



We hope this letter finds you and your family well. As we prepare for the upcoming 2025 tax season, we want to thank you for your continued trust in our firm. We are committed to providing you with the highest level of service and support.

Shortly, we will be placing an interactive questionnaire in your secure client portal. This questionnaire will help us gather all necessary information regarding any changes in your family, updated banking information, and certain questions we are required to answer on your tax return. At the end of the questionnaire, you will have the opportunity to upload your tax documents directly, or you may choose to upload them later if that is more convenient for you.

To ensure the security and confidentiality of your personal information, we will be using our secure client portal for the delivery of all completed tax returns this year. Unless you specifically request otherwise, your finalized tax return will be provided to you through the portal.

The recently enacted One Big Beautiful Bill Act (OBBA) brings several updates that may affect your upcoming tax return. Below are some of the most important highlights:

Key Tax Law Changes for 2025:

- **State and Local Tax (SALT) Deduction Cap:** The SALT deduction cap has increased to \$40,000, with a phase-out for taxpayers whose AGI is between \$500,000 and \$600,000. For those above \$600,000 AGI, the cap reverts to \$10,000.
- **New Individual Deductions:** New deductions are available for income from tips, overtime, and car loan interest. Only the premium portion of overtime pay qualifies, and detailed pay records should be retained, as W-2s for 2025 will not have dedicated boxes for this information.
- **Digital Asset Reporting:** The 2026 filing season will introduce Form 1099-DA for digital asset transactions. Basis reporting is optional for the first year, but we recommend gathering transaction records now to ensure accurate reporting.
- **Refund and Payment Changes:** The IRS is moving away from paper checks for refunds. Taxpayers who do not provide bank account information may experience refund delays of up to six weeks. Student loan offsets have also resumed, so refunds may be reduced for those in default.

Looking Ahead to 2026:

The 2026 tax year will bring additional changes. The standard deduction will be further increased and adjusted for inflation, and the temporary senior deduction will continue to be available for those age 65 and older. The SALT deduction cap will rise slightly, and a new limitation on itemized deductions for high-income taxpayers will take effect. There will also be higher reporting thresholds for Form 1099NEC/MISC (now \$2,000 up from \$600)

As always, please feel free to reach out with any questions. We are here to help you navigate these changes and make the most of new planning opportunities. We look forward to working with you this tax season.

Sincerely,

Anzels & Associates, Inc.

2025 Tax Organizer Personal Information

Personal Information

Name		SSN	Has IP PIN	Date of Birth
Taxpayer				
Spouse				
Name of person to whom all information should be addressed, if not the taxpayer				
Street address, city, state, and ZIP				
Occupation		Daytime Phone	Evening Phone	Cell Phone
Taxpayer				
Spouse				
Taxpayer email				
Spouse email				

Filing status at the end of 2025

Single Married Widowed - If widowed and your spouse died after December 31, 2024, enter the date of death _____
 Married filing separately - If married but filing separately, did you live apart from your spouse for the last six months of 2025? _____

Yes No

Are you or your spouse blind?
 Are you or your spouse disabled?
 Are you or your spouse a full-time student?
 Do you or your spouse want to designate \$3 to go to the Presidential Election Campaign Fund?

Identification Information

Taxpayer's type of photo ID

Driver's license State-issued photo ID

Photo ID number _____

State photo ID was issued _____

Date photo ID was issued _____

Date photo ID expires _____

Spouse's type of photo ID

Driver's license State-issued photo ID

Photo ID number _____

State photo ID was issued _____

Date photo ID was issued _____

Date photo ID expires _____

Account Information for Deposits and Withdrawals

Name of Bank	Bank Routing Number	Bank Account Number	Type of Account		Use this Account for	
			Checking	Savings	Deposits	Withdrawals

ADDITIONAL QUESTIONS:

At anytime in 2025, did you have a financial interest in or signature authority over an account(s) located in

a foreign country with a balance of \$10,000 at any time? YES NO

IF YOU ANSWERED YES, PLEASE COMPLETE BOX AT BOTTOM OF NEXT PAGE At

anytime in 2025, did you receive, sell, exchange or acquire any virtual currency? YES IF NO

YOU ANSWERED YES, PLEASE PROVIDE ALL TAX DOCUMENTS

2025

Dependent and Other Information

Name:

SSN:

Dependent Information

First and Last Name SSN	Has IP PIN	Relationship	Months in Home	Date of Birth	Disabled	Full-time Student	Childcare Expenses

List dependents required to file a return _____

Child and Other Dependent Care Expenses

Name of Care Provider	Address	SSN or EIN	Amount Paid

Estimates

	Federal		Resident State		Resident City	
	Date Paid	Amount	Date Paid	Amount	Date Paid	Amount
Overpayment applied from 2024						
First quarter						
Second quarter						
Third quarter						
Fourth quarter						
Additional payments						

*IF YOU HAD FOREIGN BANK ACCOUNTS OR CRYPTOCURRENCY, PLEASE PROVIDE ACCOUNT STATEMENTS

FOREIGN BANK ACCOUNT INFORMATION

NAME OF BANK/INSTITUTION	BANK ADDRESS	ACCOUNT NUMBER
OWNER OF ACCOUNT	TYPE (BANK, SECURITIES)	HIGHEST BALANCE OF ACCOUNT DURING 2025 (INDICATE CURRENCY)
NAME OF BANK/INSTITUTION	BANK ADDRESS	ACCOUNT NUMBER
OWNER OF ACCOUNT	TYPE (BANK, SECURITIES)	HIGHEST BALANCE OF ACCOUNT DURING 2025 (INDICATE CURRENCY)



ANZELC & ASSOCIATES, INC.

Certified Public Accountants

THE FOLLOWING CHECKLIST IS TO HELP YOU ASSEMBLE YOUR TAX INFORMATION SO THAT WE CAN COMPLETE AN ACCURATE TAX RETURN. SOME ITEMS MAY NOT BE APPLICABLE TO YOU; NOR IS THIS INTENDED TO BE A COMPLETE LIST. YOU MAY NEED TO PROVIDE ADDITIONAL INFORMATION.

- Please update the attached Personal info page or the fillable form that will be placed in your personal portal.
- Bring a copy of any IRS or Ohio notices you may have received that we should discuss. Also, IRS Identity PIN Letter (if applicable)

INCOME

- W-2 wage forms received from your employer(s)./Miscellaneous Income reported on form 1099-MISC/1099-NEC
- Interest Income-usually reported on form 1099-INT
- Dividend Income-usually reported on form 1099-DIV
- Sale of stocks or investments during the past year that were reported on Form 1099B.
- Distribution or withdrawals from retirement savings accounts 401K & IRAs-usually reported on form 1099-R
- Unemployment (Form 1099G)/disability benefits received for the year.
- Social Security benefits received-reported by the Social Security Administration on form 1099-SSA
- Alimony received (Not Child Support). For divorces finalized prior to 2019.
- If you are a partner in a Partnership, member of an LLC, stockholder of an S Corporation or beneficiary of a Trust, provide Schedule K-1 report from the Partnership, LLC, S Corporation or Trust.
- Any other income you received during the year (prizes, awards, lottery or gambling winnings, debt cancellation).

DEDUCTIONS

- Individual Retirement Accounts (Traditional/ROTH IRA) deposits applicable to tax year 2025 must be made on or before April 15, 2026. For SEP IRA deposits you have until April 15, 2026 or extended due date of return to make deposits.
- Alimony paid (Not child support) with ex-spouse's name and Social Security number. For divorces finalized prior to 2019.
- Health, dental and long-term care insurance premiums you pay out of pocket (not provided by employer)
- Other medical costs incurred, not reimbursed by insurance or employer pre-tax benefit plan (includes: doctors, hospitals, eye care and products & laser surgery, dental, professional counseling, travel/mileage etc.) These are deductible for federal purposes only when they exceed 7.5% of your income and you itemize your deductions, but could be deductible on State Return.
- Federal and State and Local estimated taxes paid for 2025 and dates paid.
- Real estate taxes paid on any property (list properties and amounts)
- Sales tax paid-significant sales tax paid on major purchases. Tell us if you have purchased any vehicle, boat, plane, or mobile/motor home in 2025
- Mortgage interest paid on your residence or second home (may include mobile home, recreation vehicle or boat)-usually reported to you by your mortgage lender on form 1098. Interest paid on a home equity loan or line of credit if used to buy, build or improve the home.

- Any other mortgage interest you paid to an individual (provide name, address and Social Security number of the person receiving the payments).
- Any Interest paid on college student loans? You may be able to deduct up to \$2,500.
- If you purchased, sold or refinanced your home, provide a copy of each closing settlement statement.
- Charitable contributions (cash and non-cash). Were any made for \$250 or more in one payment? If yes, please be sure to get receipt. Any mileage and other costs incurred for charitable work that you paid out-of-pocket are also deductible.
- Childcare expenses (even if you get reimbursed through a pre-tax benefit plan). Include the name of the childcare provider, address and Social Security or Tax Identification number of the provider.
- Any person(s) in household attending college? Provide costs paid out of-pocket for educational expenses (This includes any amounts paid with student loans). These are reported to you on form 1098-T or through an educational institution.
- 529 Plan contributions/distributions.

FOR RENTAL REAL ESTATE (SCHEDULE E) OR SMALL BUSINESS ACTIVITY (SCHEDULE C)

- Provide a breakdown of all revenue by property or business.
- Provide a breakdown of all expenses incurred to operate the property or business (include: wages, contractors, office expenses, supplies, insurance, professional fees, conferences', subscriptions, interest, rent paid, repairs, snow removal, grounds care, taxes, licenses, meals and entertainment, travel, utilities, etc.).
- Provide a list of any purchases of capital equipment or property improvements, including cost and acquisition date.
- Provide detail of business mileage and total mileage (personal & business) for the year for the vehicle(s) used for business purposes. Provide date vehicle was placed in service.
- Do you have an office in your home? If yes, provide total square footage of the entire home and the amount utilized for business purposes, as well as all costs of operating the home so we may allocate those costs to the home office (for example: insurance, rent, heat, electricity and other related expenses, business related grounds care, snow removal, etc.).
- Have you issued form 1099-MISC/1099-NEC to lawyers and all non-corporate vendors/subcontractors to whom you paid more than \$600 in the current year?

SPECIAL INFORMATION

- Did you pay wages to any household employees (babysitter, nanny, housekeeper, etc.)?
- Did you make any energy-efficient improvements to your main home during the year? (Solar, wind, geothermal and fuel cell, windows, roof, insulation, AC, furnace)
- Please let us know if you anticipate any changes in 2026 for which tax planning should be done (such as a change in employment, self-employment, change in marital status, change in # of dependents etc.)
- Are you interested in or do you have questions related to 401(k), 401(k) rollovers, Roth IRAs, Traditional IRAs or overall financial planning?



INDIVIDUAL INCOME TAX ENGAGEMENT LETTER

This letter is to confirm and specify the terms of our engagement with you and to clarify the nature and extent of the services we will provide. In order to ensure an understanding of our mutual responsibilities, we ask all clients to confirm the following arrangement.

We will prepare your 2025 federal, state(s) and local income tax returns from information you will furnish. We will not audit or otherwise verify the data you submit, although it may be necessary to ask you for clarification of some of the information. We will furnish you with questionnaires and/or worksheets to guide you in gathering the necessary information. Your use of such forms will assist us in keeping pertinent information from being overlooked.

It is your responsibility to provide all the information required for the preparation of complete and accurate returns. You should retain all documents that form a basis of income and deductions as they may be necessary to prove the accuracy and completeness of the returns to a taxing authority. You have final responsibility for the income tax returns and, therefore, you should review them carefully before you sign them.

Our work in connection with the preparation of your income tax returns does not include any procedures designed to discover fraud, theft, or other irregularities, should any exist. Therefore, our engagement cannot be relied upon to disclose such matters. We will render such accounting and bookkeeping assistance as determined to be necessary for preparation of the income tax returns.

We will use professional judgment in resolving questions where the tax law is unclear, or where there may be conflicts between the taxing authorities' interpretations of the law and other supportable positions. Unless otherwise instructed by you, we will resolve such questions in your favor whenever possible.

The tax filing deadline for Individual returns is Wednesday, 4/15/26; Corporate returns-4/15/26; Partnership and S-Corp returns-3/16/26. If an extension of time is required, any potential tax due must be paid by the due date. Any amounts not paid by the deadline are subject to interest and late payment penalties.

Your returns may be selected for review by the taxing authorities. Any proposed adjustments by the examining agent are subject to certain rights of appeal. In the event of such review, we will be available upon request to represent you and will render additional invoices for the time and expenses incurred.

For married taxpayers filing joint returns, you are each considered our client. You each acknowledge that there is no expectation of privacy from the other concerning our services in connection with this engagement, and we are at liberty to share with either of you, without prior consent of the other, any documents or information concerning preparation of your returns.

All invoices are due and payable upon presentation. Upon delivery of these tax returns we will have completed this engagement and we will look forward to again being retained to provide you with additional professional tax services. Tax planning and other services are separate engagements and will be billed accordingly.

If the foregoing fairly sets forth your understanding, please submit your information to Anzels & Associates, Inc. Submission of your tax information indicates your agreement to the terms of this engagement letter.

Privacy Policy of Anzelc & Associates, Inc.

To Our Individual Clients:

Your privacy is important to us, and maintaining your trust and confidence is one of our highest priorities. We respect your right to keep your personal information confidential and understand your desire to avoid unwanted solicitations. A recent law change requires us (along with banks, brokerage houses, and other financial institutions) to disclose our Privacy Policy to you – which we are more than happy to do. We hope that by taking a few minutes to read it, you will have a better understanding of what we do with the information you provide to us and how we keep it private and secure.

A. Types of Information We Collect

We collect certain personal information about you – but only when that information is provided by you or is obtained by us with your authorization. We use that information to prepare your personal income tax returns and may also provide various tax and financial planning services to you at your request.

Examples of sources from which we collect information include:

- interviews and phone calls with you,
- letters or e-mails from you,
- tax return or financial planning organizers, and
- financial history questionnaires.

B. Parties to Whom We Disclose Information

As a rule, we do not disclose personal information about our clients or former clients to anyone. However, to the extent permitted by law and any applicable state Code of Professional Conduct, certain nonpublic information about you may be disclosed in the following situations:

- To comply with a validly issued and enforceable subpoena or summons.
- During a review of our firm's practices under the authorization of a state or national licensing board, or as necessary to properly respond to an inquiry or complaint from such a licensing board of organization.
- In conjunction with a prospective purchase, sale, or merger of all or part of our practice, if we take appropriate precautions (for example, through a written confidentiality agreement) so the prospective purchaser or merger partner does not disclose information obtained during the review.
- As a part of any actual or threatened legal proceedings or alternative dispute resolution proceedings either initiated by or against us, provided we disclose only the information necessary to file, pursue, or defend against the lawsuit and take reasonable precautions to ensure that the information disclosed does not become a matter of public record.
- To provide information to affiliates of the firm and nonaffiliated third parties who perform services or functions for us in conjunction with our services to you, but only if we have a contractual agreement with the other party which prohibits them from disclosing or using the information other than for the purposes for which it was disclosed. (Examples of such

disclosures include using an outside service bureau to process tax returns or engaging a records-retention agency to store prior year records.)

C. Confidentiality and Security of Nonpublic Personal Information

Except as otherwise described in this notice, we restrict access to nonpublic personal information about you to employees of our firm and other parties who must use that information to provide services to you. Their right to further disclose and use the information is limited by the policies of our firm, applicable law, our Code of Professional Conduct, and nondisclosure agreements where appropriate. We also maintain physical, electronic, and procedural safeguards in compliance with applicable laws and regulations to guard your personal information from unauthorized access, alteration, or premature destruction. Thank you for allowing us to serve your accounting, tax, and financial planning needs. We value your business and are committed to protecting your privacy. We hope you view our firm as your most trusted advisor, and we will work to continue earning your trust. Please call us if you have any questions or if we can be of further service.

Best Regards,

Deb Anzelc