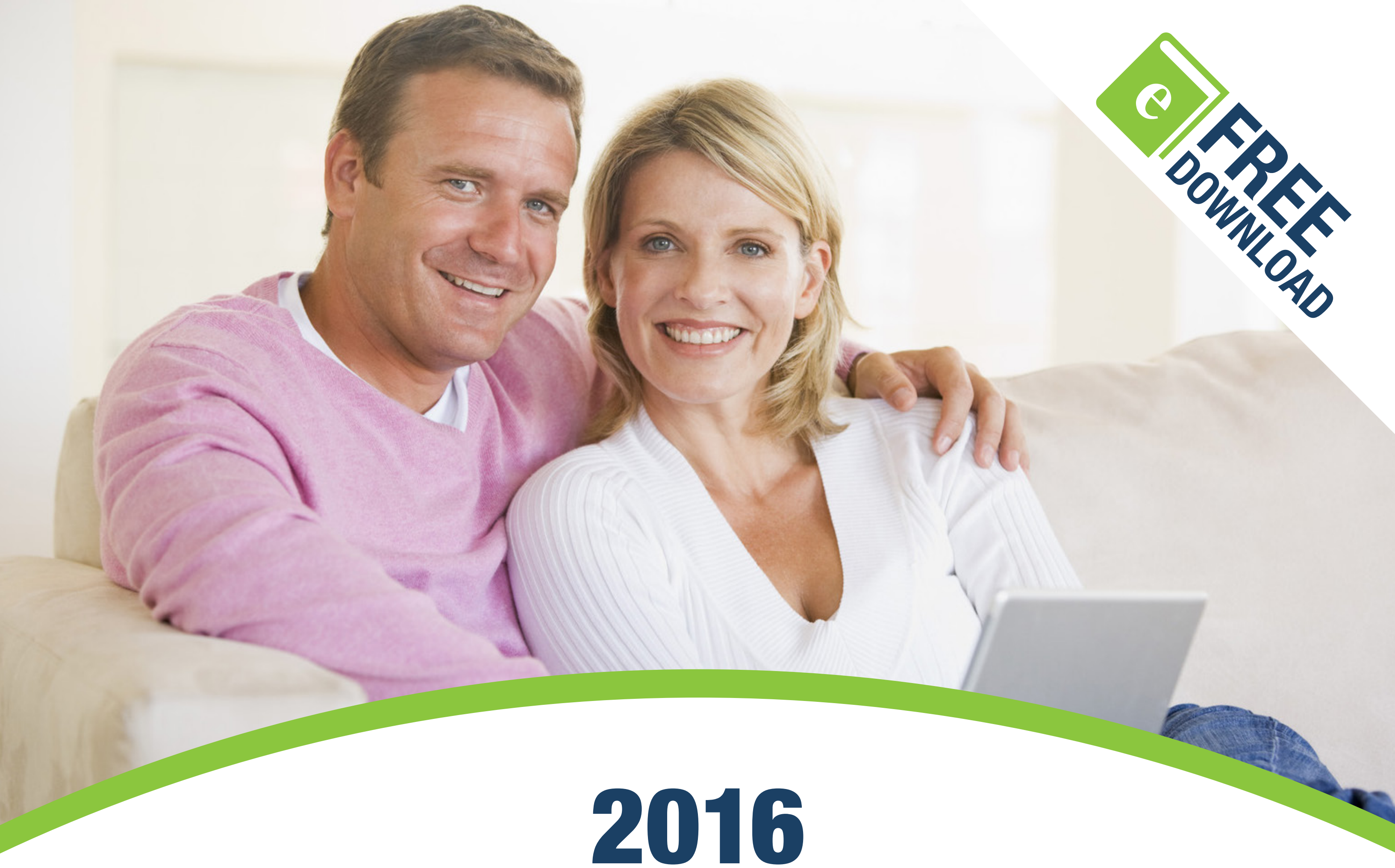


# 2016
# YEAR END PLANNING GUIDE

## A COMPREHENSIVE GUIDE FILLED WITH TIMELY TIPS TO MAXIMIZE YOUR SAVINGS, REDUCE YOUR TAXES, AND SET YOU UP FOR A STRONG, SOLID, AND PROSPEROUS 2017

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# TO OUR FRIENDS

Dear Friends:

Many things we do have tax consequences that we often don't think about until it's too late — changing jobs, having children, planning for retirement, exercising stock options, receiving a promotion with a nice raise, opting into an employer-provided retirement plan like a 401(k), transitioning parents into long-term care — I could go on, but you get the idea.

While this E-book touches upon the major topics at a very high level, keep in mind that with ever-changing tax laws and changes to your particular situation, it is always a good idea to review each year at minimum, how the tax laws affect you.

That is where we can help. It is what we do year-round and our team of professionals stays on top of federal, state, and local tax legislation, and the social and economic issues that have the potential to affect your bottom line, either as an individual taxpayer or a corporate entity.

**Anticipation of Changes**

There have been no big tax changes in 2016, which is typical when we are in an election year. There has been a lot of speculation in the news with the President-elect's proposed budget, the House Republican tax reform blueprint, technical corrections and various proposals to reform IRS processes, but until laws are enacted, these provisions are just talk. This E-book will cover a few updates and hot topics, as well as some planning tips to help minimize this year's tax burden for you.

Will there be tax reform or changes to come in the future based on our new president? What will be the priorities of the newly elected congress?

These are yet to be seen and we will keep you updated, posting on our blog and social media pages. If you have any questions, please don't hesitate to contact our team – we're ready to start the conversation and help you remain financially strong, solid, and prosporous.

Sincerely,
Howard J. Kass, CPA, CGMA, AEP®
Partner

# DUE DATE CHANGES

Many of the more than 100 statutory changes in 2015 are effective starting for 2016, such as new due dates for a few commonly used tax forms.

Looking at the due dates here, you'll see that normally, a calendar year partnership return (form 1065) was due April 15. Now it is due by March 15. Also note that the calendar year C corporate return (form 1120) normally due March 15 is now due April 15 with the extended due date remaining as September 15 (until after the year 2025 when the extended due date will be October 15). The normal and extended due dates for C corporations are a bit tricky due to congressional concern about changes that straddle the country's fiscal year end of September 30. We'll talk to you specifically about these new dates if you own a C corporation.

The extended due date of Form 1041 for estates and trusts is now September 30 rather than September 15.

Also note that the FinCen Form 114, more commonly called the FBAR report, now uses the same due dates as for Form 1040, including an extension. This is a big change because the FBAR had always been due by June 30 with no extension. Remember that FBARs must be filed electronically.

| DUE DATE CHANGES | |
|---|---|
| **DATE** | **FORM** |
| **March 15**<br>(extend until Sept. 15) | Form 1065 Partnership &<br>Form 1120S S Corporation |
| **April 15**<br>(extend unitl Oct. 15) | Form 1040 Individual FinCEN &<br>Form 114 Foreign Bank Reporting |
| **April 15**<br>(extend to Sept. 15 until 2015) | Form 1120 C Corporation |
| **April 15**<br>(extend until Sept. 30) | Form 1041 Trust & Estate |

## What Do the Due Date Changes Mean for Me?

It is very important to be sure your calendars and thinking are adjusted to meet the new return deadlines – particularly those that are earlier than we have had in the past as there are significant penalties for filing these tax forms late.

In addition, Forms W-2 and 1099-MISC are now due to the government by the end of January (the same time they are due to the worker), rather than the end of February.

Generally effective for 2016 tax returns

- Tax returns are due in a more logical order based on flow of information needed
- Must address the state conformity issues to determine the correct due dates for state returns
- Forms 1099-Misc (for nonemployee compensation) are still due to the recipient by January 31, but the copy filed with the IRS is also due on such date. In the past, a paper filed 1099 was to be filed with the IRS by February 28, and an electronic version by March 31. The same dates apply for due date of W2 forms.

### Provisions Made Permanent with the PATH Act of 2015

On Dec. 18, 2015, Congress passed the Protecting Americans from Tax Hikes (PATH) Act of 2015, a new wide-ranging law that does more than just extend expired tax provisions for another year. It makes many popular tax breaks permanent while extending others for a period of two or five years.

A major benefit of this law is that when it comes to certain deductions and credits, taxpayers will no longer have to wait for Congress to pass a temporary tax extenders law – often at the last minute – in order to plan tax-saving strategies.  What credits and deductions does the PATH Act of 2015 include?

- Depreciation / Section 179
- Charitable contributions
- Child Tax Credit
- American Opportunity Tax Credit

- Educator expenses deduction
- Transportation benefits
- State/local sale tax deduction

Law changes in 2015 included taxpayer favorable ones that made some longstanding temporary provisions of the law permanent.

## Permanent Extensions Detail

- Charitable distributions for IRA owners age 70-1/2 and older
- Child tax credit
- American Opportunity Tax Credit
- Educator Expense Deduction - $250 for 2016, indexed for inflation
- Deduction of state / local sales taxes option to claim itemized deduction for sales tax in lieu of state and local taxes paid.

Other than Section 179, these are the key provisions that were made permanent by legislation enacted in late 2015.

- An IRA owner, age 70 ½ or over, can directly transfer tax-free up to $100,000 per year to an eligible charity. To qualify, funds must be transferred directly from the IRA to the eligible charity. Distributed amounts may be excluded from income, but your CPA will not be able to include this amount as a charitable deduction on Schedule A.
- The Child Tax Credit is $1,000 per child with the threshold for refundable portion permanently set at $3,000
- The American Opportunity Tax Credit is a credit for qualified education expenses paid for an eligible student for the first four years of higher education. You can get a maximum annual credit of $2,500 per eligible student. If the credit brings the amount of tax you owe to zero, you can have 40 percent of any remaining amount of the credit (up to $1,000) refunded to you. To get the full credit, your modified adjusted gross income must be $80k for single/$160k married filing jointly. The credit phases out completely at $90k for single/$180k for married filing jointly.
- The employee benefit provision that was made permanent creates parity between the transit benefit tax exclusion and the exclusion for qualified parking benefits, so these exclusions will both be the same and will adjust annually for inflation ($255/month for 2016).

## Two-Year Expiration (Expires at the end of 2016)

- Exclusion of discharge of indebtedness on principal residence
- Deduction of mortgage insurance premiums
- Above-the-line deduction for qualified tuition and fees
- 10% credit for qualified energy property

**Legislation at the end of 2015 extended some items only for 2015 and 2016.**

| TAX BRACKETS FOR 2016 | | | |
|---|---|---|---|
| RATE | SINGLE | MARRIED (Joint) | HEAD of HOUSEHOLD |
| 10% | $0 - 9,275 | $0 - $18,550 | $0-13,250 |
| 15% | $9,276 – 37,650 | $18,551 - $75,300 | $13,251 - $50,400 |
| 25% | $37,651 - $91,150 | $75,301 - $151,900 | $50,401 - $130,150 |
| 28% | $91,151 - $190,150 | $151,901 - $231,450 | $130,151 - $210,800 |
| 33% | $190,151 - $413,350 | $231,451 - $413,350 | $210,801 - $413,350 |
| 35% | $413,351 - $415,050 | $413,251 - $466,950 | $413,351 - $441,000 |
| 39.6% | $415,051 – and up | $466,951 and up | $441,001 and up |

For tax year 2016, marginal income tax brackets are adjusted slightly from the 2015 brackets because there has been little inflation. The lowest bracket is 10% and the highest is 39.6%.

## Dividend and Capital Gains Rates Unchanged

Capital gains rates also stay the same, with the highest income taxpayers paying 20% on capital gains while also facing the net investment income tax of 3.8% on top of that. If you sold stocks or earned dividends, this could affect you.

The top tax bracket for dividends and capital gains is 20% (23.8 if the net investment income tax applies).

**Here is the breakdown:**

- 0% for taxpayers in the 0-15% tax bracket
- 15% for taxpayers in middle-income tax brackets
- 20% for taxpayers in the highest tax bracket (39.6%)

## Personal Exemptions

The personal exemption is provided for the taxpayer, spouse and all eligible dependents, with no limit to the number of dependents you can claim and regardless of whether you itemize deductions.

However, it is key to note that these exemptions do phase out for higher-income taxpayers so if your income exceeds the amounts shown here, you won't be able to take these exemptions. This is based on your adjusted gross income, so the amount isn't affected by deductions such as charitable contributions or mortgage interest, but could be reduced by self-employed health insurance premiums, student loan interest, IRA contributions or certain other "above-the-line" deductions.

**2016 - $4050 per eligible person**

Phase-out starts at these AGI levels

- Single: $259,400
- Married filing jointly: $311,300
- Head of Household: $285,350
- Married filing separately: $155,650

## Itemized Deductions

Many taxpayers attempt to max out itemized deductions as a core tax reduction strategy, but it's important to understand that not all deductions are the same. For example, medical expenses must exceed 10% of your adjusted gross income (7.5% if you are age 65 or older) before you receive any deduction and investment expenses, legal fees or even tax preparation fees must equal more than 2% of your AGI to be deducted.

Also, take note that high-income taxpayers could have their overall itemized deductions limited, which negates the benefit of some tax reduction strategies. This is known as the Pease limitation.

It is important to plan ahead and speak to your adviser before making any big decisions that cannot be undone. There may be alternatives that will provide a better tax outcome. It also is important to ensure that all criteria are met for deducting items, such as proper documentation, rights of ownership, etc. This is especially important if you're planning a significant gift to charity, particularly if you're gifting a non-cash item.

## Affordable Care Act Provisions

The fee or penalty for NOT having health insurance increased again in 2016, so uninsured individuals will now pay a fine of the greater of 2.5% of income or $695 per uninsured person ($347.50 per child under 18). For future years, the fee will increase with inflation.
Open enrollment for 2016 started November 1, 2016 and runs through January 31, 2017.

**Premium Tax Credit**

(For those with household income between 100% and 400% of federal poverty line)

The Premium Tax Credit (or "PTC") can be claimed by low- and middle-income individuals and families who purchased health insurance through their state-run exchanges and did not have affordable health insurance offered by their employer. The amount varies and can be received in advance to reduce monthly premiums. (For detailed information on the ACA, visit healthcare.gov).

## Net Investment Income Tax (NIIT)

The net investment income tax (NIIT) went into effect on Jan. 1, 2013, but if you took advantage of this year's stock market highs and realized capital gains, you could be seeing this tax for the first time.

Additional 3.8% tax –

- Affects individuals, estates and trusts with income above certain thresholds
- Capital gains, interest and dividends
- Rental and royal income
- In addition to the NIIT, the ACA imposes a Medicare surcharge of 0.9% which may also apply to wages, compensation and self-employment income

The income thresholds for this tax - $200,000 for single or head of household taxpayers and $250,000 for married filing jointly taxpayers - do not adjust with inflation so it can catch up with people. If your income exceeds this amount AND you have investment income, you could be paying an additional 3.8% on the overage.

Once again, planning can play a critical role in minimizing tax.

## Alternative Minimum Tax (AMT)

The AMT exists to be sure everyone pays a "minimum" level of tax despite using various exclusions, deductions and credits to reduce their regular tax. However, AMT tends to affect higher middle-income taxpayers.

In computing AMT, individuals do not get to deduct personal exemptions, state taxes, home equity interest and miscellaneous itemized deductions. Other adjustments also exist. Once the alternative minimum taxable income is calculated, a two-rate structure applies – 26% and 28%. If the AMT is higher than regular tax, the higher amount is owed.

The AMT was created to close loopholes the wealth exploits
How does it work?

- Adds back certain non-taxable income and removes some deductions (i.e. real estate taxes, state and local income tax)
- Re-computed income is then multiplied by the applicable rate (26% or 28%) = AMT

- Higher of AMT or regular tax is paid
- Complex to calculate and keep records for
- Good news: AMT exemption amount and income thresholds to be indexed to inflation in the future (rather than having to wait on legislation every year for these amounts).

## Retirement Planning

As you prepare your year-end, you should ask your CPA "does a Roth IRA conversion make sense? Should I pay taxes now on a conversion if I don't have to?"

### Keep in mind the contribution limits:

- 401(k) 403(b)

  $18,000 + $6,000 for 50 and over

- IRA

  $5,500 + 1,000 for 50 and over

- Roth IRA

  Income limits on contributing but anyone can convert funds to a Roth

## Estate and Gift Taxes

The American Taxpayer Relief Act (ATRA) simplified estate taxes for federal purposes, but that doesn't mean you don't need to do estate planning if your wealth falls below $5.45 million. Many states have much lower thresholds and proper planning can alleviate some of the burden.

If you've had any significant changes in your family, such as a birth, marriage, divorce or death, it's important to revisit your estate planning documents to make any necessary changes.

Also note there are new rules requiring executors to report basis information to the beneficiaries for any estate required to file a federal estate tax return after July 2015. The form is scheduled to be due within 30 days of the estate tax return due date, but there were several delays to the original filing deadline, so the due date for this has potential to change.

Points to consider:

- 2016 estate tax exemption: $5.45 million (2017 will be $5.49 million)
- Top rate is 40%
- 2016 gift tax annual exclusion: $14,000 (same in 2017)
- New basis reporting rules
- Estate planning is more than minimizing estate taxes
    - Updating documents
    - Repurposing insurance
    - Privacy
    - Asset protection

## Education Tax Credits

The American Opportunity Tax Credit and Lifetime Learning Credit are just that: credits, which are much more favorable than deductions. These provisions reduce the taxes you pay dollar for dollar. The AOTC is even refundable for some individuals, meaning that you could receive up to $1,000 in a refund by using this credit.  This credit is now a permanent tax break.

If you don't qualify for either credit, you may still be able to take a deduction for qualified tuition and expenses, which has been extended through 2016.

Credits to consider:

- American Opportunity tax Credit

    Up to $2,500 for first 4 years post-secondary school

- Lifetime Learning Credit

    Up to $2,000 for all post-secondary expenses

- Tuition fees deduction

## Charitable Contribution Reminders

Every year there are court cases where the IRS has denied an individual's charitable contributions due to lack of required documentation, improper valuation, or lack of an appraisal if needed.

These problems can easily be avoided. If in doubt on what is needed in making a contribution, consult with your tax adviser.

To deduct donations of $250 or more, you must have a contemporaneous written acknowledgement from the charitable organization. Contemporaneous means you have it when you file the return. The acknowledgement is usually a letter that states the amount of the cash donation, or if non-cash, a description of the item; a statement of whether the donee provided anything to the donor such as a meal or DVD, if something was provided, its value must be stated. Some charities do not provide proper records. Thus, it is important to review letters from the charity and if incomplete, follow up to get a proper letter (if the donation was $250 or more).

To recap:

- Know the rules on documentation

  If you do not follow the rules, no deduction will be allowed

- Donation by cash or check

  You must have proof of payment

- Cash or non-cash donation of $250 or more

  Need contemporaneous written acknowledgement from the charity

- Non-cash donations over $500

  Requires details of what was donated, its cost, value and other information as listed on Form 8283

- Non-cash/non publicly traded stock worth over $5,000

  Requires a qualified appraisal

- Clothing and household items

  Must be in good used condition or better

  Use realistic values for amount of deduction (10-20% of the cost, normally)

### State and Local Tax Issues

Many states disallow deductions that can be taken on a federal return and may tax income that is exempt from federal tax. For example, some states have more restrictive net operating loss carryover rules than the federal government and do not allow favorable tax treatment for long-term capital gains. Also, many states do not use the higher Section 179 expensing amounts of allow bonus depreciation. At the same time, states also have their own set of credits and deductions that can help lower taxes.

Beware of withholding, filing, and payment obligations if you operate in multiple states.

Sales tax rules vary

- Type of product
- Different counties and municipalities
- Have you made tax-free purchases subject to Use Tax?

# LAST MINUTE PLANNING TIPS

While it's illegal to evade taxes, it's perfectly legal to avoid them. If 2016 was a higher-income year for you, there are some steps you can take before the end of the year that may reduce your taxable income. For example, If you have a tuition bill or state estimated tax payment due in January, consider paying it this year.  Be sure to consult with your tax advisor for year-end planning assistance in determining whether it is to your advantage from a tax perspective to prepay or delay payment on certain items for 2016.

**Consult Zinner & Co. about pre-paying deductible expenses before Dec. 31**

- Tuition due in January
- Fourth quarter state estimates
- Real Estate taxes
- Harvest capital losses
- Maximize retirement savings

- Avoid mutual fund purchases in December
- Gift appreciated stock
- Don't forget your Flexible Spending Account (FSA) or Health Savings Account (HSA)

And while it's a poor investment strategy to let the tax tail wag the investing dog, if you are planning to liquidate any taxable securities in the near future, consider selling any that are at a loss if you have gains so far this year.

If you haven't maxed out your 401(k), call payroll to make it happen. You also have until April 15 to fully fund your IRA.


Mutual funds are required to pay out capital gains to investors, and even though the payout is considered a return of capital for fund pricing purposes, you do have to pay taxes on this "phantom income." If you're thinking about getting into a fund, wait until after that year-end distribution happens to save yourself from a nasty tax surprise.
If you're planning cash gifts this year to family OR charity, consider transferring appreciated stock instead – this removes the capital gain from your income and you'll get the fair market value deduction for the charitable gift.

Finally, if you participate in your company's flexible spending account (FSA) program, make sure you spend down any remaining funds. You're allowed to roll up to $500 into next year, but anything over that is gone forever unless you spend it on qualified expenses AND claim it.

# YEAR END PLANNING TIPS FOR BUSINESSES

Year-end tax planning for your business with your tax advisor will likely provide you ways to save on your tax bill for 2016.

It will be helpful if your books and records are in good shape going into that planning meeting so your advisor can help you determine if it makes sense to take steps such as:

- Purchasing additional equipment to take advantage of the Sec 179 expensing provisions,
- Paying bonuses to management/employees, or
- Making a retirement plan contribution.

Careful planning that takes into account the effect that these business deductions have both on the business and on the individual owners/partners (depending on the type of entity) can make a big difference when April 18 rolls around.

- Capital equipment/vehicle purchases in service by Dec. 31
- Bonus/payroll adjustments
- Defer/accelerate income/deductions based on anticipation of 2017 situation
- Health insurance evaluation
- Retirement planning (do we have the “right” retirement plan in place?)

# DEPRECIATION

Legislation that was enacted at the end of 2015 made several changes related to depreciation permanent and others were extended for five years.

The Section 179 limit on qualifying purchases was increased to $500,000, the phase out is set at $2 million and will be indexed for inflation beginning in 2017. The provision also removed the exclusion of air-conditioning and heating units. Also, qualified real property is eligible to be expensed. In addition, "bonus" depreciation was extended for five years, with a 50% allowance for 2015- 2017, 40% in 2018 and 30% in 2019.

Careful planning is important because the rules are different for each of the provisions. For example, if the property has been used, the taxpayer is unable to utilize bonus depreciation, but may be able to elect Section 179 on the property if the other requirements are met.

### Permanent

- Property eligible for 15-year straight-line depreciation
- Qualified leasehold improvements; restaurant and retail improvements
- Section 179 depreciation. $500K (indexed for inflation 2017 & forward)
- HVAC placed in service after 2015 is eligible for section 179

### Five-Year Extenders (Expire in 2019)

- Bonus depreciation of 50% of basis of qualifying property for 2015-2017
- Percentage phases down in 2018, 2019

# EMPLOYER SHARED RESPONSIBILITY (ESR)

The transition relief that allowed employers with at least 50 employees, but less than 100 to not be responsible for the Employer Shared Responsibility payment for 2015 is no longer in effect.

Also, keep in mind that the filing deadlines for the ACA information reporting (unlike for reporting in 2016 for 2015) have not been extended and will be due to employees by Jan. 31 and to the IRS for coverage information by the end of February or end of March, depending on whether the employer files electronically.

Employers with 50 or more full-time equivalents (FTEs) are deemed “applicable large employers” (ALE) and can be subject to the ESR penalty.

- Form 1094-C Employer Transmittal Form: Summary of health coverage provided
  - Filed with the IRS by Feb. 28 or March 31 (if filing electronically)
  - Helps the IRS to determine if ALE is subject to ESR penalty
- Form 1095-C Employee Transmittal Form: Provide to full-time employees for tax return filing use
  - Due to employees by Jan. 31
  - Reports health insurance coverage offered
  - Help determine if ALE is subject to ESR penalty AND if employees are eligible for premium tax credit

# SHOP MARKETPLACE

The Small Business Health Options Program (SHOP) Marketplace helps small businesses provide health coverage to their employees. The SHOP Marketplace is open to employers with 50 or fewer full-time equivalent employees (FTEs), including non-profit organizations. You can enroll in SHOP at any point throughout the year. Note: If you’re self-employed with no employees, you can get health coverage through the Health Insurance Marketplace for individuals, but not through SHOP.

You may qualify for employer health care tax credits if you have fewer than 25 FTE employees making an average of less than $50,000 a year, and you pay at least 50% of your full-time employees’ premium costs.  This credit is available for only two consecutive years.

Employers with 50 or fewer FTEs can participate in the SHOP Marketplace

Shop businesses can qualify for a credit:

Fewer than 25 FTE
Average annual wages less than $50,000
Contribute 50% or more to employee premiums

# SMALL BUSINESS - SAVING FOR RETIREMENT

Qualified retirement plans offer many tax benefits to both employers and employees and can be a valuable tool in retaining employees. With traditional plans, employers recieve a tax deduction for contributions, and employees may be allowed to make pre-tax contributions and defer taxes on income until distribution.

With Roth plans, employees do not receive tax deductions for contributions, but qualified distributions and withdrawals are tax-free. In addition, assets held in qualified plans generally are protected from creditors of both employees and employers. However, these plans are heavily regulated and include different contribution limits and matching requirements. Plans may also have nondiscrimination requirements and top-heavy rules, which require certain tax-filing obligations.

It's also important to consider whether your business will grow to include more employees when you select your plan as some plans have limits on the number of participants.

To consider:

- Savings Incentive Match for Employees (SIMPLE)
- Simplified Employee Pension plans (SEP)
- Profit-sharing plans
- A variety of 401(k) plans
- Defined benefit plans

Which of the above is best for you and your business? For your employees?

# PROTECT YOURSELF FROM IDENTITY THEFT

Whether or not you're a business owner, there is no surefire way to prevent your identity from being stolen – even if you choose not to use online banking, shopping, or data storage, your information is out there, as we know from recent news stories on hackers accessing insurance companies, retailers, and even the IRS. The best thing you can do is learn how identity theft happens, take steps like these listed, and know what to do if it happens to you. The Federal Trade Commission has a very helpful website - identitytheft.gov - that walks you through what you need to do to report and recover from ID theft.

Business owners, do your best to protect your customer's information to avoid potential loss of trust should your system be hacked. Only collect and retain the information you need and be sure you dispose of your customer's data safely as well. Make sure that sensitive personal information is only available to those who need it and that employees are properly trained on the importance of their part in protecting customer information.

See IRS Pub 4557 for suggestions on how taxpayers can best protect their data.

https://www.irs.gov/pub/irs-pdf/p4557.pdf

### Top Tips to Consider:

**Individuals**

- Protect your information
- Shred your mail
- Don't be fooled by phishing or other phone or email scams
- Check your credit report regularly
- Contact all three reporting agencies as soon as you have a breach

**Businesses**

- Only collect what you need for as long as you need
- Secure your network
- Train employees; restrict access
- Audit regularly


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# FINAL THOUGHTS

The content in this Ebook is a compilation of trusted sources, including the basic IRS Regulations and Tax Code Regulations, information culled from IRS.gov and the AICPA. While we strive to bring you only the most accurate and up-to-date information, be aware that changes in regulations can occur at any time. Consult with your tax advisor prior to any filing.

Understanding changes in the tax code can be confusing and daunting. Being financially empowered begins with smart advice with a trusted advisor.

Our practitioners have advised countless clients to help prepare a solid foundation for tax planning. If you are ready to get your financial house in order, need help untangling years of records, or are just beginning the process, contact us at 216.831.0733 or info@zinnerco.com.

Learn more. Visit http://www.zinnerco.com/financial-resources-zinner/our-publications to download our free E-books, newsletters, and publications.

# ABOUT THE TAXATION DEPARTMENT

Lead by partner Howard Kass, CPA, CGMA, AEP®, the taxation department team works with individuals and businesses to create and develop meaningful strategies that yield positive financial outcomes. The team guides and counsels clients in federal, state, and local taxation in addition to sub-specialty area's within taxation, including business tax, individual tax, IRS matters, estate, gift and trust services, and international tax planning.

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# A BIT ABOUT US...

In 1938, Harry Zinner had a vision for long term success. He founded a Cleveland-based bookkeeping firm that focused on integrity, commitment, and a pledge to help individuals, not-for-profit organizations and closely-held companies grow and prosper, not just for today, but for decades to follow.

Today, Zinner & Co. provides tax, accounting and management advisory services to guide businesses from startup to succession planning and help individuals create a solid financial foundation.

Our Beachwood, Ohio office is home to a dedicated team of CPAs and management advisors that provide a full slate of services beyond traditional tax and accounting. Contact us to discover how we can help you achieve your greatest financial potential.

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