

UNDERSTANDING YOUR
Social Security Strategy



For Wanda Wilson

Presented by:

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Important Notes

This report of your Social Security benefits is based on the information you provided. Its purpose is to help you frame your thoughts and become better informed before filing. It shows strategies and age combinations that you might not have considered. This report is not intended to provide an exact analysis, but it will help you determine the filing method and age you want to start your benefits.

This report assumes that you stop work when you start your Social Security benefits. Prior to full retirement age, your earnings from continuing to work may result in your benefits being reduced or withheld. When you reach full retirement age, an adjustment is made to restore any reduced or withheld benefits. After full retirement age, there is no benefit reduction for wages or self-employment earnings.

A portion of your Social Security benefits may be taxable. Since other sources of retirement income can affect taxation of your benefits, proper income tax planning can only be done as part of a comprehensive retirement income plan. The actual income taxation of Social Security benefits will depend on the facts and circumstances at the time the benefits are received. Any illustration of the potential income taxation of Social Security benefits is an estimate.

If you have questions not covered in this report, your Social Security Administration office and its website (www.ssa.gov) are excellent sources of additional information.

IMPORTANT: The projections or other information generated in this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

This tool and support materials are designed to provide general information on the subjects covered. It is not intended to provide specific legal or tax advice. You should discuss all strategies with your legal, tax, and financial advisors.

Planning for Social Security Retirement Benefits

For some people, choosing the right time to file for Social Security retirement benefits appears to be straightforward. Some choose to take benefits at age 62, as soon as it becomes available. Some choose to take benefits at the same time they stop working. While others delay claiming benefits just to get a higher benefit payment. Unfortunately, it might not be that simple. Indeed, for many, the decision is more complicated.

Most people should ask, and get answers to, the following questions:

- At what age should I file for benefits?
- How do I make sure I get the largest survivor benefit?
- How do I know which of the filing strategies might be right for me?
- If I live a long life, how does that affect my decision?

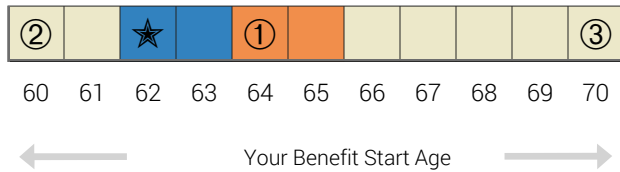
Clearly there can be a lot involved.

This report illustrates one or more Social Security retirement income planning strategies (start ages and filing method) that may help you reach your retirement income goals. Your Social Security benefits are shown before taxes in future dollars, assuming annual cost of living adjustments from today. The report is based on the information you provided below.

	WANDA	SPOUSE
Date of Birth	1/2/1955	
Full Retirement Age (FRA)	66 and 2 months	
Monthly benefit at FRA ¹	\$1,380	\$1,810
Assume live to	87	
Rate of return for cumulative value of benefits		0%
Social Security cost of living adjustment		2.5%
Effective income tax rate		25%
Modified Adjusted Gross Income		\$0

¹ This report assumes that you stop work when you start your Social Security benefits. Prior to full retirement age, your earnings from continuing to work may result in your benefits being reduced or withheld. When you reach full retirement age, an adjustment is made to restore any reduced or withheld benefits. After full retirement age, there is no benefit reduction for wages or self-employment earnings.

Social Security Strategy



★ Selected Strategy (Maximum Benefits)

① Alternative Strategy

② Alternative Strategy

③ Alternative Strategy

FILING METHODS

■ You File for Benefits

■ You File Restricted

■ You File for Benefits then Switch to Survivor

What Does This Mean?

The above grid shows possible start ages for filing for Social Security benefits. Totals are calculated for each start age. The star represents the age with the highest overall total.

The strategy selected and emphasized in this report starts benefits for you at age 62 (the start age that will provide maximum benefits over your projected lifetime). The difference shown below is how much less benefit would be received if an alternative start age is selected.

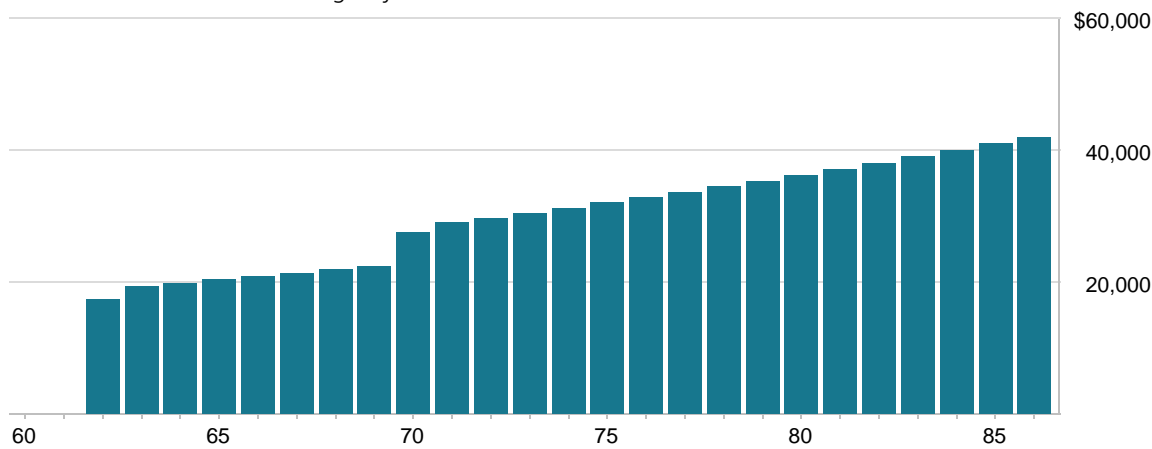
SELECTED START AGE	CUMULATIVE VALUE ¹	
★ Start at 62	\$755,618	
ALTERNATIVE START AGE	CUMULATIVE VALUE ¹	DIFFERENCE FROM SELECTED
① Start at 64	\$732,207	\$23,411 less
② Start at 60	\$602,046	\$153,572 less
③ Start at 70	\$592,249	\$163,369 less

¹ Cumulative value calculated through 2041.

★ Selected Strategy (Maximum Benefits)

	WANDA	SPOUSE	CUMULATIVE VALUE OF BENEFITS
Current Age	59		<h2 style="margin: 0;">\$755,618</h2> <p style="margin: 0;">Wanda Files Restricted Application</p>
Monthly benefit at FRA ¹	\$1,380	\$1,810	
Assume live to	87		
Start benefits at age	62		

ANNUAL BENEFITS BY YEAR
Assumes 2.5% Cost of Living Adjustments



DATE	AGE	NEW MONTHLY BENEFITS	REASON
Feb 2017	62	\$1,579	Start survivor benefits only
Feb 2025	70	\$2,366	Start with delayed credits

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Annual Social Security Benefits

Assumes 2.5% Cost of Living Adjustment

Year	Age	Retirement	Survivor	Annual Total	Cumulative
2015	60	0	0	0	0
2016	61	0	0	0	0
2017	62	0	17,369	17,369	17,369
2018	63	0	19,416	19,416	36,785
2019	64	0	19,908	19,908	56,693
2020	65	0	20,400	20,400	77,093
2021	66	0	20,916	20,916	98,009
2022	67	0	21,432	21,432	119,441
2023	68	0	21,972	21,972	141,413
2024	69	0	22,524	22,524	163,937
2025	70	19,716	7,957	27,669	191,606
2026	71	29,100	0	29,100	220,706
2027	72	29,832	0	29,832	250,538
2028	73	30,576	0	30,576	281,114
2029	74	31,344	0	31,344	312,458
2030	75	32,124	0	32,124	344,582
2031	76	32,928	0	32,928	377,510
2032	77	33,744	0	33,744	411,254
2033	78	34,596	0	34,596	445,850
2034	79	35,460	0	35,460	481,310
2035	80	36,348	0	36,348	517,658
2036	81	37,248	0	37,248	554,906
2037	82	38,184	0	38,184	593,090
2038	83	39,144	0	39,144	632,234
2039	84	40,116	0	40,116	672,350
2040	85	41,124	0	41,124	713,474
2041	86	42,144	0	42,144	755,618

Action Plan

For Wanda starting benefits at age 62.

✓	WHEN	ACTION	NOTES
<input type="checkbox"/>	October 2016	File a restricted application for survivors' benefits.	You may apply for survivor benefits as early as age 60. Your retirements benefit will receive delayed retirement credits to age 70.
<input type="checkbox"/>	October 2024	At age 70, start Social Security benefit payments with delayed retirement credits.	Apply 3 months prior to birthday. Application may be made any time during this month. No additional delayed retirement credits after age 70.

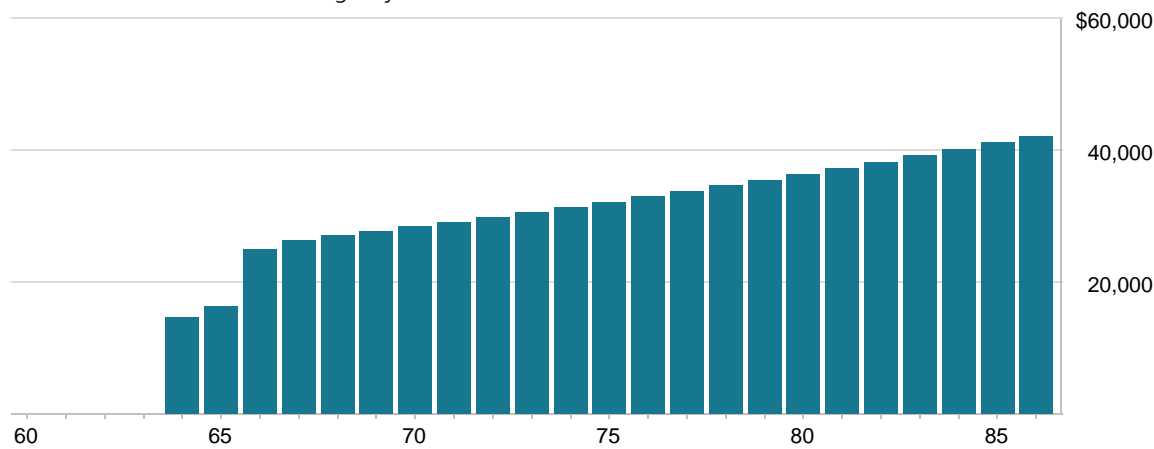
This schedule was prepared on October 8, 2014.

All items should be reviewed regularly and adjusted for any changes in Social Security rules, tax laws, or major life events.

① Alternative Strategy

	WANDA	SPOUSE	CUMULATIVE VALUE OF BENEFITS
Current Age	59		<h2 style="margin: 0;">\$732,207</h2> <p style="margin: 0;">You File for Benefits then Switch to Survivor</p>
Monthly benefit at FRA ¹	\$1,380	\$1,810	
Assume live to	87		
Start benefits at age	64		

ANNUAL BENEFITS BY YEAR
Assumes 2.5% Cost of Living Adjustments



DATE	AGE	NEW MONTHLY BENEFITS	REASON
Feb 2019	64	\$1,336	Start own retirement benefits
Feb 2021	66	\$2,151	Switch to survivor benefits

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Annual Social Security Benefits

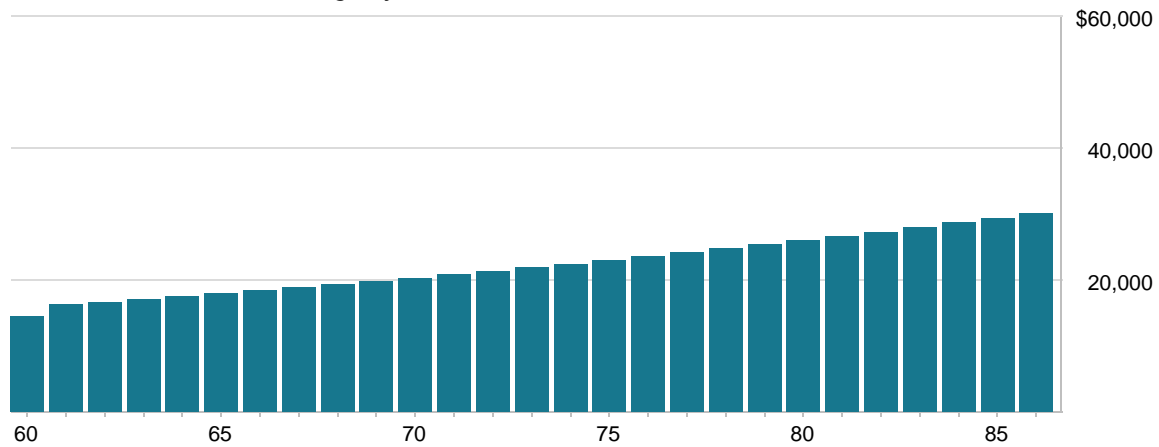
Assumes 2.5% Cost of Living Adjustment

Year	Age	Retirement	Survivor	Annual Total	Cumulative
2015	60	0	0	0	0
2016	61	0	0	0	0
2017	62	0	0	0	0
2018	63	0	0	0	0
2019	64	14,696	0	14,696	14,696
2020	65	16,428	0	16,428	31,124
2021	66	16,836	8,229	25,075	56,199
2022	67	17,268	9,204	26,460	82,659
2023	68	17,688	9,432	27,120	109,779
2024	69	18,132	9,672	27,804	137,583
2025	70	18,588	9,912	28,500	166,083
2026	71	19,056	10,152	29,208	195,291
2027	72	19,536	10,416	29,940	225,231
2028	73	20,016	10,668	30,684	255,915
2029	74	20,520	10,932	31,452	287,367
2030	75	21,036	11,208	32,244	319,611
2031	76	21,564	11,496	33,048	352,659
2032	77	22,092	11,784	33,876	386,535
2033	78	22,644	12,072	34,728	421,263
2034	79	23,220	12,372	35,592	456,855
2035	80	23,796	12,684	36,480	493,335
2036	81	24,396	12,996	37,392	530,727
2037	82	24,996	13,332	38,328	569,055
2038	83	25,632	13,656	39,288	608,343
2039	84	26,268	14,004	40,272	648,615
2040	85	26,928	14,352	41,280	689,895
2041	86	27,600	14,712	42,312	732,207

② Alternative Strategy

	WANDA	SPOUSE	CUMULATIVE VALUE OF BENEFITS
Current Age	59		<h1>\$602,046</h1> <p>File for Benefits</p>
Monthly benefit at FRA ¹	\$1,380	\$1,810	
Assume live to	87		
Start benefits at age	60		

ANNUAL BENEFITS BY YEAR
Assumes 2.5% Cost of Living Adjustments



DATE	AGE	NEW MONTHLY BENEFITS	REASON
Feb 2015	60	\$1,326	Start own retirement benefits

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Annual Social Security Benefits

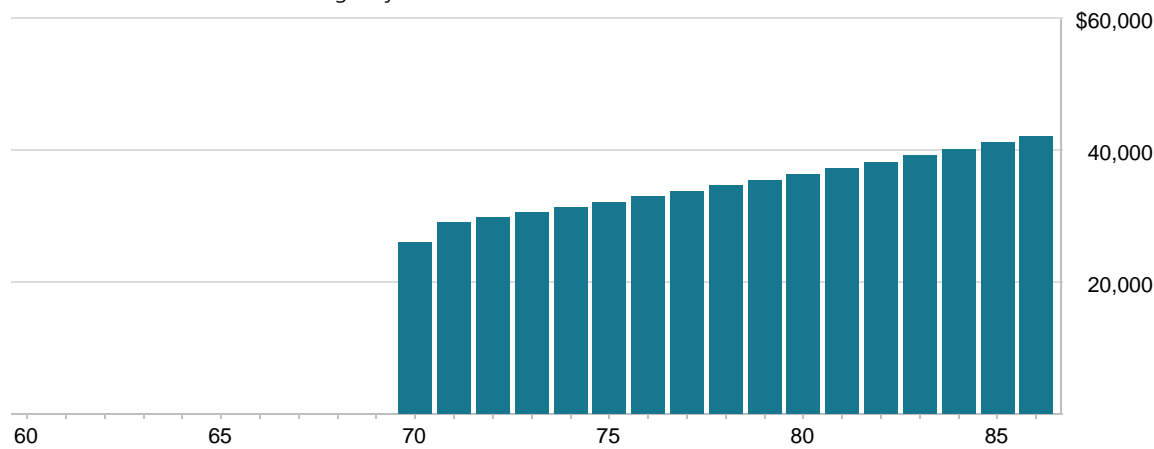
Assumes 2.5% Cost of Living Adjustment

Year	Age	Retirement	Survivor	Annual Total	Cumulative
2015	60	11,539	3,047	14,586	14,586
2016	61	12,900	3,408	16,308	30,894
2017	62	13,224	3,492	16,716	47,610
2018	63	13,560	3,588	17,136	64,746
2019	64	13,896	3,672	17,568	82,314
2020	65	14,244	3,768	18,012	100,326
2021	66	14,604	3,852	18,456	118,782
2022	67	14,964	3,948	18,924	137,706
2023	68	15,336	4,056	19,392	157,098
2024	69	15,720	4,152	19,872	176,970
2025	70	16,116	4,260	20,376	197,346
2026	71	16,512	4,368	20,880	218,226
2027	72	16,932	4,476	21,408	239,634
2028	73	17,352	4,584	21,936	261,570
2029	74	17,784	4,704	22,488	284,058
2030	75	18,228	4,812	23,052	307,110
2031	76	18,684	4,932	23,628	330,738
2032	77	19,152	5,064	24,216	354,954
2033	78	19,632	5,184	24,828	379,782
2034	79	20,124	5,316	25,440	405,222
2035	80	20,628	5,448	26,076	431,298
2036	81	21,144	5,592	26,736	458,034
2037	82	21,672	5,724	27,396	485,430
2038	83	22,212	5,868	28,080	513,510
2039	84	22,776	6,012	28,788	542,298
2040	85	23,340	6,168	29,508	571,806
2041	86	23,928	6,324	30,240	602,046

③ Alternative Strategy

	WANDA	SPOUSE	CUMULATIVE VALUE OF BENEFITS
Current Age	59		<h1>\$592,249</h1> <p>File for Benefits</p>
Monthly benefit at FRA ¹	\$1,380	\$1,810	
Assume live to	87		
Start benefits at age	70		

ANNUAL BENEFITS BY YEAR
Assumes 2.5% Cost of Living Adjustments



DATE	AGE	NEW MONTHLY BENEFITS	REASON
Feb 2025	70	\$2,375	Start own retirement benefits

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Annual Social Security Benefits

Assumes 2.5% Cost of Living Adjustment

Year	Age	Retirement	Survivor	Annual Total	Cumulative
2015	60	0	0	0	0
2016	61	0	0	0	0
2017	62	0	0	0	0
2018	63	0	0	0	0
2019	64	0	0	0	0
2020	65	0	0	0	0
2021	66	0	0	0	0
2022	67	0	0	0	0
2023	68	0	0	0	0
2024	69	0	0	0	0
2025	70	26,026	99	26,125	26,125
2026	71	29,100	108	29,208	55,333
2027	72	29,832	108	29,940	85,273
2028	73	30,576	120	30,684	115,957
2029	74	31,344	120	31,452	147,409
2030	75	32,124	120	32,244	179,653
2031	76	32,928	120	33,048	212,701
2032	77	33,744	132	33,876	246,577
2033	78	34,596	132	34,728	281,305
2034	79	35,460	132	35,592	316,897
2035	80	36,348	132	36,480	353,377
2036	81	37,248	144	37,392	390,769
2037	82	38,184	144	38,328	429,097
2038	83	39,144	144	39,288	468,385
2039	84	40,116	156	40,272	508,657
2040	85	41,124	156	41,280	549,937
2041	86	42,144	156	42,312	592,249

Comparison of Strategies

Year	Age	ANNUAL BENEFIT				CUMULATIVE VALUE ¹			
		★ Maximum	① Alternative	② Alternative	③ Alternative	★ Maximum	① Alternative	② Alternative	③ Alternative
2014	59	0	0	0	0	0	0	0	0
2015	60	0	0	14,586	0	0	0	14,586	0
2016	61	0	0	16,308	0	0	0	30,894	0
2017	62	17,369	0	16,716	0	17,369	0	47,610	0
2018	63	19,416	0	17,136	0	36,785	0	64,746	0
2019	64	19,908	14,696	17,568	0	56,693	14,696	82,314	0
2020	65	20,400	16,428	18,012	0	77,093	31,124	100,326	0
2021	66	20,916	25,075	18,456	0	98,009	56,199	118,782	0
2022	67	21,432	26,460	18,924	0	119,441	82,659	137,706	0
2023	68	21,972	27,120	19,392	0	141,413	109,779	157,098	0
2024	69	22,524	27,804	19,872	0	163,937	137,583	176,970	0
2025	70	27,669	28,500	20,376	26,125	191,606	166,083	197,346	26,125
2026	71	29,100	29,208	20,880	29,208	220,706	195,291	218,226	55,333
2027	72	29,832	29,940	21,408	29,940	250,538	225,231	239,634	85,273
2028	73	30,576	30,684	21,936	30,684	281,114	255,915	261,570	115,957
2029	74	31,344	31,452	22,488	31,452	312,458	287,367	284,058	147,409
2030	75	32,124	32,244	23,052	32,244	344,582	319,611	307,110	179,653
2031	76	32,928	33,048	23,628	33,048	377,510	352,659	330,738	212,701
2032	77	33,744	33,876	24,216	33,876	411,254	386,535	354,954	246,577
2033	78	34,596	34,728	24,828	34,728	445,850	421,263	379,782	281,305
2034	79	35,460	35,592	25,440	35,592	481,310	456,855	405,222	316,897
2035	80	36,348	36,480	26,076	36,480	517,658	493,335	431,298	353,377
2036	81	37,248	37,392	26,736	37,392	554,906	530,727	458,034	390,769
2037	82	38,184	38,328	27,396	38,328	593,090	569,055	485,430	429,097
2038	83	39,144	39,288	28,080	39,288	632,234	608,343	513,510	468,385
2039	84	40,116	40,272	28,788	40,272	672,350	648,615	542,298	508,657
2040	85	41,124	41,280	29,508	41,280	713,474	689,895	571,806	549,937
2041	86	42,144	42,312	30,240	42,312	755,618	732,207	602,046	592,249

Summary

SELECTED START AGE	CUMULATIVE VALUE ¹
★ Start at 62	\$755,618

ALTERNATIVE START AGE	CUMULATIVE VALUE ¹	DIFFERENCE FROM SELECTED
① Start at 64	\$732,207	\$23,411 less
② Start at 60	\$602,046	\$153,572 less
③ Start at 70	\$592,249	\$163,369 less

¹ Cumulative value calculated through 2041.

Definitions and Additional Information

Full retirement age

Full retirement age (FRA) is the age at which a person may first become entitled to full or unreduced retirement benefits. If your birthday is on January 1, the previous year's FRA will determine your full retirement age.

YEAR OF BIRTH	FULL RETIREMENT AGE
1943 through 1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Reductions for retirement before full retirement age

You may start Social Security retirement benefits as early as age 62; however, each month prior to FRA will result in a reduction in your benefits. This reduction ranges from 25% for those with a FRA of 66 to 30% for FRA of 67. The formula is 5/9 of 1% per month up to 36 months, plus 5/12 of 1% per month exceeding 36.

Delayed retirement credits for retirement after full retirement age

If you choose to delay starting benefits, you will receive an increase in your benefit amount of 8% per year up to age 70. After age 70 there are no further credits for delaying benefits. The credit is 2/3 of 1% for each month beyond FRA.

Monthly benefit at full retirement age

You can find your monthly benefit at full retirement age on your annual Social Security statement or from the on-line statement. The amount used in this report is the monthly value in today's dollars. This report automatically applies cost of living adjustments for you. This monthly benefit amount is also known as Primary Insurance Amount or PIA.

Spousal and family benefits

If you are receiving Social Security retirement benefits, your spouse and children may also qualify to receive benefits on your record. Your spouse or child may receive a monthly payment of up to one-half of your full retirement benefit amount, subject to a family maximum of approximately 150-180% of your full retirement payment. These payments will not reduce your retirement benefit. If there is more than one beneficiary, the payments are prorated among your family members eligible for benefits.

Survivor benefits

Social Security provides survivor benefits for your family. If you die and your children are under 18, they are eligible for survivor benefits. In addition, your spouse qualifies for survivor benefits if age 60 or greater or caring for your children under age 16. Your spouse's survivor benefits when not caring for children under 16 will be reduced if benefits start prior to full retirement age.

Family benefits

This report does not consider survivor or retirement payments available for children, which may increase the total benefits your family may receive.

Disability benefits

This report does not consider disability payments that you or your family may be eligible to receive.

Pensions based on earnings not covered by Social Security

If you receive a pension for work not covered by Social Security, your monthly retirement or survivors' benefit may be reduced.

Government Pension Offset (GPO)

This provision affects only individuals who have earned a pension from work not covered by Social Security. Two-thirds of the monthly non-covered pension amount may reduce any spousal benefits you are otherwise entitled. GPO does not reduce any benefits based on your work record covered by Social Security.

Windfall Elimination Provision (WEP)

Your Social Security benefits may be reduced if you are entitled to a monthly pension from work not covered by Social Security and also qualify for Social Security retirement benefits. The years and earnings covered by Social Security determine the reduction, if any.

Each year worked up to starting retirement may affect benefits. The Social Security Administration does not include this reduction on your annual statement. It is calculated when you file for benefits. For 2014, this reduction is limited to the lesser of \$408 or one-half of your non-covered monthly pension.

Marital status

Married: Currently married under federal definition of marriage. Applicable spousal benefits and survivor benefits have been included.

Widowed: Currently not married under federal definition of marriage. Survivor benefits have been considered throughout the tool.

Divorced: If you were married for at least 10 years before divorce. You may receive spousal benefits based on an ex-spouse's benefit. It does not have to be the most recent ex-spouse, but your marriage must have lasted ten years. Claiming this benefit will in no way affect your ex-spouse's benefits.

Single: Currently not married under federal definition of marriage (or were married for less than 10 years before divorce). Benefits will only consider your earning record.

File for benefits

You file for all eligible benefits. Prior to full retirement age, deemed filing applies. This means if you claim a benefit before FRA you must file for all benefits to which you may be eligible, including your own retirement benefit as well as a spousal benefit if one exists. Benefits will be reduced for each month prior to FRA. If FRA or later, you may file for your own benefits or any spousal benefits you may be eligible to receive.

File and suspend

Once you have reached FRA, you file your application for benefits and immediately suspend payments until a later date. This allows you to delay benefits up to age 70 to earn delayed retirement credits to increase monthly payments. In addition, this allows your spouse to collect spousal benefits.

File a restricted application

Once you have reached FRA, you file a restricted application for survivor or spousal benefits. This allows you to begin spousal or survivor benefits while earning delayed retirement credits. You apply for your own benefits at a later date and receive increased monthly payments.

Options to change your selection

Within 12 months of starting benefits if you change your mind, you may withdraw your claim and reapply. If approved, you must repay all benefits paid. This is only allowed once.

If you are already receiving benefits, you may suspend current or future payments up to age 70. The suspended payments will automatically resume at age 70, unless you request them sooner.

Precaution if benefits are suspended

If you are enrolled in Medicare Part B, premiums cannot be deducted from suspended payments. You will need to pay them directly or have them automatically paid by your bank.

Cost of living adjustment

Historically prices have risen over time. Social Security Administration reviews the cost of living each year and adjusts benefits accordingly. The 30-year average annual adjustment is 2.5%.

Social Security Administration determines if a cost of living adjustment is made, and if so, how much. Typically, benefits have increased by 2.5% to 3.0% in the past. Using 0% will show basic benefits without any adjustments for inflation. More information can be found at www.socialsecurity.gov/cola.

What if you work during retirement?

You may work while receiving Social Security benefits and working may mean higher future benefits. However, while working your benefits may be reduced until you reach full retirement age. After full retirement age, the Social Security Administration will recalculate your benefits considering months when benefits were reduced or withheld due to excess earnings. Any year when earnings are higher than a prior year in your earnings record, the higher year will be used to recalculate your PIA and your payment amount.

The excess earnings limit in 2014 is \$15,480. A formula determines the amount benefits will be reduced based on your age. If you are under full retirement age for the entire year, benefits will be reduced \$1 for every \$2 earned above the limit. In the year you attain full retirement age, the deduction will be \$1 for every \$3 over \$41,400 (2014). Starting with the month you reach full retirement age, there is no longer a reduction in benefits or a limit to the amount you may earn.

If Social Security Administration is notified in advance of your anticipated monthly earnings, they will adjust your payments accordingly. If Social Security Administration learns of the excess earnings later, they withhold all future payments until excess benefits are recovered.

Modified adjusted gross income

Modified adjusted gross income (MAGI) is generally defined as all of your taxable income, plus certain net foreign income, minus allowed deductions. MAGI may include income such as taxable pensions, wages, interest, dividends, and other taxable income plus tax-exempt interest income (such as interest on municipal bonds) and any exclusion from income, such as interest from US savings bonds. See Internal Revenue Code 86b(2) or Internal Revenue Service Publication 915 for more information.

Be sure to consider your retirement plan distributions. All distributions from IRAs and employer plans will be included in MAGI. Roth IRA distributions will not be included.

Effective tax rate

The effective income tax rate is the average rate at which income is taxed. It takes into account the deductions and credits used to compute income taxes. It is total income taxes divided by total income, and is less than the "tax bracket" or marginal rate.

How are Social Security benefits taxed?

About one out of three people who get Social Security have to pay income taxes on their benefits¹. Combined income is the sum of your modified adjusted gross income plus nontaxable interest plus half of your Social Security benefits.

- If you are married and file a joint return, up to 50% of your benefits may be taxable if you and your spouse have a combined income that is between \$32,000 and \$44,000. If your combined income is more than \$44,000, up to 85% of your Social Security benefits is subject to income tax.
- If you are married and file a separate return, you will most likely pay taxes on your benefits.
- If you are single and your combined income is between \$25,000 and \$34,000, you may have to pay taxes on up to 50% of your Social Security benefits. If your combined income is more than \$34,000, up to 85% of your Social Security benefits is subject to income tax.
- No more than 85% of your total benefits is taxable

¹ ssa.gov Retirement Benefits booklet April 2013

For more information

Your Social Security Administration office is an excellent source for questions about your benefits. The website (www.ssa.gov) is extremely helpful. This report should help you frame your thoughts before filing. It shows strategies that you may not have considered. It eliminates guessing or rules-of-thumb by calculating almost all possible combinations and illustrating the largest benefit.

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