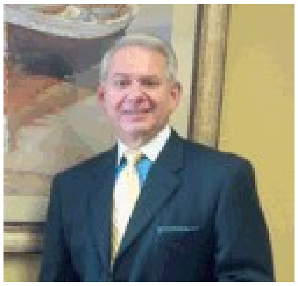

JOHN MAFFEI
CHIEF EXECUTIVE

Click on Your Money Links below

Investments

Taxes

Retirement Planning

College Plans

Estate & Trusts

"Where client's funds are more than just numbers"

2018 Client Tax Letter

NEW FOR 2018. In the continuing effort to combat identity theft concerns, beginning this year, all client copy of tax returns will be sent via e-mail, under password protection, unless you request a paper copy. Clients without e-mail capability will automatically receive a paper copy.

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. Please be aware of this when scheduling your appointment, as I will be discussing a proper filing date with you.

ORGANIZER. Clients wishing a tax organizer for 2018 may request one by contacting our office or e-mail **receptionist@mfmfinancial.com**. Clients mailing in their documents or who have utilized organizers last year will automatically receive one.

APPOINTMENTS. Appointments are available during the day, evening, and on Saturdays. Evening appointments are available Monday through Thursday. You can schedule appointments via e-mail at **receptionist@mfmfinancial.com.** 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 **mfmco@netzero.com** or **jmaffei@mfmfinancial.com.** If possible, make your appointment as soon as possible. Once April 1 arrives, returns not already in process cannot be assured completion by April 15 without the possibility of an extension incurring an additional charge.

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

MFM Financial

Dedicated to the financial well-being of our clients in the 21st century