
How will the pending GOP tax reform proposal “shake out”? No one knows for sure, so for now, we need to focus on the 2017 tax rules that are currently in place. In other words, let’s plan today but be prepared for tomorrow.

The following **Financial Checklist** may help you plan as we approach year end:

- ❑ Help others while helping yourself. Review the rules and be generous to charities!
- ❑ Consider maxing out your annual retirement contributions.
- ❑ Use it or lose it! Check year-end balances (carryover may apply):
 - Flexible Spending Account (FSA) or
 - Health Savings Account (HSA)
- ❑ Hang on to your stocks for at least a year and a day to qualify for lower capital gains rates. Harvest tax losses where and when advantageous.
- ❑ When eligible, withdraw your correct Required Minimum Distribution (RMD).
- ❑ Make Contributions to an Education Savings Account (ESA) or 529 Plan for children or grandchildren. Pennsylvania allows partial deductions on state income tax returns. States differ so check it out!



Building your foundation
for financial success.

THE BOTTOM LINE

Twinbridge helps clients achieve their financial goals through a network of carefully screened managers who are experts in their fields and have dedicated research analysts to support portfolio decisions. Generally there is no fee for the initial consultation and the on-going client services:

- Evaluating your financial long-term and short-term goals,
- Helping you through the process of selecting your financial manager,
- Transitioning accounts and determining a Portfolio Review schedule,
- Reviewing your monthly statements and tracking performance,
- Attending all Portfolio Review meetings with you and your advisor,
- Partnering with you in all areas of your financial landscape.

The information contained herein has been obtained by sources believed to be reliable but is not necessarily complete and is not guaranteed. This is prepared for general informational purposes only and does not have regard to the specific investment objectives, financial situation or particular needs of any person who may receive it. Views are subject to change without notice. Twinbridge Disclosure Statement is available upon request.