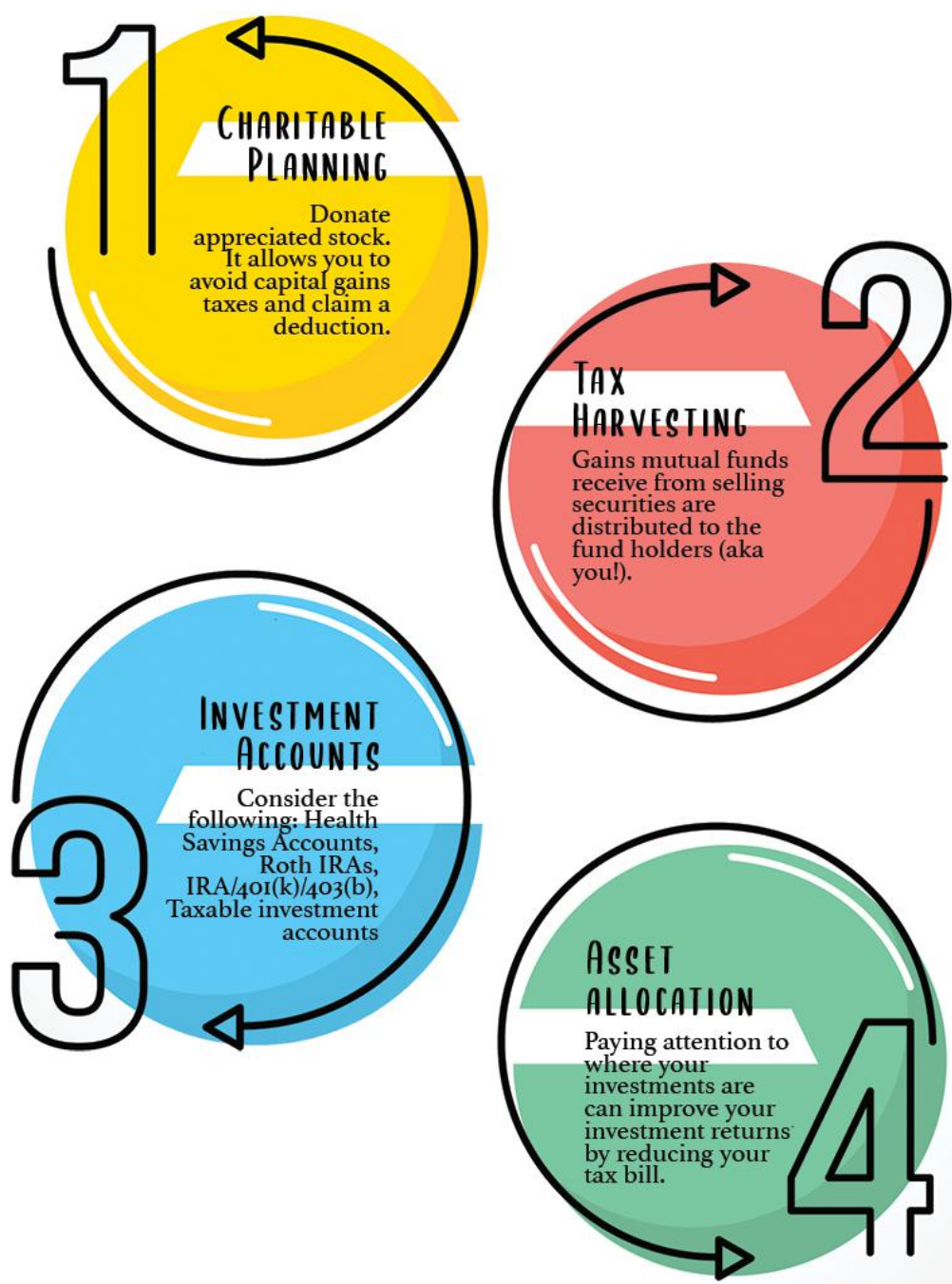


DOES IT PAY TO PLAN?

Ever thought about completing your taxes a bit too late? Procrastinating planning becomes reactive rather than proactive. It doesn't allow you to plan.

Wondering how to maximize your tax benefits? Here's some tips to get started.



Don't treat taxes as a necessary evil you have to deal with at the start of each year! Proper tax planning can help lower your tax bill and increase your portfolio's value.