



As the year draws to a close and families come together to give thanks and celebrate with one another, we would like to express our gratitude to you, our clients and friends, for your continued support and trust. We know how important family is and feel privileged to assist you in ensuring financial peace of mind for you and your loved ones at whatever stage of life. We wish everyone a joyous holiday season!

In this month's issue of our newsletter, we provide timely insights on charitable giving, tax planning and retirement. Click on the titles\* to learn more about:

- [Charitable Giving and the IRS – What You Need to Know](#)
- [All About IRAs](#)
- [Converting Savings to Retirement Income](#)
- [Can You Avoid a Layoff?](#)
- [Disaster Preparedness for Business](#)
- [Estate Planning and Income Tax Basis](#)
- [Read The Harvest Group's Response to Changes in Broker Protocol](#)

If you would like additional information related to any of these topics, or have questions about planning for your family's financial future, please feel free to reach out to [our team of CERTIFIED FINANCIAL PLANNERS®](#).

From our family to yours,

**The Harvest Group**

*\*this feature may not be compatible with all email clients*

# Charitable Giving and the IRS – What You Need to Know

When it comes to charitable giving, Americans are among the most generous in the world. While the IRS makes charitable contributions tax deductible, this isn't always as it seems. We encourage readers to reflect on the following article for a refresher on tax obligations with respect to charitable donations.



Read the [article](#).

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## All About IRAs

IRAs are not only a great savings vehicle, but offer worthwhile tax benefits that can help you save money while boosting retirement income. Learn about the types of IRAs that are available and how you can leverage them effectively for tax purposes.



Read the [article](#).

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## Converting Savings to Retirement Income

Retirement planning and savings go hand in hand, but what if there was a way to convert your extra funds into retirement income? In the following article, the authors help you set a withdrawal rate and determine which assets you should draw from first.

Read the [article](#).

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## Can You Avoid a Layoff?

The labor market is booming and unemployment is at multi-decade lows, but nobody is truly immune from losing their job. While it's not always easy to see whether you are susceptible to a layoff, there are practical steps you can take to minimize your chances. Before protecting your job, consider protecting yourself first.



Read the [article](#).

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## Disaster Preparedness for Business

The catastrophic damages inflicted by Hurricanes Harvey and Irma have reminded business owners of the importance of disaster preparedness. The following article drives that point home and explains ways business owners can optimize their disaster readiness program.

Read the [article](#).



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## Estate Planning and Income Tax

# Basis

The concept of income tax basis plays an important role in deciding whether to make gifts during your lifetime or transfer your estate after you have passed. In the following article, readers will develop a more intimate understanding of the income tax basis and how it may affect them should they inherit property one day.



Read the [article](#).

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# The Harvest Group Responds to Morgan Stanley's Withdrawal from the Broker Protocol by Vowing to Help Advisors Go Independent

The Harvest Group is stepping up efforts to help veteran wirehouse financial advisors transition to independence, modernize their practice, earn more net income, plan for the succession of their business, and retire with confidence. Read more in our [press release](#), or in an interview with Todd Ingwersen in [Financial Advisor IQ](#).



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The Harvest Group  
800 South Street, Suite 200  
Waltham, MA 02453

888-245-4206

[MyHarvestGroup.com](http://MyHarvestGroup.com)

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