

January 2025

To all of our valued CFG clients:

Happy New Year. We thank you for your entrusting us with your financial needs and for your continued support. May the coming year be filled with health, happiness, new achievements, and much success. As we head into another tax season, we look forward to assisting you with your annual tax filing.

We will continue to use *SafeSend Returns* as our electronic delivery method of your tax returns. We have used this method for a number of years, so most clients have experienced the seamless process. In case you are not familiar with it, *SafeSend Returns* allows us to automate the delivery, review, and signature of your federal and state income tax returns from the convenience of your computer, smartphone, or tablet. It is user-friendly, highly secure, and an easier way for you to manage your tax returns.

You will continue to have the easy and secure option to pay your tax preparation invoice via credit card or e-check directly through *SafeSend Returns* or through the "Remit Payment" link on our website (www.corradofinancialgroup.com). We are notified automatically when you electronically sign your tax forms, or when you upload your manually signed forms to *SafeSend Returns*. We also receive a notification when you pay your invoice through *SafeSend Returns* or through our website. Payment of the tax preparation fee is required prior to e-filing your returns.

This year's federal individual tax filing deadline, along with most states, is currently **Tuesday, April 15, 2025**. Your tax returns will be prepared for e-filing automatically, at no additional fee. In order to facilitate this process, the majority of client returns will be delivered electronically using *SafeSend Returns*. All forms that require your signature will be included, and *SafeSend Returns* will walk you through the process of electronically signing and submitting the forms to us. Once we receive your signed forms and payment for the tax preparation fee, we will e-file your tax returns. (We will continue to send forms via U.S. Mail only for clients who are unable to utilize electronic delivery.)

Other important items to note regarding your tax return e-filing process:

1. We continue to encourage tax payments be made electronically.
 - a. The IRS continues to experience severe problems and delays processing checks, paperwork, and other correspondence.
 - b. We ***strongly recommend*** that you provide us with banking information before your tax returns are delivered via *SafeSend Returns* so that we may arrange to have any refunds directly deposited in your bank account and/or the funds withdrawn from your account for any balances due on April 15th.
 - c. The withdrawals for any taxes due will ***not*** occur before April 15th ***even if we e-file your returns prior to April 15th.***
 - d. If you still prefer to pay your tax balance due or receive your refund by check, we request that you please let us know prior to delivery of your return via *SafeSend Returns*, so that vouchers for payment may be included and we can remove any old banking information, if applicable.



2. When we have received both your signed forms and your payment for the tax preparation fee, we will e-file your returns. Unless you hear otherwise from us, you should consider your e-filing complete.
3. The copy of your tax returns that you receive through *SafeSend Returns* is your final copy.
 - a. Electronic copies can be accessed through *SafeSend Returns* for the next seven years.
 - b. Within *SafeSend Returns* you have the option to download, save, and print a copy of your tax returns. We recommend that you immediately download and save a copy on your computer for future reference.
 - c. We will send a paper copy of your tax returns ***upon request only.***
4. We will retain copies of e-filing acceptance notices from the various tax authorities. We will send you copies of these e-filing acceptance notices ***upon request only.***

REMINDERS

1. Please submit copies of your tax documents as soon as possible so that we may begin preparing your returns. Please do not wait to send your documents if you are missing only 1 or 2 items. These can be sent to us when you receive them. In person client meetings will continue to be very limited.
2. We encourage you to submit your tax documents electronically using the *SafeSend Exchange* link in our email communications, or by uploading them to your CFG client portal (see below). Please **do not** send electronic documents via text message or as regular unsecure email attachments.
3. If you send hard copies, use a traceable method such as Priority/Express Mail, UPS, or FedEx. Send photocopies only. **Do not** send us your original tax documents. If you think that a follow-up call will be necessary, please let us know. We will contact you to schedule the call after we receive your documents.

If you already have a client portal, you may access it 24/7 through our website (www.corradofinancialgroup.com) by clicking the 3 horizontal lines at upper righthand corner of the screen and selecting "Login," or you can go directly to the portal login at this web address: www.clientaccess.com/#/login. If you do not yet have a CFG client portal and would like one, please contact Kim Floyd (kfloyd@corradofg.com) to request one.

The following documents may be downloaded from our website:

1. **2024 Individual Tax Return Compliance Engagement Letter** – The 2024 engagement letter has been updated. Please read, sign, and return this letter to us with your tax documents.
2. **Items of Note** – This summarizes some pertinent information for the current tax filing year (2024) and the following year (2025).
3. **2024 Income Tax Organizer** – This form is designed to assist you in compiling your personal income tax information.
4. **Financial Planning Services** – See Financial Wellness section below.

FINANCIAL WELLNESS

With ever-changing tax legislation and the need for sophisticated tax and financial planning always increasing, it is important to coordinate your tax, investment, insurance, and other planning needs with us. We continue to encourage you to call our office at any time throughout the year should you desire a meeting to review your overall financial health and to discuss ideas, strategies, and financial goals with which we can assist you. CFG provides comprehensive and integrated financial services, and our financial professionals have a wealth of experience in these areas.

We remain committed to providing our clients with professional advice and services of the highest caliber. We hope that you have enjoyed working with our staff and are pleased with our services. Please consider recommending us to a friend or colleague. If you have any questions, please feel free to give us a call.

Very truly yours,

CFG CPA, LLP

