

We hope this letter finds you and your family safe and healthy. It's been a remarkable year for us all.

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

We strive to offer the highest quality financial services throughout the year and we are proud to be your trusted accountants and advisors. To bring our service to the next level, five years ago we formed a strategic alliance with SA Piggush Financial Consultants who specialize in wealth and retirement planning. We believe you will see the power of coordinating the advice we offer with the knowledge SA Piggush can offer. Together you will have a well-organized and unified wealth advisory team.

SA Piggush strives to enable their clients to retire with confidence through their team approach, client experience, and wealth management process. Their team is highly credentialed and together as a team, they have systemized what they do so that everything gets done by the right person, at the right time, consistently. This team approach allows them to dig deeper, to get to know each client's entire story, creating an unmatched client experience. To execute this, they have developed and refined a panoramic and all-encompassing wealth management process they call The 360 Formula®. SA Piggush guides their clients through this wealth management process so that their clients know that no matter what critical life events take place; they are ready for it. All three of these elements together, their team approach, their client experience, and their wealth management process, gives their clients the confidence they are with the right team as they enter that next stage of their life.

If this is something that interests you, please let us know and we can reach out to our partners at SA Piggush on your behalf.

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?** – The IRS overhauled tax withholding in 2020 and created a new Form W-4. The new Form W-4 looks and acts nothing like the old form. Similar to 2019, many taxpayers will have lower refunds or may even owe tax because of the new Form. Please visit the IRS website for an interactive calculator (www.irs.gov/individual/tax-withholding-estimator). We are available to review with you if you are adversely impacted by the new withholding rules.
- **Contribution to Your Retirement Plan** – Consider increasing contributions to your 401(k) plan. Also, you have until April 15th, 2021 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:

- q Gather ALL of your W-2s, ALL of your 1099s, (including 1099-SSA), and ALL of your 1098s.
- q Once you begin to receive your Important Tax Information, designate a place to keep it until your tax appointment. The biggest issue when filing taxes is not having all the necessary documents.
- q Self-employed individuals – please bring a summary of your income and expenses.
- q 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.
- q 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.
- q The IRS requires that you have written documentation for all charitable contributions.



Please review and complete the important questionnaire on the back of this page.