September 3, 2024

Dear Valued Clients,

We hope you are enjoying your summer. For the first time since COVID-19, we experienced a “typical tax season” with an April 15th deadline and completed about 400 returns. During the “off season” we are working on improving our services, office policies and procedures to provide you with the best service possible while making your experience smoother and more efficient. Since we have some important changes/updates to share, this letter is being sent to all clients via email and mail to ensure all clients are properly notified.

**EXTENSIONS- upcoming 10/15/24 filing deadline**

Time is running out! About 2 dozen clients are on extension still. If you are one of them, please remember to get your documents to us **NO LATER** than **October 1, 2024** to ensure timely filing.

**2025 DEADLINES**

I personally will be celebrating my 30-year wedding anniversary next year! Unfortunately, due to the timing of our celebratory trip, this means Mark and I will be flying out on April 14th SO…. **any returns in house and not filed by April 1, 2025 will be placed on extension.**

**Shout out to Anilu** who, after 3 years of working with D&L Financial Services, is working on enhancing her tax education and will be filing all extensions next year. so if you need an extension, please email us both at [info@dlfinancial.org](mailto:info@dlfinancial.org) as we both monitor that email. Remember, we are **not** authorized to file extensions for you **unless** you call or email us to do so for you.

**NEW SERVICE - RSSA Credential**

A blue and orange logo

Description automatically generatedGreat news! I recently became a Registered Social Security Analyst. Now as part of a Tax Planning Appointment, I can help you review your Social Security Earnings Statement(s) and determine the optimal age at which to claim your (and your spouses) Social Security. Contact our office if this new service is of interest to you.

**APPOINTMENTS**

Whether you prefer the convenience of a virtual meeting or the personalized touch of an in-office visit, we’ve got you covered. Please see the attached flyers for more details on each option. With 400 clients, times go fast **Please help us to serve you best by providing documents and making your appointments as soon as possible.** Use the link at <https://dlfinancial.org/appointments/> or email dates and times you prefer to [info@dlfinancial.org](mailto:info@dlfinancial.org) so Anilu can help you book the day and time that works best for you.

**ORGANIZERS**

Enhanced Organizers: We are working on redesigning/improving our tax organizers to make gathering and submitting your tax documents easier than ever. Both versions will be sent in January. If you do not receive them by February 1st, please contact the office.

ELECTRONIC DELIVERY: ALL Clients will receive electronic versions of the organizers via email and/or the client portal.

PAPER DELIVERY: IF you received a paper organizer last January OR IF you have since requested to be on the paper organizer delivery list, you will also be mailed a paper organizer. (additional fees apply)

**YEAR-END PLANNING**

****The end of the year presents an opportunity to review any changes to your financial situation and make strategic moves to minimize your tax liability or adjust your withholdings. Our team is here September-November to assist you with personalized tax planning strategies, including:

* Reviewing your year-to-date earnings (paycheck review): See if you are withholding the right amount.
* Planning for tax implications of major financial events: Whether it’s selling a property, starting a business, or another significant financial decision.
* RSSA social security planning

Thank you for your continued trust in D&L Financial Services. We look forward to helping you achieve your financial goals.

A close-up of a signature

Description automatically generatedWarm regards,

Dana Grijalva, EA, RSSA

Remote Appointments

**What to expect:**

We strive to provide the best service possible. Below is what can be expected of a typical remote appointment; however, please keep in mind that the process can change if all documents are not received prior to your appointment or if the complexity of your return requires more time before and/or after your appointment or if additional appointments are required.

**Why Choose Remote Appointments?**

* Out of the Area: Maybe you have moved out of the area or out of state and it does not make sense to travel to our office.
* Avoid Travel time and Traffic: Schedule your appointment at a time that suits you, without the need to travel at all.
* Convenience: Meet with us from the comfort of your home or office via secure video conferencing.
* Efficiency: Easily share documents and receive real-time updates during your meeting.

**How It Works:**

1. **Organizers** will be sent electronically in January for you to use to gather the necessary documents.
2. **Deliver** your tax documents to our office one of three ways:
   1. Securely Upload via Onvio Client Center <https://dlfinancial.org/client-documents/>
   2. Mail to 280 E Hamilton Ave Ste G Campbell, CA 95008
   3. Drop off to our office at 280 E Hamilton Ave Ste G Campbell, CA 95008.
3. **Book** your remote appointment using the link you will receive from Anilu after we have received your documents. This appointment must be scheduled at least 2 weeks after the date you have delivered the documents.
4. **We** will **draft** the return 1-2 weeks after receiving all documents.
5. During your **appointment**, we will spend 25 minutes reviewing and finalizing the returns.
6. **Approve** drafts and **Pay** Invoice
7. **We** **send** **e-signature** documents to all signers.
8. After all signatures have been received, we will **e-file** the return.
9. You will receive **an email confirmation** for each accepted return.

In-Person Appointments

**What to expect:**

We strive to provide the best service possible. Below is what can be expected of a typical remote appointment; however, please keep in mind that the process can change if all documents are not received prior to your appointment or if the complexity of your return requires more time before and/or after your appointment or if additional appointments are required.

**Why Choose In-Person Appointments?**

* Personal Connection: Enjoy a face-to-face consultation for a more personalized experience.
* Technology is a challenge: We are very happy to keep doing business the “old-fashioned” way. If you have always had in-person appointments and want to keep doing so, we are happy to keep working with you in the same manner we always have.
* Convenience: Sometimes traveling and meeting in person is more “Convenient” than remote. We get it and are happy to see you in person.

**How It Works:**

1. **Organizers** will be sent electronically in January for you to use to gather the necessary documents. Let us know if you want to receive this via paper (fees apply).
2. **Book** your In-Person appointment ASAP online at <https://dlfinancial.org/appointments/> or email dates and times you prefer to [info@dlfinancial.org](mailto:info@dlfinancial.org) so Anilu or I can help you book.
3. **Bring** your tax documents and our organizer, if desired, to our office at your scheduled time, and we’ll take care of the rest.
   * 1. If you prefer, Prior to the appointment you may Complete the online organizer and Securely Upload via Onvio Client Center <https://dlfinancial.org/client-documents/>
4. At your **appointment**, we will **draft** the return and spend the rest of the 50-minute appointment reviewing and finalizing the returns. You will **Pay** our Invoice and **sign** your returns.
5. After your appointment, we will **e-file** the return.
6. You will receive **an email confirmation** for each accepted return.