GET AHEAD OF THE TAX SEASON

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Without a doubt 2009 has been a tumultuous financial year, but you still have time to end it on a high note. With a strategic approach and professional accounting guidance, you can discover tax exemptions, credits, stimulus incentives and deductions for which you qualify. Likewise, learn which 2009 opportunities will be disappearing in 2010. Start your new year with a solid tax strategy and plan that will carry you through the unchartered waters of 2010.

Ask your tax planner, wealth manager or financial advisor about these new tax law changes:

1. If you purchased a home in 2009, you may be eligible for a federal tax credit. Qualified first-time homebuyers are eligible for a tax credit of up to $8,000 for purchasing a principal residence between January 1, 2009 – April 30, 2010. In addition, the Worker, Homeownership, and Business Act of 2009 has established a tax credit of up to $6,500 for qualified existing home owners purchasing a principal residence after November 6, 2009 and on or before April 30, 2009.

2. If you purchased a new car in 2009, you may be entitled to take a federal tax deduction on the state and local sales and excise taxes paid on the purchase. The deduction is limited to the sales and excise taxes paid on up to $49,500 of the purchase price of a qualified new car, light truck, motor home or motorcycle. In addition, some taxpayers will be phased out of the deduction if their adjusted gross income exceeds a certain amount.

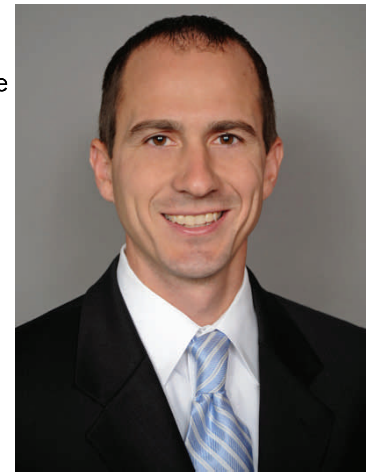
3. For 2009, the maximum Section 179 expense deduction remains at $250,000 and the 50% bonus depreciation on qualified property is also available; therefore, business owners may want to make capital investments in equipment and hardware in 2009, rather than wait until the new year.

4. If you have college-age children, the American Opportunity credit replaces the Hope credit, so you may want to restructure tuition payments to maximize the new savings opportunities.

5. If you are more than 70 years old, ask your financial advisor about your minimum distribution requirements (MDRs) that become part of your taxable income. While they were waived this year, they are slated to return in 2010.

6. If you are self employed, you can create a pension fund and contribute to it to reduce taxable income.

7. For tax years beginning after 2009, the $100K modified AGI limit on conversions of traditional IRA's to Roth IRA's is eliminated. Depending on your unique situation, your financial advisor may suggest some changes in light of these developments.



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While many of us look forward to 2010 with great anticipation, there is no doubt there will be many changes in store that will impact your approach to taxes and managing your money. While many current tax benefits are set to expire or will be modified, changes are also anticipated in tax rates including the current 15-percent for qualified dividends and long-term capital gains.

By enlisting the professional advice of an experienced financial advisor, you can:

- Gain experienced, executive-level tax strategy counsel
- Improve the accuracy of your accounting, financial and tax information and documentation
- Make better financial decisions by gaining more visibility into and control of your tax obligations
- Conserve working capital or savings with a solid tax strategy
- Reduce your tax burden with strategic tax projections
- Identify state and federal tax credits
- Ensure compliance with state and federal tax codes/laws

Finally, by initiating your tax strategy, planning and preparation now, you can strategically approach your financial planning and wealth management with diligence and foresight.