Happy New Year!

I hope you and your family had a wonderful and relaxing holiday season and an excellent 2015! As for Rukosky & Associates, we reached another record: 837 individual and business tax returns prepared during 2015! We are also happy to report that *many* of our clients are using our new online Retirement Planning tool, *My FinPlan (www.myifinplan.com).* In addition, we have been helping our retirees save on their tax bills by informing them of a new, little-known IRS-approved rule that allows them to stop taking those *nasty* IRA Required Minimum Distributions! Talk to us if you are having to take RMDs!

Important! New For This Tax Season

- **Retirement Planning**: Rukosky & Associates believes in your total financial well-being, so this season take advantage of our *no cost,* added-value financial planning service: take five minutes and fill out the Retirement Planner worksheet we made and receive a *customized* Retirement Plan Report at *no additional cost to you.* How's that for a value-added service?

- **Fillable Worksheets**: We are very grateful to Crystal Correia, one of our clients, for having transformed the worksheets you love into fillable forms! *Very* easy to use: Save the worksheets to your computer or Smartphone. Open them up and fill in the worksheets that you want to submit to us. Save them again. Send them in!

- **Submitting Your Worksheet and Tax Documents:** You now have four ways to submit your information to us:

    - Walk into our office – we like seeing you!
    - Fax them in – 919.791.0990 – because maybe you aren't close to us!
    - Email them in (not encrypted – less safe):
        - mytaxdocs@rafginc.com or…
        - marcia@rafginc.com
    - Upload them through our website (encrypted – totally safe!)
        - Go to www.rafginc.com. In the lower right corner of the web page you will see a black "Contact" box. Click on it.
        - Click on the "Share Document" logo.
        - Upload your worksheets and tax documents. Done!

- **Appointments**

  We enjoy meeting with you, but want to remind you that appointments are not mandatory! If you want an appointment, we can see you when you drop off your information *or* when your returns are finished. Unfortunately, we can only accommodate one appointment time for each person.

How You Can Make An In-Person or Skype Appt. (Skype has been *very* popular!)

- Call in: 919.781.9319 - we'll get you scheduled post-haste!
- Use your computer or Smartphone:
  - Go to www.rafginc.com.
  - In the lower right corner of the web page, click on the black "Contact" box.
  - Click on the "Schedule Now" logo.
  - Click on the "Tax Appointment" box.
  - Choose the day and time convenient to you!
  - If you want a Skype appointment, tell us in the "Notes" box.

Reminder About Appointments

- If you want to walk through your returns when they are finished, you need to submit your information at least 3 days before your appointment time so that we have time to reach you if we have questions or need additional information.

- If we have requested additional information and you are unable to get it to us at least 24 hours before your appointment time, we will call to reschedule your appointment so that we can be sure to have your tax returns and retirement report completed ready when you arrive.

And Finally…A Sign of the Times – A New IRS Requirement

- Because identity theft results in billions of dollars of fraudulent tax refunds each year (not to mention the more important heart-burn and frustration that victims suffer through having to prove who they are so they can get their *rightful* refunds), the IRS is making it mandatory for tax preparers to record information from your drivers license or state-issued ID this year. So, when we ask for it, please remember: it isn't because we want to. It's because we have to!

See You Soon!

John R.