



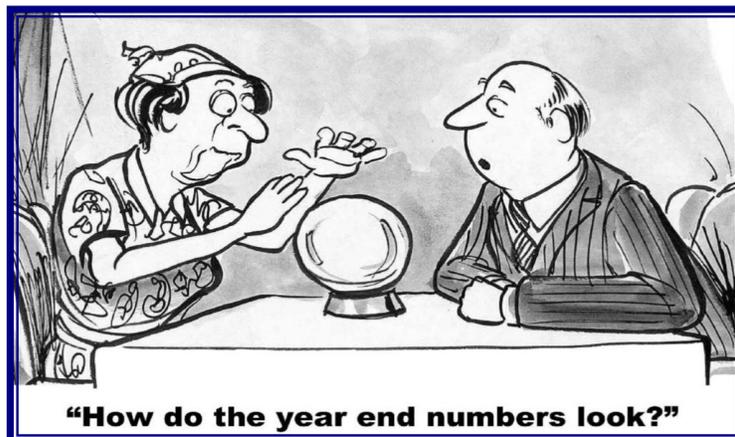
The Page Group and some special guests enjoyed creating a holiday wreath at Rhoads Garden and shared a delicious meal together at Bacco Italian Restaurant.



## Year-End Tax Tips for 2018

Here are a few items to consider as you **get organized**:

- ◆ How will your total income for 2018 compare to 2019? Should you pay a quarterly payment in January or plan for a refund?
- ◆ Did you open up **additional/new accounts** in 2018? Be sure the CPA takes note.
- ◆ **Hold off on filing your tax return** until you have all the data. Remember that some 1099's are mailed out in late March.
- ◆ If you do not need the income; use your **RMD for charitable donations** to save on taxes in 2019.\*
- ◆ **Plan ahead** for the higher 401k and IRA contributions in 2019 and adjust your payroll deduction now. Ask us.
- ◆ **Get help**; there is a lot to think about when it comes to tax planning. That is why we want to work closely with your tax professional.



\* Required Minimum Distributions (RMDs) are generally subject to federal income tax and may be subject to state taxes. Consult your tax advisor to assess your situation.



# THE PAGE GROUP GAZETTE



One Pitcairn Place  
165 Township Line Road  
Suite 1500  
Jenkintown, PA 19046  
215-881-2700

Visit us at  
[www.pagegroupnja.com](http://www.pagegroupnja.com)  
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## Staying Informed

### Should I enroll in a health savings account?

A health savings account (**HSA**) is a tax-advantaged account that you can establish & contribute to if you are enrolled in a high-deductible health plan (HDHP). An HSA can be a powerful savings tool, especially if your health expenses are relatively low, since you may be able to build up a significant balance in your HSA over time. Before you enroll in an HSA, ask yourself the following questions:

- **What will your annual out-of-pocket costs be under the HDHP?** The lower your costs, the easier it may be to accumulate HSA funds.
- **How much can you afford to contribute to your HSA every year?** For 2019, you can contribute up to \$3,500 for individuals, and \$7,000 for family coverage.
- **Will your employer contribute to your HSA?** Employer contributions can help offset the increased financial risk that you're assuming by enrolling in an HDHP.

## TIPS



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