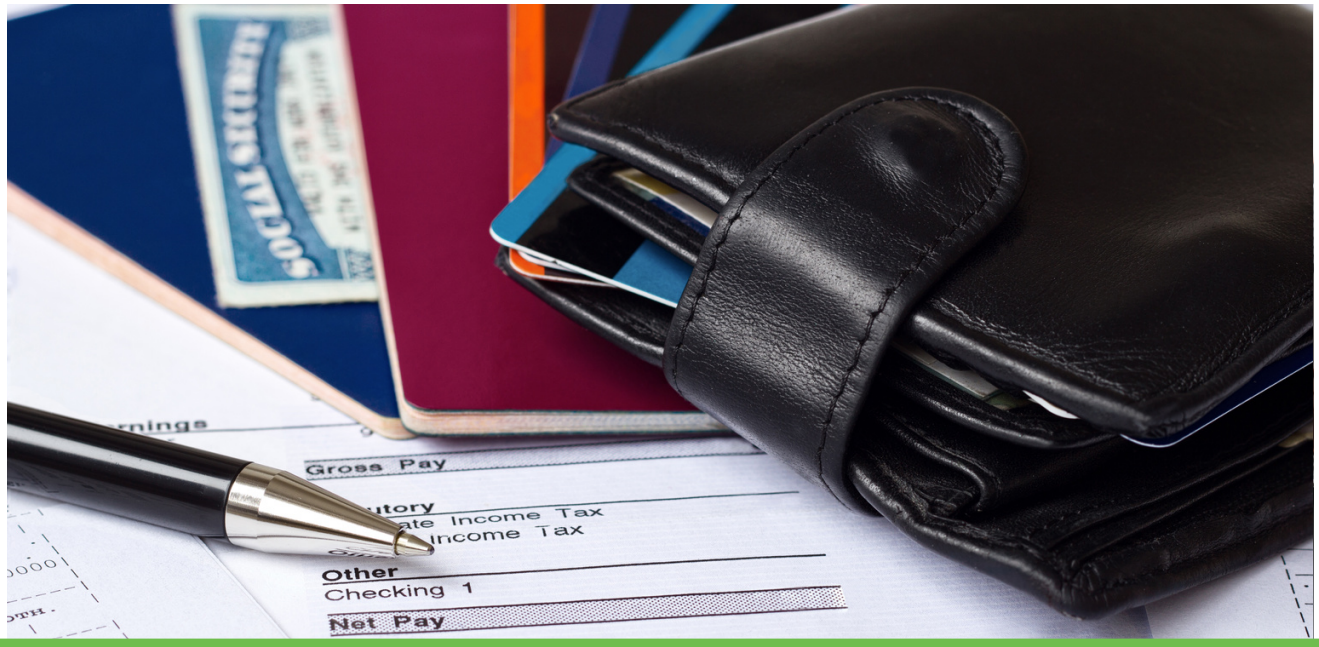
EVERGREEN™
WEALTH SOLUTIONS
PLAN. GROW. PROSPER.™

YEAR-END CONSIDERATIONS



The end of the year provides an ideal opportunity to reflect on the status of your personal finances and review your evolving goals and objectives for the year ahead. Below are some suggestions for getting started:

Get Organized

Pull together all of your important papers, including any wills, trusts, life insurance polivies, homeowners insurance, and other pertinent financial records.

Prepare a Tax Strategy

Begin to gather tax information and arrange a time to meet with your accountant, if necessary. It is important to file income taxes on time. Paying late can be costly.

Schedule Legal Consultations

Consider scheduling a meeting with your attorney to discuss, and possibly update, your estate plan. You may need to establish or amend wills or trusts as necessary to adjust for changing goals or circumstances.

Review Insurance Coverage

Get together with your insurance professional to review your life insurance policies to ensure you have the *appropriate* amount of coverage, as well as the proper beneficiary arrangements.

Remember Your Reimbursement Account

If you maintain a flexible health care or dependent care account to achieve pre-tax savings, make sure you have submitted all related expenses in order to receive reimbursement. Remember that unused funds are lost if not spent in the current benefits period. If any funds still remain in the account, try to accelerate some expenses that normally would come due after the New Year in order to use up this year's funds. If your account was either insufficiently funded or overfunded, adjust your commitment to the account for the year ahead to better match expected needs.

Don't Forget About Financial Aid

If your children are planning to attend college next fall, remember that financial aid forms are generally due *early* in the year.

Write It All Down

After meeting with your advisors as outlined above, write down the goals that you can realistically attain. Make the commitment *now* to plan your finances to help assure yourself a comfortable, secure future.

EVERGREEN™
WEALTH SOLUTIONS

www.evergreenwealthsolutions.com

info@egwealth.com

1000 Commerce Park Drive, Suite 416
Williamsport, PA 17701

Phone: 570.601.6960 | Fax: 570.215.8832

Readers are encouraged to consult with their own professional advisers, including legal advisers and tax advisors for further guidance. Evergreen Wealth Solutions, LLC does not provide legal or tax advice.

The accompanying pages have been developed by an independent third party. These materials are general in nature and do not address your specific situation. For your specific investment needs, please discuss your individual circumstances with your representative