



YEAR END PLANNING SUMMARY

Let's PLAN AHEAD together!

Please respond by November 15, 2011, if you need our help with any area below.

1. **Contribution Estimates For Year-end Tax Planning**
 - Kravitz is available to calculate your estimated retirement plan contribution for 2011.
 - This service can help you do better planning for your tax year as well as potentially minimize your 2011 income taxes!

2. **Contribution Calculations if you need to "Zero Out" the profits from the Company**
 - Some of our clients need to know their 2011 employer contribution by December 31st.
 - Planning ahead could significantly minimize your stress in getting this work completed.

3. **Plan Design Studies to Increase Tax Deductions**
 - Take advantage of increased compensation and contribution limits for 2011.
 - Plan design studies often uncover additional tax-saving ideas you can incorporate or add into your retirement plan.
 - Kravitz' Plan Design Study is a cost-effective service that could potentially save your company thousands of dollars over the life of your program.