

## INCOME TAX PLANNING

*As the old saying goes, "Nothing is certain but death and taxes." Income tax planning cannot prevent the inevitable, but, in some instances, planning can postpone, reduce, or even eliminate taxes. The fact is you may be able to preserve more of your taxable income with tax planning.*

### HOW CAN KABAREC FINANCIAL ADVISORS HELP YOU WITH YOUR INCOME TAX PLANNING?

Using our extensive tax backgrounds, our goal is to uncover innovative ideas to help minimize your tax liabilities and, more importantly, maximize your after-tax cash flow. Kabarec Financial Advisors, Ltd. has a variety of income and tax planning tools available to help you evaluate various scenarios in every aspect of your financial plan. A few common situations are detailed, such as:

- Am I taking advantage of all the tax saving options available to me?



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- In which type of account should I hold stocks or bonds? A taxable or a tax-deferred account?
- Based on my marginal tax bracket, are tax-free (municipal) bonds an appropriate investment choice?
- I have a capital loss carryover from my prior year tax return. Should I consider selling investments that have unrealized gains in order to net the gains and losses?
- How do I structure my portfolio to maximize my after-tax returns?
- I paid the alternative minimum tax (AMT) last year. How can I avoid or reduce this tax in the future?
- Should I pay quarterly estimates? How do I avoid the underpayment penalties?
- Are there any investments that can shelter my income?

Given the complicated nature of all the new income tax laws, it is more important than ever to obtain professional advice. The rules of the game as we know them today, it is safe to say, will again change in the near future. Which is why income tax planning is not something you do once in a while, it should be a year-round activity.