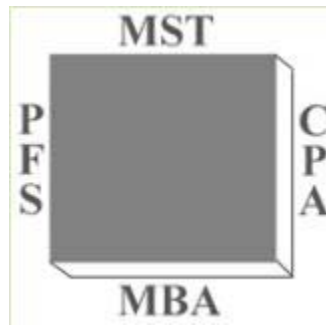


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### **Year-End Investment Planning: The Clock Is Ticking**

Investment planning at the end of 2010 was complicated by uncertainty over whether existing tax rates would be extended. This year, it's the congressional "supercommittee" charged with tackling the country's deficit financing problem that's the source of uncertainty. Even though you may not be sure how the committee's work might ultimately affect you, here are some factors to keep in mind as you plot your year-end strategy.

[More Details](#)



### **Making Benefit Decisions during Open Enrollment**

The end of the year is traditionally open enrollment season, your annual opportunity to review your employer-provided benefit options and make elections for the upcoming plan year. Even if you're busy, take a look at the enrollment packets or information you receive from your employer. You generally have only a few weeks (or less) to make important decisions about your benefits.

[More Details](#)



### **Factoring Health-Care Costs into Retirement Planning**

The cost of health care is an often overlooked, but potentially significant expense in retirement. Without proper planning, health-care costs can sap retirement income, leaving you financially strapped as a result.

[More Details](#)



### **I'm retiring to a state with no income tax. Can my former state tax my retirement benefits?**

Federal law prohibits states from taxing most retirement benefits paid to nonresidents.

[More Details](#)



### **What state tax issues should I consider when deciding where to retire?**

If you're retired, or about to retire, and thinking about relocating, be sure to investigate state tax issues before making your move.

[More Details](#)

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