

Are Your Gifts Valuable?

Last week I kicked off the Christmas gift-giving season by writing on the topic "To Give and Receive." Each year many gifts are given, received, and forgotten about soon after with no real lifetime value. So, we considered some ways that charitable gifts can be meaningful and beneficial to both parties.

This week, we'll look at some other ways of giving that are not only meaningful and will make a difference in someone's life, but that can continue to be of value and provide benefits for years to come.

Gift of Savings Bonds - They earn interest, thereby giving the

Retirement & Estate Planning



Patrick J. Couture
IAR, Investment Advisor
Representative,
Radio Talk Show Host

www.KeyStoneCV.com

recipients a gift that keeps on giving. Interest from all series of savings bonds are exempt from state and local taxes, and federal tax is deferred until the bond is redeemed.

Gift of Cash - In 2014, you can

give up to a \$14,000 gift to anyone without incurring gift-tax penalty. If you are married, your spouse can do the same. You can also do larger gifts and use part of your estate tax exemption.

Gift of Stock Shares - By giving shares of stock, you benefit because you avoid paying the capital gains taxes by not selling the stock yourself.

Gift of Peace of Mind - A great family gift that offers tremendous peace of mind is a survival guide. This is a peace-of-mind road map of all financial matters in the event of your passing or disability.

The financial and knowledge gifts you give to your family and friends can positively impact their lives in years to come. So, this holiday season, consider some of these financial gifts that could very well make a huge difference in someone else's life.

Join me on the **It's Your Money Show** next week as we will be discussing financial and retirement planning, and other investment topics of interest. The show airs on WMEQ (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on WWIB (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022** or **info@KeyStoneCV.com**, or through our website, **www.KeyStoneCV.com**.

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