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Avoid Hidden Tax Triggers When Planning for Retirement

Jill Perlin

Tax season is upon us — but before you break out that box of old receipts in search of every last deduction, think about whether you're taking advantage of all the tax benefits associated with saving for retirement.

Your nest egg can generally be divided into three categories, at least from a tax perspective: assets that are taxed now, those that carry special tax advantages, and those that will be taxed later.

Assets that are taxed now include mutual funds, stocks, and certificates of deposit. They're purchased with after-tax income, and investors pay short- or long-term capital gains taxes on their profits after they sell or cash in the assets.

These types of assets

carry two hidden tax risks, too.

The first, turnover, afflicts investments like mutual funds. Over the course of a year, managers buy and sell securities to ensure that the fund adheres to its stated objective and to lock in gains on securities within the fund. So if a fund advertises a turnover ratio of 25 percent, then the managers executed trades that represented one-quarter of the fund's total assets.

Turnover can trigger capital gains — which investors must pay taxes on.

The other hidden tax risk is rebalancing. Many people sell assets that have grown in value and then buy securities whose value has decreased in order to bring their overall asset allocation back into balance.

For instance, if mutual fund A jumps in value while

mutual fund B plunges, then fund A will comprise a greater percentage — and fund B a lesser share — of an investor's portfolio. Selling A and buying B can allow an investor to position

ing on tax-advantaged and tax-deferred savings vehicles? That is arguably the single-best way to take control of your tax risks. It also has the salutary effect of maximizing your retirement

On the downside, the assets within a retirement account are subject to the vagaries of the market. Savers are also subject to income and contribution limits when using Roth IRAs.

Traditional IRAs, qualified retirement plans like 401(k)s, cash-value life insurance, and annuities represent types of assets that are taxed later. Some of these savings vehicles require a saver to withdraw a portion of the funds once he reaches a certain age. When withdrawn, the proceeds are generally taxed as regular income.

Of this third category, annuities provide savers with the greatest flexibility. Holders of annuities can control their tax burden, as they don't pay taxes on any earnings until they withdraw funds. They also have

access to professionally managed investment options and can avoid the tax risks associated with rebalancing their portfolios.

Further, annuities are the only vehicle that can provide savers guaranteed retirement income that's insulated from potential market downturns, while leaving the possibility of a death benefit for an investor's heirs.

Of course, the tax treatment of an asset is just one criterion for evaluating an investment, and assets of all kinds merit inclusion in a saver's portfolio. But as you prepare your taxes this year, consider how you might be able to benefit from tax-advantaged and tax-deferred savings vehicles.

Jill Perlin is vice president of client effectiveness and education at Prudential Annuities.

Are you needlessly paying taxes now on income that you may not actually use until sometime in the future?

his portfolio in line with its original strategy. Unfortunately, the gains on the sale are taxable.

With these risks in mind, it's worth asking yourself whether you're needlessly paying taxes now on income that you may not actually use until sometime in the future.

In short, are you capitaliz-

income.

Tax-advantaged assets include such vehicles as Roth Individual Retirement Accounts (IRAs). Investors contribute to a Roth IRA with after-tax income but can typically withdraw their money — including any gains — tax-free as long as they comply with certain requirements.



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4-6-11



LEARNING GARDENS PROGRAM COORD

Manage, evaluate and adapt a volunteer-taught garden education program. Complete posting, job description and application (available at www.oregonfoodbank.org). Submit application by email or to Oregon Food Bank, PO Box 55370, Portland, OR 97238-5370. **Deadline 4/14/11.** Equal Opportunity Employer.

4-6-10



ENERGY EDUCATION COORDINATOR

The Housing And Community Services Agency (HACSA) of Lane County is accepting applications for a full-time Energy Education Coordinator (EEC). Salary range \$2,708.25 to \$3,854.30/month. We're seeking a highly motivated individual who is passionate and knowledgeable about energy conservation, has great people skills, and is capable of achieving success delivering an interactive energy education program working in a wide array of environments with a diverse population of low-income families and students throughout Lane Co. Posting & application can be obtained at www.hacsa.org or at 177 Day Island Rd, Eugene, or by calling 541-682-2523; TDD 541-682-3412. Completed application packet must be received by 4:00 PM, April 15, 2011. EOE/ADA

4-6-10



STREET SWEEPER OPERATOR Automotive Equipment Operator II

Portland Bureau of Transportation
Recruitment No. 11-037

Hourly Wage: \$20.59 at entry to \$24.80 after one year

This is skilled work operating a 3- or 4- wheeled street sweeper and large trucks with auxiliary snowplows. The work is often done in heavy traffic, may be either day or night shift, and may require working on Saturday or Sunday, holidays, emergencies, or under extreme snow and ice conditions.

Applicants must possess:

- Skill in the safe and effective operation of large and complex street sweepers.
- A valid Commercial Driver's License (CDL-Class A) with Tanker Endorsement and acceptable driving record.

Applicants must pass skill evaluations and interviews, and be prepared to sign a criminal conviction statement and pass a medical evaluation.

Complete application packets must include:

- City of Portland Scannable Application Form
- Supplemental Application Job Features Checklist (sections A & B).

You may submit your application on-line at

<http://www.portlandoregon.gov/jobs/> but Emailed or Faxed applications will not be accepted.

Or apply in person at

Portland Bureau of Human Resources
Application Center, Portland Bldg. Lobby, NE Corner,
1120 SW 5th Avenue, Portland, OR 97204

Deadline: 4:30 PM, Monday, April 18, 2011.

Minorities, women, and qualified individuals with disabilities are urged to apply.

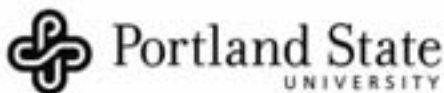
4-6-10



WAREHOUSE/RECEIVING

for non-profit food distribution agency. Responsible for receiving, sanitation & safety. Able to repeatedly lift 50 lbs & obtain forklift certification. Pay range depends on exp. Job description posted on website www.oregonfoodbank.org. Complete application by 4/15/11 at Oregon Food Bank, 7900 NE 33rd Drive, Portland, OR 97211. Equal Opportunity Employer.

4-6-10



Facilities & Planning

ASSOCIATE PROJECT MANAGER

Facilities & Planning seeks FT Associate Project Manager to oversee construction projects that create, repair, remodel, maintain or preserve physical assets and utility systems at Portland State University. Oversee planning, design & construction of small to medium Capital construction & repair projects. Consult w/FAP Director & staff to hire & direct the work of design consultants & construction contractors to execute project work in its entirety. Salary range for this position is \$58,000-\$63,000 plus EXCELLENT benefits package. PSU is an AA/EO institution. TO APPLY: Please read the job qualification in the full announcement & apply online at www.hrc.pdx.edu/openings/unclassified/index.htm. PSU Human Resources is located at Market Center Building, 1600 SW 4th Ave, Ste. 518, 503-725-4926.

4-6-10



CITY OF CAMAS, WA

SEASONAL PARKS AND RECREATION WORKERS

Deadline: 5pm,
April 11, 2011

The City of Camas is hiring seasonal workers to work as lifeguards, pool aides, water safety instructors and recreation program aides. These are seasonal positions and there are no benefits.

Application and position descriptions available online at www.ci.cameras.wa.us/admin/jobs.htm

4-6-11



Job Opportunities

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\$14.67 – \$19.63 /Hr

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Job information, applications and benefits information are available from:

Clark County
Human Resources
1300 Franklin St, 5th Flr
Vancouver WA

Apply On-line @

www.clark.wa.gov

Job Info Line:

(360) 397-6018

Relay (800) 833-6384

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