

THE AGUIAR GROUP

NOVEMBER 2010

Year-end Planning

As we enter the final months of 2010, it's important to be strategic with tax planning. The following are some tips for potentially reducing 2010 Adjusted Gross Income (AGI). Please see our letter coming mid-November for more details and call us to discuss your personal situation.

- **Convert taxable interest to tax-exempt interest** - Certain tax-exempt interest is not included in AGI (except in determining the taxability of Social Security benefits).
- **Pay off debts** - Be strategic in looking at your income portfolio along with debts on which you are paying interest and consider if selling the investment and paying down debt would reduce AGI by interest income and potentially increase net cash flow.
- **Increase contributions to retirement plans** - Some individuals may be able to reduce AGI by increasing contributions to plans such as 401(k) plans, SIMPLE pension plans, and Keogh plans.

Important Dates

Nov 1 – WELCOME!!!

The Aguiar Group is pleased to announce the addition of two new team members, Jennifer de Leon, CPA and Monzerrat Morales.

Nov 8 – Year-end Planning

As the holiday season approaches, do not forget to make your year-end Planning appointment for both personal and business taxes.

Nov 11 – Veterans Day

If you know any veterans, be sure and thank them for their courageous service

Nov 25 – Thanksgiving

Take this day to reflect, be thankful and share with others.

Note to Self:

Be on the lookout for important news from The Aguiar Group pertaining to potential tax changes.

THE AGUIAR GROUP

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