

Starting January 15th we will begin to take appointments for meetings from January 27th through April 15th.

The deadline for filing taxes is April 15, 2020

Our Continued Alliance with SA Piggush Financial Consultants Increases Financial Planning Options.

We strive to be able to offer the highest quality financial services throughout the year and we are proud to be your trusted accountants and advisors. This is the third year of our alliance with SA Piggush Financial Consultants, who specialize in wealth and retirement planning. We couldn't be more pleased to work with them to offer you a depth of service that can only come about with the coordinated efforts of your accountants and financial advisors working together as a team. Your confidence in us is important to us, but your personal economic outlook is just as important, therefore we take the time to get to know you and to help you build strategies for a successful financial future. Whether you have not started thinking about retirement, or you are already there, we encourage you to meet with us and learn about the options we can offer for your specific needs.

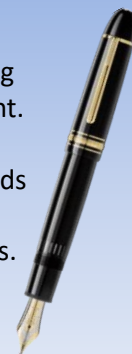
The advisors at SA Piggush Financial Consultants are registered representatives with, and securities are offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Level Four Advisory Services, a registered investment advisor. Level Four Advisory Services and SA Piggush Financial Consultants are separate entities from LPL Financial. These entities are not affiliated with Geoffrey, Johns & Associates LLC, and you may choose any qualified professional to provide the financial services described.

Helpful Information:

- **Are You Having Enough Withheld?** – If you typically end up paying each year, you can ask the HR person at your place of work to tell you how many deductions you declared when you filled out your original payroll paperwork. Taking a zero deduction will *increase* the amount of tax withheld from each paycheck, but it will *reduce* the amount you owe at tax time. If you are married, you can have tax withheld at the higher, single rate, which will also reduce what you might owe at the end of the year. If you can no longer claim a dependent or if you have experienced any other changes that affect your deductions, tell us and we can help you fill out a new withholding form.
- **Contribution to Your Retirement Plan** – Consider increasing contributions to your 401(k) plan. Also, you have until April 15th, 2020 to make deductible contributions to an IRA – **if you are eligible**. Lastly, if you are self-employed and haven't done so yet, consider setting up a self-employed retirement plan.
- **Charity Planning** – If you are at least 70½ consider making charitable contributions directly from your IRA.
- **Bright Start 529** – If you live in Illinois and you contribute to a Bright Start 529 plan to be used in Illinois, your contributions are tax deductible. To be deductible for a calendar year you must make the contributions before December 31st of that year. Withdrawals must only be made for qualifying purchases.

Tips on How to Prepare for Your Tax Meeting:

- Gather ALL of your W-2s, ALL of your 1099s, (including 1099-SSA), and ALL of your 1098s.
- Once you begin to receive your Important Tax Information designate a place to keep it until your tax appointment. Remove the documents from their envelopes and check to see that you have everything you need for your meeting. The biggest error when filing taxes is not bringing in a necessary document.
- Self-employed individuals need to bring a summary of their income and expenses.
- Stock Transaction Reporting Form Reminder – If you or your broker sold stocks, bonds, or mutual funds we are required to complete additional forms with your tax return. Prior to your tax appointment please confirm that you have complete cost basis information for all stock, bond, or mutual fund sales.
- If you have been a victim of identity theft the IRS may have assigned you an Identity Protection Personal Identification Number (“IP PIN”). If so, please bring your IP PIN to your tax appointment.
- The IRS requires that you have written documentation for all charitable contributions.



For your convenience, a tax appointment checklist is on the back of this page.