|  |  |  |
| --- | --- | --- |
| Street AddressCity, ST ZIP Code | TelephoneFaxEmailWebsite | Logo placeholder |

Date

Client Name

Street Address

City, ST ZIP Code

Dear Client Name:

As the holidays approach and current year draws to a close, I want to thank you for your business over the last year. I hope that it has been a good year for you and your loved ones.

To help minimize your tax bill for current year, I may be able to identify some opportunities for you to defer income to next year or prepay some of next year’s expenses so that you can take a deduction in current year. For example, you could pay your estimated state and local income taxes in December, rather than January.

# Tax Law Changes for current year

Type information about any tax law changes here.

|  |  |
| --- | --- |
| Federal tax on your prior year taxable income under prior year tax law: | $amount |
| Federal tax on your prior year taxable income under current year tax law: | $amount |

If you would like to discuss how tax law changes will affect you, give me a call.

# Changes in Your Life

In order for your tax planning to be effective, your records must be kept up to date. During current year, have there been any changes in your life that might affect your personal tax situation, such as a different employment status, the birth of a new child, or the purchase of a vacation home? As you look ahead to next year, do you foresee any changes that may affect your financial situation?

Be sure to keep me informed about any changes so that I can help minimize your federal and state income tax and set up a payment schedule that best meets your needs.

Once again, thank you for choosing me as your financial advisor. If you have any questions about your financial situation, please don't hesitate to contact me. I look forward to hearing from you.

My very best wishes for a happy holiday season and for health and happiness in next year.

Cordially,

Your Name