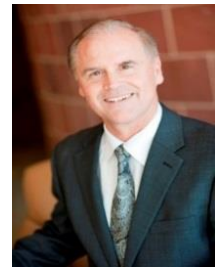




# Special Report!



## How to Reduce Your 2015 Income Taxes (Even if it is already 2016) and Plan for 2016

Tax season has arrived—again. That means that it's now time to finish and file your tax returns for 2015. This year you have until April 18 to file your federal tax return. (That is not a typo. April 15 is generally Tax Day, but the deadline was pushed back this year in recognition of Emancipation Day, a holiday observed in Washington D.C. to commemorate the signing of the Compensated Emancipation Act). Because Emancipation Day falls on a Saturday this year, it will be observed on Friday, thus pushing the tax-filing deadline to Monday for most of the nation, the IRS says.

There are some exceptions. The deadline will be Tuesday, April 19, in Maine and Massachusetts, because of Patriots' Day, a holiday in those states commemorating the battles of Lexington and Concord in 1775.

The year 2015 did not generate major tax law changes. With 2016 being a presidential election year many experts are expecting tax law changes in the future. Tax planning should always be an essential focus when reviewing your personal situation. However, when planning ahead for 2016 and beyond, you should not count on all tax rules remaining the same forever. One of our goals as financial professionals is to attempt to point out as many tax savings opportunities and strategies as possible for our clients. This special report reviews some of the broader recent tax law changes along with a wide range of tax reduction strategies. As you read this report, please note each tax strategy that you think could be beneficial to you. Not all ideas are appropriate for all taxpayers. We always recommend you address any tax strategy with your tax professional to consider how one tax strategy may affect another and calculate the income tax consequences (both state and federal). Remember, tax strategies and ideas that have worked in the recent past might not even be available under today's tax laws.

Always attempt to understand all the details before making any decisions—it is always easier to avoid a problem than it is to solve one! Remember that you always have the option to do nothing. Again, please discuss any of your ideas with your tax preparer before taking action.

**Please note**—your state income tax laws could be different from the federal income tax laws. Visit [www.sisterstates.com](http://www.sisterstates.com) for a wide range of tax information and links to tax forms for all 50 states. All examples mentioned in this report are hypothetical and meant for illustrative purposes only.

### Tax Law “Extenders”

On Dec. 18, 2015, President Obama signed into law a package of tax extenders called “The Protecting Americans from Tax Hikes Act of 2015,” or **PATH**. Tax extenders are nothing new. Historically, as tax provisions expire, extenders are put forward to temporarily keep them active. While **PATH** helped extend some provisions, it did nothing to develop the kind of certainty that many in the business community wants when planning for the future. The only change included in **PATH** was that some of the tax extenders were made permanent, including a few that benefit individuals as well as businesses.

#### Tax Returns

The IRS expects to receive about 150 million individual income-tax returns this year, about the same as 2015.

	2015	2014
Returns received	150.9 million	149.7 million
Total refunds	109.4 million	109.5 million
Total amount	\$306.02 billion	\$305.73 billion
Average refund	\$2,797	\$2,792

Note: Data through Dec. 25, 2015 compared to Dec. 26, 2014  
Source: Internal Revenue Service

THE WALL STREET JOURNAL.

Here are some of the highlights from **PATH**:

**For businesses;** there are enhancements and permanent extensions to the Research and Development Tax Credit; the Code Sec. 179 expensing limitation of \$500,000 and the \$2 million phase-out limit are retroactively and permanently extended, and both are indexed for inflation for tax years beginning this year; and Bonus Depreciation, which allows retailers and restaurants to initially depreciate half of remodeling and improvement fees.

**For individuals,** the Child Tax Credit, American Opportunity Tax Credit and the Earned Income Tax Credit are all strengthened and made permanent.

Moving forward into 2016, here are some other notable items from the **PATH** Act:

- **A deduction for state and local general sales tax in lieu of state income tax is retroactively extended and made permanent.** You can deduct either your state and local income taxes or your state and local general sales taxes—but not both. *This is a very important break for millions of people who live in states with no state income tax.*
- **Individuals at least 70½ years of age may now exclude from gross income qualified charitable distributions from IRAs of up to \$100,000 per year.** *Please remember to double check on what counts as a qualified charity and distribution before using this tax strategy.*
- **Permanent deduction for educator expenses.** This rule expired at the end of 2014 and is now permanent. An eligible educator can deduct as much as \$250 of unreimbursed costs of classroom supplies, such as books, computer equipment and software. This applies to “a kindergarten through grade 12 teacher, instructor, counselor, principal or aide in school for at least 900 hours during a school year,” an IRS publication says. *This is especially valuable since they can deduct it from their total income, using line 23 on Form 1040, rather than as a miscellaneous itemized deduction, the IRS says.*

## Contribute to Retirement Accounts

If you haven't already funded your retirement account for 2015, consider doing so by April 18, 2016. That's the deadline for contributions to a traditional IRA (deductible or not) and a Roth IRA. However, if you have a Keogh or SEP and you get a filing extension to October 15, 2016, you can wait until then to put 2015 contributions into those accounts. To start tax-free compounding as quickly as possible, however, try not to delay in making contributions. Making a deductible contribution will help you lower your tax bill for 2015 and your contributions will compound tax-deferred.

To qualify for the full annual IRA deduction in 2015, you must either: 1) not be eligible to participate in a company retirement plan, or 2) if you are eligible, you must have adjusted gross income of \$61,000 or less for singles, or \$98,000 or less for married couples filing jointly. If you are not eligible for a company plan but your spouse is, your traditional IRA contribution is fully-deductible as long as your combined gross income does not exceed \$183,000. For 2015, the maximum IRA contribution you can make is \$5,500 (\$6,500 if you are age 50 or older by the end of the year). For self-employed persons, the maximum annual addition to SEPs and Keoghs for 2015 is \$53,000.

Although choosing to contribute to a Roth IRA instead of a traditional IRA will not reduce your 2015 tax bill (Roth contributions are not deductible), it could be the better choice because all withdrawals from a Roth can be tax-free in retirement. Withdrawals from a traditional IRA are fully taxable in retirement. To contribute the full \$5,500 (\$6,500 if you are age 50 or older by the end of 2015) to a Roth IRA, you must earn \$116,000 or less a year if you are single or \$183,000 if you're married and file a joint return.

Retirement Plan Limits		
	2015	2016
<b>Contribution limits</b>		
401(k), 403(b) and most 457 plans	\$18,000 (\$24,000 if age 50 or older)	\$18,000 (\$24,000 if age 50 or older)
SEP	\$53,000	\$53,000
Traditional and Roth IRAs	\$5,500 (\$6,500 if age 50 or older)	\$5,500 (\$6,500 if age 50 or older)
<b>Roth IRA income phaseout range (contributions)</b>		
Single/Head of Household	\$116,000-\$131,000	\$117,000-\$132,000
Married filing jointly	\$183,000-\$193,000	\$184,000 - \$194,000
Married filing separately	\$0-\$10,000	\$0-\$10,000
<b>Traditional IRA income phaseout range (deductibility)</b>		
<b>1. Covered by an employer-sponsored plan and filing as:</b>		
Single/Head of household	\$61,000-\$71,000	\$61,000-\$71,000
Married filing jointly	\$98,000-\$118,000	\$98,000-\$118,000
Married filing separately	\$0-\$10,000	\$0-\$10,000
<b>2. Not covered by plan but filing joint return with covered spouse</b>	\$183,000-\$193,000	\$184,000 - \$194,000

The amount you save from making a contribution will vary. If you are in the 25% tax bracket and make a deductible IRA contribution of \$5,500, you will save \$1,375 in taxes the first year. Over time, future contributions could save you thousands, depending on your contribution, income tax bracket and the number of years you keep the money invested.

Included in this report is a table of retirement plan limits for both 2015 and 2016. **If you have any questions on retirement contributions, please call us.**

### Roth IRA Conversions

A Roth IRA conversion is when you convert part or all of your traditional IRA into a Roth IRA. This is a taxable event. The amount you converted is subject to ordinary income tax. It might also cause your income to increase, thereby subjecting you to the Medicare surtax. Roth IRAs grow tax-free and withdrawals are tax-free in the future, a time when tax rates might be higher.

Whether to convert part or all of your traditional IRA to a Roth IRA depends on your particular situation. It is best to prepare a tax projection and calculate the appropriate amount to convert. Remember—you do not have to convert all of your IRA to a Roth. Roth IRA conversions are not subject to the pre-age 59½ penalty of 10%.

Another benefit of a Roth IRA conversion is that it allows you the flexibility to recharacterize your conversion by October 15th of the following tax year. This gives you the benefit of hindsight. If you do a conversion and the value of the Roth IRA goes down, you can change your mind and re-characterize it back to the traditional IRA without any tax consequence.

Consider using multiple Roth IRA accounts. If you decide to recharacterize, you must use all of the assets of a particular Roth IRA. You have the ability to choose which Roth IRA to recharacterize, but you do not have the right to recharacterize some of the investments within a Roth IRA. For example, if you use multiple Roth IRA accounts and one of the accounts drops in value while the others increase, you can switch the underperforming account back to a traditional IRA tax and penalty free while still keeping the other Roth IRAs. Roth 401(k)s, first available in 2006, continue to evolve. ATRA allows plan participants to convert the pre-tax money in their 401(k) plan to a Roth 401(k) plan without leaving the job or reaching age 59½. There are a number of pros and cons to making this change. Perhaps the biggest downside to an in-plan conversion is that there is no way to recharacterize the conversion. Your converted amount stays inside of the 401(k). **Please call us to see if this makes sense for you.**

### Inherited IRAs

Be careful if you inherit a retirement account. In many cases, the decedent's largest asset is a retirement account. If you inherit a retirement account, such as an IRA or other qualified plan, the money is usually taxable upon receipt. There is no step-up in basis on investments within retirement accounts and therefore most distributions are 100% taxable.

Non-spouse beneficiaries usually cannot roll over an inherited IRA to their own IRA, but the solution to this problem can be easy: establish an Inherited IRA, also known as a "stretch" IRA. Non-spouse beneficiaries of any age are allowed to start their RMDs the year following the year the owner died and stretch them out over their own life expectancy. This will reduce your income taxes significantly compared to having all of the IRA taxed in one year.

These tax laws are very complicated and you must implement the requirements carefully to avoid any unnecessary income taxes and penalties. **Please contact us before receiving any distributions from a retirement account you inherit. Remember—it is easier to avoid a problem than it is to solve one!**

### Required Minimum Distributions (RMD)

If you turned age 70½ during 2015, you still have until April 1, 2016, to take out your first RMD. This is a one-time opportunity in case you forgot the first time. The deadline for taking out your RMD in the future will be December 31 of each year. If you do not pay out your RMD by this deadline, you will be faced with a 50% penalty on the amount you should have taken.

**If you have any questions on your Required Minimum Distributions please call us.**

Note: you usually do not have to take out an RMD from your current employer's retirement account as long as you work there and don't own more than 5% of the company. See your plan administrator if you have any questions.

## 2015 Tax Rates and Income Brackets

**There are still seven federal income tax brackets for 2015.** The lowest of the seven tax rates is 10%, while the top tax rate is 39.6%. The income that falls into each is scheduled to be adjusted each year for inflation. Typically, it is advisable to file jointly if you're married, because married couples who file separate returns tend to face higher taxes. Heads of household get wider income brackets than single filers, meaning their taxes are a bit lower. As a single filer, you will pay a top ordinary tax rate of 39.6% if your taxable income is more than \$413,200 (\$464,850 for married couples filing jointly). For higher income earners, the net investment income tax might not only take a bite out of taxpayers' bank accounts, but it could also cause headaches for their tax professionals as they work through the tax regulations. For 2015, there is a phase-out of itemized deductions and personal exemptions for taxpayers whose income is greater than \$305,050 if married filing jointly or \$254,200 if single.

Tax rate on income	Married & Surviving Spouses		Head of Household		Single	
	For taxable income between:		For taxable income between:		For taxable income between:	
<b>10%</b>	\$1	\$18,450	\$1	\$13,150	\$1	\$9,225
<b>15%</b>	\$18,451	\$74,900	\$13,151	\$50,200	\$9,226	\$37,450
<b>25%</b>	\$74,901	\$151,200	\$50,201	\$129,600	\$37,451	\$90,750
<b>28%</b>	\$151,201	\$230,450	\$129,601	\$209,850	\$90,751	\$189,300
<b>33%</b>	\$230,451	\$411,500	\$209,851	\$411,500	\$189,301	\$411,500
<b>35%</b>	\$411,501	\$464,850	\$411,501	\$439,000	\$411,501	\$413,200
<b>39.6%</b>	\$464,851+		\$439,001+		\$413,201+	

Not sure how to file? Then ask your tax preparer or review IRS Publication 17, Your Federal Income Tax, which is a complete tax resource. It contains helpful information such as whether you need to file a tax return and how to choose your filing status.

## 2015 Standard Deduction Amounts

Most taxpayers claim the standard deduction. The amounts for each of the filing statuses are adjusted annually for inflation. For taxpayers younger than age 65, the standard deduction for married joint filers is double the single amount. Head of household taxpayers get a larger deduction since they are supporting dependents. Older taxpayers and visually impaired filers get bigger standard deduction amounts.

## Investment Income

Recent tax laws permanently raised rates on long-term capital gains and dividends for top-bracket taxpayers. People that have enough income to pay taxes at the 39.6% rate will pay 20% in 2015 on the net long-term capital gains and dividends.

One tax strategy is to review your investments that have unrealized long-term capital gains and sell enough of the appreciated investments in order to generate enough long-term capital gains to push you to the top of your 15% Federal income tax bracket. This strategy could be helpful if you do not have to pay any Federal taxes on this gain. Then, if you want, you can buy back your investment the same day, increasing your cost basis in those investments. If you sell them in the future, the increased cost basis will help reduce long-term capital gains. You do not have to wait 30 days before you buy back this investment—the 30-day rule only applies to losses, not gains. Note: this non-taxable capital gain for federal income taxes might not apply to your state.

Remember that marginal tax rates on long-term capital gains and dividends can be higher than expected. The 3.8% surtax raises the effective rate on tax-favored gains and dividends to 18.8% for filers affected that are below the 39.6% tax bracket and 23.8% for people in the highest tax bracket.



## Calculating Capital Gains and Losses

With all of these different tax rates for different types of gains and losses in your marketable securities portfolio, it's probably a good idea to familiarize yourself with some of the rules:

- Short-term capital losses must first be used to offset short-term capital gains.
- If there are net short-term losses, they can be used to offset net long-term capital gains.
- Long-term capital losses are similarly first applied against long-term capital gains, with any excess applied against short-term capital gains.
- Net long-term capital losses in any rate category are first applied against the highest tax rate long-term capital gains.
- Capital losses in excess of capital gains can be used to offset up to \$3,000 of ordinary income.
- Any remaining unused capital losses can be carried forward and used in the same manner as described above.
- Please remember to look at your 2014 income tax return Schedule D page 2 to see if you have any capital loss carryover for 2015. This is often overlooked, especially if you are changing tax preparers.

**Please try to double-check your capital gains or losses.** If you sold an asset outside of a qualified account during 2015, you most likely incurred a capital gain or loss. Sales of securities showing the transaction date and sale price are listed on the 1099 generated by the financial institution. However, your 1099 might not show the correct cost basis or realized gain or loss for each sale. You will need to know the full cost basis for each investment sold outside of your qualified accounts, which is usually what you paid for it, but this is not always the case. **Remember: The tax rates on long-term capital gains were permanently increased in 2013.**

## 3.8% Medicare Investment Tax

The year 2015 commemorates the third year of the net investment income tax of 3.8%. It is also known as the Medicare surtax. If you earn more than \$200,000 as a single taxpayer or \$250,000 as a married joint return, then this tax applies to either your modified adjusted gross income or net investment income (including interest, dividends, capital gains, rentals, and royalty income), whichever is lower. This 3.8% tax is in addition to capital gains or any other tax you already pay on investment income.

At this time, there's little you can do to reduce this tax for 2015, but you can try to reduce its impact in 2016. A helpful strategy is to pay attention to timing, especially if your income fluctuates from year to year or is close to the \$200,000 or \$250,000 amount. Consider realizing capital gains in years when you are under these limits. The inclusion limits penalize married couples, so realizing investment gains before you tie the knot may help in some circumstances. This tax makes the use of depreciation, installment sales, and other tax deferral strategies suddenly more attractive.

## Medicare Health Insurance Tax on Wages

If you earn more than \$200,000 in wages, compensation, and self-employment income (\$250,000 if filing jointly, or \$125,000 if married and filing separately), the Affordable Care Act also levies a special 0.9% tax on your wages and other earned income. You'll pay this all year as your employer withholds the additional Medicare Tax from your paycheck. If you're self-employed, be sure to plan for this tax when you calculate your estimated taxes.

If you're employed, there's little you can do to reduce the bite of this tax. Requesting non-cash benefits in lieu of wages won't help—they're included in the taxable amount. If you're self-employed, you may want to take special care in timing income and expenses (especially depreciation) to avoid the limit.

## Medical Expenses

Deducting medical expenses in 2015 has become a little more difficult. Prior to 2013, anyone could deduct medical expenses once they passed 7.5% of your adjusted gross income (AGI). For 2015, you can only deduct them to the extent they exceed a whopping 10% of your AGI. If you or your spouse is over age 65, the old 7.5% floor still stands until 2017.

This higher floor makes the bunching of medical expenses even more necessary. If you have big medical expenses, try to pay them in a year when you can take advantage of the deduction. Medical expenses are deductible in the year you pay them, not necessarily when you incur them. For example, if your children need braces on their teeth and you are

making payments over time to the orthodontist, you may never get a deduction for the expense. However, if you pay it all in one year, you might pass the 10% floor and get some consolation in the form of a tax deduction.

## **Energy Credits**

You can still get an energy efficiency tax credit for qualifying energy-efficient products such as solar hot water heaters, solar electric equipment and wind turbines. The credit is 30% of the cost of these products you installed in or on your home. There is no limit to the amount of credit you can take, and you can carry forward any unused credit to future tax years. This credit was extended to 2016 and can be claimed by filing Form 5695 with your tax return.

## **Charitable Gifts and Donations**

When preparing your list of charitable gifts, remember to review your checkbook register so you don't leave any out. Everyone remembers to count the monetary gifts they make to their favorite charities, but you should count noncash donations as well. Make it a priority to always get a receipt for every gift. Keep your receipts. If your contribution totals more than \$250, you'll also need an acknowledgement from the charity documenting the support you provided. Remember that you'll have to itemize to claim this deduction, but when filing, the expenses incurred while doing charitable work often is not included on tax returns.

You can't deduct the value of your time spent volunteering, but if you buy supplies for a group, the cost of that material is deductible as an itemized charitable donation. Similarly, if you wear a uniform in doing your good deeds (for example, as a hospital volunteer or youth group leader), you can also count the costs of that apparel and any cleaning bills as charitable donations.

You can also claim a charitable deduction for the use of your vehicle for charitable purposes, such as delivering meals to the homebound in your community or taking your child's Scout troop on an outing. For 2015, the IRS will let you deduct that travel at 14 cents per mile.

## **Child and Dependent Care Credit**

Millions of parents claim the child and dependent care credit each year to help cover the costs of after-school day care while working. Some parents overlook claiming the tax credit for child care costs during the summer. This tax break also applies to summer day camp costs. The key is that for deduction purposes, the camp can only be a day camp, not an overnight camp.

Remember the dual nature of the credit's name: child and dependent. If you have an adult dependent that needs care so that you can work, those expenses can possibly be claimed under this tax credit.

## **The Health Insurance Mandate**

The Patient Protection and Affordable Care Act requires that you must carry a minimum level of health insurance for yourself, your spouse and your dependents. If you fail to do so, you could possibly pay a fine. This fine in 2015 could be up to 2% of your yearly income or \$325 per person (\$162.50 per child under 18) for the year, with a maximum of \$975, whichever is higher. These penalties are scheduled to increase in 2016. This is a newer item on your 2015 tax return, because the mandate began in 2014.

## **Other Overlooked Tax Items and Deductions**

**Reinvested Dividends** - This isn't a tax deduction, but it is an important calculation that can save investors a bundle. Former IRS commissioner Fred Goldberg told Kiplinger magazine for their annual overlooked deduction article that missing this break costs millions of taxpayers a lot in overpaid taxes.

Many investors have mutual fund dividends that are automatically used to buy extra shares. Remember that each reinvestment increases your tax basis in that fund. That will in turn reduce the taxable capital gain (or increases the tax-saving loss) when you redeem shares. Please keep good records. Mark Luscombe, Principal and Federal Tax Analyst for Wolters Kluwer Tax & Accounting says, "A lot of people with reinvested dividends fail to add those previously taxed dividends to their basis in determining the taxable gain on the sale of a stock." Forgetting to include reinvested dividends

in your basis results in double taxation of the dividends—once in the year when they were paid out and immediately reinvested and later when they're included in the proceeds of the sale.

Don't make that costly mistake.

**If you're not sure what your basis is, ask the fund or us for help.** Funds often report to investors the tax basis of shares redeemed during the year. In 2012, regulators started requiring that for the sale of shares purchased, financial institutions must report the basis to investors and to the IRS.

**Student-Loan Interest Paid by Parents** - Generally, you can deduct interest only if you are legally required to repay the debt. But if parents pay back a child's student loans, the IRS treats the transactions as if the money were given to the child, who then paid the debt. So as long as the child is no longer claimed as a dependent, the child can deduct up to \$2,500 of student-loan interest paid by their parents each year. And he or she doesn't have to itemize to use this money-saver. *(The parents can't claim the interest deduction even though they actually foot the bill because they are not liable for the debt).*

## Helpful Tax Time Strategies

- ✓ Write down or keep all receipts you think are even possibly tax-deductible. Many taxpayers assume that various expenses are not deductible and do not even mention them to their tax preparer. Don't assume anything—give your tax preparer the chance to tell you whether something is or is not deductible.
- ✓ Be careful not to overpay Social Security taxes. If you received a paycheck from two or more employers, and earned more than \$118,500 in 2015, you may be able to file a claim on your return for the excess Social Security tax withholding (this amount is currently scheduled to stay the same for 2016).
- ✓ Don't forget deductions carried over from prior years because you exceeded annual limits, such as capital losses, passive losses, charitable contributions and alternative minimum tax credits.
- ✓ Check your 2014 tax return to see if there was a refund from 2014 applied to 2015 estimated taxes.
- ✓ Calculate your estimated tax payments for 2016 very carefully. Most computer tax programs will automatically assume that your income tax liability for the current year is the same as the prior year. This is done in order to avoid paying penalties for underpayment of estimated income taxes. However, in many cases this is not a correct assumption, especially if 2015 was an unusual income tax year due to the sale of a business, unusual capital gains, exercise of stock options, or even winning the lottery!
- ✓ Remember that **IRS.gov** is an online resource that has everything you need to help file your tax return.
- ✓ Always double check your math where possible!

## Conclusion

Even though 2015 offered a fairly stable tax environment, an essential part of maintaining your overall financial health is attempting to keep your tax liability to a minimum. Managing wealth involves careful planning and keeping updated and informed of any changes that affect investors.

Looking ahead to 2016, taxpayers need to keep a watchful eye on the Presidential election. Several leading candidates from both sides have already announced some suggested proposals that would affect investments, estate planning and retirement planning through changes in the tax laws. Although these proposals are not likely to be enacted into law in their current form, they still need to be monitored. One of our primary goals is to keep you informed as tax laws that affect investors change.

We hope that all these tax laws and changes do not confuse you. We believe that taking a proactive approach is better than a reactive approach—especially regarding income tax strategies!

**Remember—if you ever have any questions regarding your finances, please be sure to call us first before making any decisions. We pride ourselves in our ability to help clients make decisions! Many times there is a simple solution to your question or concern. Don't worry about things that you don't need to worry about!**

**P.S.** Some humorists after filing taxes have suggested that it might have been easier to just use this **1040EZ-ALL** form. As one famous comedian once said, "I put all my money into taxes. They're the only thing that's sure to go up!"

***This information is not intended to be a substitute for specific individualized tax, legal or investment planning advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.***

*Note: The views stated in this letter are not necessarily the opinion of Heritage Retirement Advisors, Inc. and should not be construed, directly or indirectly, as an offer to buy or sell any securities mentioned herein. Information is based on sources believed to be reliable; however, their accuracy or completeness cannot be guaranteed. Please note that statements made in this newsletter may be subject to change depending on any revisions to the tax code or any additional changes in government policy. Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Past performance is no guarantee of future results. Please note that individual situations can vary.*

Sources: Wall Street Journal, [www.IRS.gov](http://www.IRS.gov), CCH Tax Briefings

Contents Provided by The Academy of Preferred Financial Advisors, Reviewed by Keebler & Associates.

## **Has your financial advisor discussed how tax planning affects your investments?**

***If not, we would like to offer you a complimentary consultation.***

**Please call Sue Piper at (858) 487-1111 and we'd be happy to assist you.**

