

TEAM APPROACH TO INCOME TAX PLANNING

Although taxes are inevitable, they do not have to be a burden. Here are some important things to consider:

TAX AND PERSONAL FINANCIAL PLANNING

Before you invest your money, you should spend time considering and setting your personal financial goals based on your time horizon, investment risk tolerance and liquidity needs. Our advisors can help you match your goals with the best investment options.

RETIREMENT PLANNING

Time passes and priorities change. A younger investor will set a goal of accumulation to amass as much wealth as possible. Older investors will want to focus on preservation and conservation.

INCOME TAX PROJECTIONS AND PREPARATION

Everyone wants their investment portfolio to perform well, but it is your after-tax return that really matters. In periods when the return on your investments is low, tax efficiency takes on greater importance.

TAX-SENSITIVE TACTICS – Money managers commonly consider these strategies when determining whether assets in an investor's account should be bought or sold to improve after-tax returns.

HOLDING ONTO ASSETS – A potential method for realizing greater tax efficiency is to pursue long-term gains, instead of seeking short-term gains through a series of steady transactions to reduce capital gains taxes.

TAX-LOSS HARVESTING – Certain securities can be sold at a loss to counterbalance capital gains and apply those losses against your capital gains to lower your personal tax liability.

COLLEGE/EDUCATION SAVINGS STRATEGIES

With the costs of four years in a public college in excess of \$100,000, and private school over \$200,000, college planning is important. While some of your child's education can be paid through scholarships, financial aid and student loans, it is possible to supplement the rest if you start early, contribute regularly and invest wisely.

With proper planning, you can hold on to your assets, improve after-tax returns and even save for college. HKFS can help develop a tax strategy that matches your goals for today and the future.

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Contact your financial advisor or CPA for more details.



HK FINANCIAL SERVICES
800.791.8994 | www.hkfs.com



Gregory, Sharer & Stuart
Certified Public Accountants and Business Consultants

Gregory, Sharer & Stuart
100 Second Avenue South, Suite 600
St. Petersburg, FL 33701
727.821.6161 | www.gsscpa.com



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