January 10, 2021

To Our Clients and Friends:

Enclosed is our annual Tax Organizer**.** Please complete the Tax Organizer as best you can and answer all questions, as this will help facilitate a complete and timely tax return filing.

Due to the pandemic, we will not be scheduling appointments for in-person tax preparation at this time. Will notify you if this policy changes.

Your options to providing us tax information are:

- You can mail or drop your tax information in our locked mail box next to the office door.
- You can use our secure link to respond to the organizer questions and scan and upload your tax documents. You will receive an email from us in mid-January with this link.

Key Reminders for 2020 tax filings:

- If you take the standard deduction instead of itemizing your deductions, you can take up to a $300 charitable contribution deduction, excluding non-cash contributions.
- If you received stimulus payments from the IRS, we need to report this amount. The IRS issued a letter (Notice 1444) for the first payment with this amount listed.
- If you received unemployment during the year, we will need the form 1099-G reporting total unemployment received and any withholding paid.

Remember to follow the golden rule - "*pay yourself first!*". Tax season can be a great time to set up a new IRA, ROTH or a 529 education account. I am a fee-only investment advisor and a Certified Financial Planner, serving clients for over 20 years providing retirement and financial planning services. I presently manage $40 million of client monies, the majority of which is under the Fidelity platform, which offers a wide array of investment choices.

Our approach to comprehensive financial planning is to:
Help you determine where you are right now - Assess your personal risk tolerance and set financial goals to get you where you want to be - Create a financial plan to reach these goals - Assist you in monitoring and adjusting you plan as your progress toward achieving your goals.

If you have not already utilized our financial planning and advisory services and are interested in scheduling a complimentary introductory meeting, please contact our office.

We would like to thank you for placing your faith in us to handle your tax and financial matters. **Referrals are the highest compliment we could receive and are critical in our business!**