

BEFORE NEW YEAR'S EVE

Experts Identify Tasks to Accomplish before December 31st

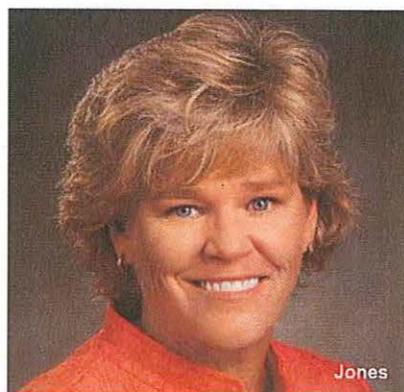
What are you doing New Year's Eve? You may not have those plans confirmed as of today. However, before December 31st arrives, you will want to cross practical tasks off your to-do list. Valley experts identify what you will want to get done for your business and your life before Father Time marches us into 2013:

"The current economic conditions and transfer tax rules may provide a unique opportunity in 2012 for taxpayers - especially successful business folks - to consider estate and gift tax planning strategies. The estate, gift and generation-skipping transfer (GST) taxes all offer lower rates and larger exemptions in 2012 than any time in recent years. Unfortunately, without legislative action, these rates and exemptions are set to expire at the end of the year. To leverage the current tax rules and economic conditions, taxpayers can use many estate planning techniques, including our top five: Grantor Retained Annuity Trusts, Sales to Intentionally Defective Grantor Trusts, Transfers to a Family Limited Partnership, Dynasty Trusts, Transfers to a charitable lead trust"

- Donna Witherwax, Tax Practice Leader of Grant Thornton

"Use the time at the end of the year to understand the immediate lessons from the learned from past year and build a strategic plan and goals for the New Year."

- Jerry Foster, Resolute Commercial Services in Scottsdale



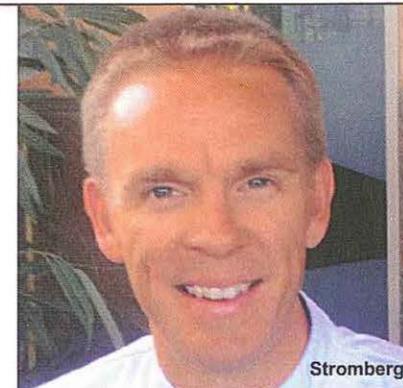
"Open enrollment is a chance for employees to review their benefits and decide what changes to make. There are many things to consider that can save you money. Does your provider offer incentive-based wellness programs? Companies often reward employees for making healthy choices. Is your doctor in the network? If not, make sure you understand how the costs will differ. Look for health care estimators, which enable you to estimate prices of medical services. Utilize online tools. Many health insurers have created apps and web-based tools to help you locate a doctor, review claims, ask questions and learn more about their plans."

- Jeri Jones, CEO of UnitedHealthcare of Arizona



"Take advantage of charitable giving opportunities. A major one that gets overlooked is the Working Poor Tax Credit by the state of Arizona, which is a dollar-for-dollar charitable contribution you can give to 501 (c)(3) nonprofit. With the credit, you can receive a dollar-for-dollar tax credit, up to \$400, on your state income taxes while helping our community's youth-at no additional cost to you."

- Rick Baker, Chairman of the Board for the Boys & Girls Clubs of Greater Scottsdale



"Don't wait until the last minute to plan the office holiday party!"

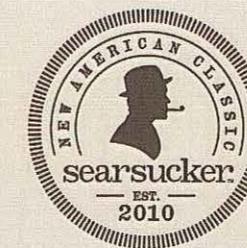
- Stephen Stromberg, Executive Chef at Sapporo Scottsdale

"Everyone has heard it - an ounce of prevention is worth a pound of cure. This oft-used quote from the one-and-only Benjamin Franklin could not be truer for anyone more than busy business folks. Schedule that annual physical, stop putting off

your mammogram, don't be scared of the prostate screening, try a hearing exam. And tell your office to do the same!"

- Robert Kuske, Arizona Breast Cancer Specialists in Scottsdale

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