

PHC SEMINAR SERIES PRESENTS:**"MEDICAL EXPENSES AND YOUR TAXES"****MARCH 16, 2016****HANDMAKER OF TUCSON****2221 N. ROSEMONT BLVD**

(GO TO NORTH ENTRANCE & FOLLOW THE BALLOONS TO THE GREAT ROOM)

BEVERAGES & APPETIZERS WILL BE PROVIDED COMPLIMENTS OF HANDMAKER

RSVP 520 - 547-1661

NON-PHC MEMBERS ARE WELCOME TO ATTEND

No one likes paying taxes, and optimizing your deductions for medical costs that you have incurred is an effective and efficient way to reduce your taxes. In addition, new financial vehicles are available to allow people to defer withdrawal and taxes on money from their IRA's and qualified retirement plans even after reaching the age where minimum distribution is required.

Bill Couchman will discuss medical costs such as medical insurance and deductible medical expenses that can reduce taxable income. He will also discuss offsetting tax with credit from the Affordable Care Act (aka "Obamacare"). He will provide a simplified overview of what you need to know about ACA and its effect on your tax return.

Seth Krasne will discuss the new Qualifying Longevity Annuity Contracts and regulations. These contracts enable people to delay taking the full required minimum distribution from their qualified retirement plans and IRA's, even after reaching the age where that is required.



William Couchman holds a Bachelor's of Engineering from Yale University and an MBA from Carnegie-Mellon University. He worked 33 years in management at Ford Motor Company before beginning his next career as a twelve-year tax professional and Master Tax Advisor for Block Advisors (formerly H&R Block Premium). He is an 8-year Enrolled Agent ("CPA for taxes") and a 7-year Instructor for H&R Block. At 73 years old, he is not even considering retirement!

Seth Krasne has been an agent with NY Life Insurance Company for the past 15 years, specializing in Multiple Annuity and Lifetime Income products and serves on the NY Life Executive Counsel. He is currently the president-elect of NAIFA-AZ, a professional association representing insurance and financial advisors regardless of the products they sell or the focus of their practice. Seth, and his wife Leslie, are busy and happy raising their 9 year-old granddaughter, Jalissa.

