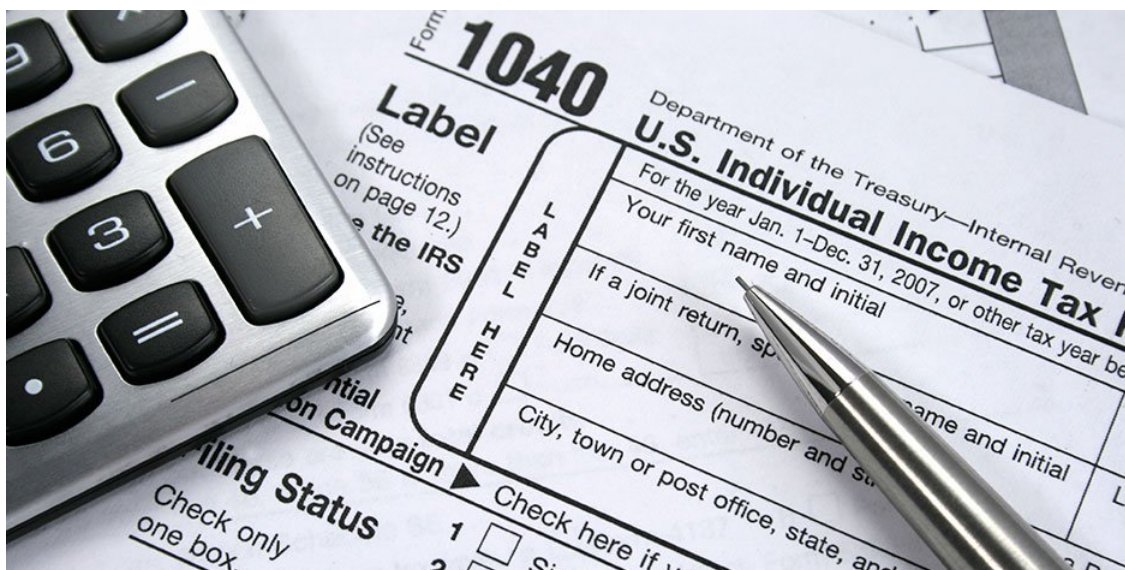




# PACIFIC CAPITAL



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The "Tax Cuts and Jobs Act", a major tax reform passed by Congress, could significantly change your 2018 tax situation and provides you with new financial planning considerations. The investment markets are volatile and laws affecting your financial life are changed. If you haven't revisited your financial plan in detail, here are 10 good reasons to do it now.

Some of the major changes include:

1. Standard deductions increased
2. The personal exemption eliminated
3. Tax brackets changed
4. The estate exemption doubled
5. The child tax credit doubled
6. Mortgage interest deductions changed for new mortgages
7. The state and local tax deduction limited
8. Retirement contribution limits increased
9. AMT will affect fewer people
10. Corporate tax rates reduced

We encourage you to revisit your written financial plan and your Investment Strategy Guide™ in light of the new laws to see what

The new tax law is known as the “Tax Cuts and Jobs Act” and will take effect beginning in the 2018 tax year. So, when most people file their taxes in early 2019, they will file their taxes under the new tax law. [PACIFIC CAPITAL](#) is not giving you personalized tax advice in this newsletter. The impact of the new tax law on each individual and family will differ depending on several factors (ie. size of the family, the amount of income, the type of income, and other individual circumstances). Please consult your tax advisor before making any specific changes.



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