MFM

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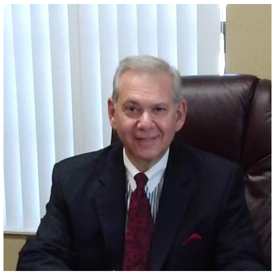

JOHN MAFFEI
CHIEF EXECUTIVE
OFFICER

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Investments

Taxes

Retirement Planning

College Plans

Estate & Trusts

"Where clients funds are more than just numbers"

Please visit our website for more details.

www.mfmfinancial.com

2014 Client Letter

NEW FOR 2014…

(1) **The new Affordable Health Care Act.** If you did not have coverage in 2014, nor your dependents over age 18, please be prepared to incur additional interview time, possible tax due, and additional preparation fee charges.

(2) **Identity Theft Controls.** This is a major concern for everyone, especially the IRS. Therefore, to protect your data and comply with regulatory guidelines, we will offer clients a choice to receive copies of their returns in either 1) paper format, 2) password protected CD ROM, 3) E-Mail password protected transmission. All paper returns will be sent with Tracking Notification Receipt to MFM. At the time of your interview, you will be asked what format you prefer. For clients mailing in data, please include a note of your preference.

(3) **Investors.** Be aware the first 1099 representing total dividends/interest or capital gains may not be final. Investment firms are permitted to correct 1099-B forms through April. We will work with you to determine the best time to file.

(4) **Organizer.** Over the years I have found a majority of clients not utilizing the Organizer, choosing instead for their own record system. Therefore, if you wish a tax Organizer, please contact our office and we will be happy to provide one. Clients who customarily mail in documents or have significant items will get it automatically.

(5) **APPOINTMENTS** are available during the day, evening and on Saturdays. Evening appointments are available Monday through Thursday. If you are elderly or have any physical impairment rendering you unable to come to our office, please let us know, and we will make special arrangements. Prior MFM clients, if you are not sure if you have to file this year, please call, and we will help determine if you must file. Voice Messages can be left 24 hours a day. If your message is involved, you can E-Mail it to **jmaffei@mfmfinancial.com** or **mfmco@netzero.com.** If possible, make your appointment as soon as possible. Once April 1st arrives, returns not already in process cannot be assured completion by April 15th without the possibility of an extension incurring an additional charge. You can schedule appointments via E-Mail at receptionist@mfmfinancial.com.

MAILING IN DOCUMENTS. If you are mailing in your information, please include an E-Mail address if you have one. When we receive your packet, we will confirm via postcard, telephone, or E-Mail the receipt of your documents.

PARKING. Our location has adequate free parking in addition to the adjacent 1320 Building lot which can also be used. Enter through the front double doors; our office is the first one on the right.

ADDITIONAL information can be found on our website including tax information, fees, privacy policy and more.

We look forward to seeing you again very soon!

- John & Staff