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Carl was recently featured in SMART Money Magazine, Virginia Business & in the Forbes Advertiser.



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\*The features above are not indicative of individual portfolio performance. Individual results may vary.

## business watch

# Protect Your Wealth

By G. Carl Mahler, Jr. CFP®



That's right. As if it isn't difficult enough to make money in this economy, on December 31, 2010, the Bush tax cuts are scheduled to expire. While the

new higher tax rates are yet to be announced, it is likely that for high net worth individuals, rates will be going up, up, up. Way up.

### This Action Could Be Hazardous To Your Wealth.

Higher rates will affect not only your earned income but, as important, your unearned income, like the returns you make on your CDs, dividends, and other investments, including capital gains.

As a high income earner, you probably feel that everyone wants to benefit from your hard work.

Trying to hold on to your hard earned money is becoming more of an issue with each passing day.

What steps are you taking to help ensure you keep more of what you earn?

Each of us is living through a remarkable time of change in the global economy and markets. Through a series of transitions, collisions, and trade-offs, we are living in an increasingly volatile world that is being re-regulated, de-leveraged, and growing less rapidly in the industrialized countries.

Trying to be more tax efficient as an investor is becoming a bigger deal for all of us. For starters, we have to figure out where we're going to invest our hard-

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earned money to generate a suitable return. For investors, this translates into adjusting our risk and return characteristics. Investors are being told to expect a bumpier ride (meaning greater volatility), while earning less reward. This, in the face of giving a greater share away to taxes, well, what's the point?

It takes a very special individual to fully understand and appreciate the value of a well designed plan. If you want to build your net worth and hold on to more of your income, now is the critical time to act, and we're just the company to help guide you along the journey.

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*Please note, changes in tax laws may occur at any time and could have a substantial impact upon each person's situation. You should discuss tax or legal matters with the appropriate professional. Any opinions are those of G. Carl Mahler, Jr. and not necessarily those of RJFS or Raymond James. Past Performance may not be indicative of future performance.*

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