Gift Guide: Navigating Maze of Phone, Plan Choices

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NEW YORK (AP) — So you're ready to buy a new smartphone for your loved one. Which do you choose?

Before you do anything, you have to decide whether to buy the phone outright or go the traditional route of buying a carrier-subsidized one with a two-year service contract.

In most cases, you're better off with the contract price, as long as the person you're buying it for plans to keep the phone for two years and doesn't change carriers. Prices vary, but expect to pay $500 to $700 without a contract, or $100 to $300 with one.

Even with the $15 monthly discount that AT&T and Sprint offer to those who bring their own phone, you or your loved one will be paying $27-a-month installments for a high-end device. The discounts are great if you want to upgrade phones frequently or find a used or cheaper phone. And with T-Mobile, you must buy or bring your own device, but its service fees for voice, text and data have been reduced for everyone.

Next, you need to decide on an operating system. Here's a guide to that, along with some of the devices available. Keep in mind some phones are limited to certain wireless carriers.

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— Apple's iOS:

Although hardcore users might find the software behind iPhones irksome because Apple limits how much you can customize it, the iPhone is an excellent choice for

people simply needing a well-rounded phone. What makes iOS especially powerful: the thousands of apps available for it. Many leading apps come to iOS first or have more features for it.

Resist the temptation for a free iPhone 4S with a two-year contract. It's a 2-year-old phone that will be 4 years old by the next upgrade.

Your best choice is the iPhone 5S ($649 without contract, $199 with contract). A sensor lets you use your fingerprint to bypass the phone's four-digit security passcode. I find the phone's camera among the best for everyday shots, and improvements in the 5S make it better for low-light shots, too. For $100 less, you can get an iPhone 5C without the fingerprint sensor or the improved camera.

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— Google's Android:

Android addresses a major shortcoming with iPhones: choice.

Sure, there are three iPhone models, but their screens are no larger than 4 inches diagonally, and none is in high definition. Although the iPhone has a great camera, images are limited to 8 megapixels.

Android is also adaptable. Phone makers can tweak Google's operating system to offer a variety of useful features, though in doing so, they also add confusion and make it difficult for app developers to keep up. That's one reason some apps are slower to reach Android. By contrast, Apple pushes the latest iOS updates as they come out.

If you've settled on Android, you must decide on the right mix of features:

— Looking for cheap? Consider Motorola's Moto G ($179) or Google's Nexus 5 ($349). Both are good at the basics, with few frills. Moto G won't run on the faster, 4G LTE cellular networks, while the Nexus has shorter battery life than many phones tested.

— Looking for big? HTC's 5.9-inch One Max is a larger version of the 4.7-inch HTC One. The Max also has a fingerprint sensor, though not a reliable one. Samsung's 5.7-inch Galaxy Note 3 is much more than a step up from the 5-inch Galaxy S4. It has a stylus and several note-taking features. If you want even larger, Samsung's Galaxy Mega is 6.3 inches, but is weak on display quality and other specs.

— Looking to multitask? Samsung phones let you display two apps at once. The Note 3 extends that with Pen Window. When you're done with an app, just minimize it into a small dot and move it out of the way. One tap gets it back. LG's G2 phone lets you make two apps semi-transparent while working on a third. All of these features work only with selected apps, though.

— Looking for a hands-free experience? With Motorola's Moto X, you can activate

the Google Now virtual assistant entirely by voice command. You usually have to push a button first. The Nexus lets you activate Google Now by voice, but only from the home screen. The Moto X feature works even when the phone is idle, and it responds only to your voice.

— Looking for a great display? Several phones offer high-definition screens capable of displaying video at 1080p. The Nexus, the S4 and the regular One are among the best, with resolution at more than 440 pixels per inch. I like the richer colors on the S4's AMOLED screen, but the LCD screens on the others aren't bad. AMOLED is also available on the Moto X, though that display is limited to 720p.

— Looking for an unusual design? How about having the volume and power buttons on the back of the G2? Or the ability to customize everything from the colors of the power button to the message on the back of the Moto X? Waterproof options include Sony's Xperia Z and Samsung's Galaxy S4 Active.

— Looking to take pictures? Samsung's Galaxy S4 Zoom has a 16-megapixel camera with a real zoom lens, offering up to 10 times magnification. Other phones magnify images using software, which degrades image quality. But the Zoom's pictures are average, and the lens makes the device bulky and impractical. The standard S4 and the Note 3 are both at 13 megapixels, among the highest. The Moto X is at 10 megapixels and lets you launch the camera by twisting the phone like a doorknob.

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— Microsoft's Windows:

Nokia offers phones with good cameras for low-light settings, including the Lumia 1020 and 1520.

The downside: Both run Windows Phone software, which doesn't have as many apps yet. It does offer good compatibility with Microsoft services such as SkyDrive storage. A bare-bones version of Office is included. With iPhones and Android, that requires a $100-a-year subscription.

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