Completing a 2017 Roth IRA conversion
- Deferring bonuses or self-employment income into 2018
- Rolling over FSA balances in employer-sponsored plans
- Paying for qualified out-of-pocket healthcare services, procedures, or equipment if you plan to itemize medical expenses (in 2017, qualified expenses must exceed 10% of your adjusted gross income (AGI) regardless of your age)
- Avoiding tax penalties by adjusting withholding or estimated tax payments to make up for any shortfall
- Accelerating income to "zero-out" AMT (check with your tax advisor first; this can be counterproductive for certain taxpayers)

If you have questions or need assistance with year-end financial and tax planning, don't hesitate to contact me today to schedule a consultation as soon as possible.

All the best,

From the desk of Bill Saplicki



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