



YEAR END PLANNING SUMMARY

Let's PLAN AHEAD together!

Please respond by November 15, 2013, if you would like our assistance with any of the items below.

1. **Contribution Estimates For Year-end Tax Planning**
 - Calculate your estimated retirement plan contribution for 2013. This service can provide you additional information to help with planning for your tax year as well as potentially minimize your 2013 income taxes.

2. **Contribution Calculations if you need to "Zero Out" the profits from the Company**
 - Some clients need to know their 2013 employer contribution by December 31st. We can help you with this calculation.
 - Planning ahead could significantly minimize any stress in getting this work completed.

3. **Plan Design Studies to Increase Tax Deductions**
 - Plan design studies often uncover additional tax-saving ideas you can incorporate or add into your retirement plan.
 - Kravitz' Plan Design Study is a cost-effective service that could potentially save your company thousands of dollars over the life of your program.