

# Gargans Tax Services LLC

Doug Gargan  
President  
217 Brooke Road  
Fredericksburg VA 22405  
540-371-4923  
540-371-5009 fax  
888-912-3060 Efax

January 22, 2019

Dear Valued Client,

Happy New Year! We trust that you had a great holiday season and were able to spend some time with your loved ones.

We are gearing up for tax season and looking forward to assisting you once again this year. Our software is in place and included with this letter are the Updates for tax year 2018 and the Fee sheet. The Affordable Care Act Health Insurance mandate is still in effect for 2018. The penalty is \$695 per adult and \$347.50 per child for a maximum of \$2,085 per family, or 2.5 percent of the household income, whichever is greater. Please provide the 1095 forms you will be receiving for 2018. The Tax Cut & Jobs Act has repealed the Affordable Care Act starting 2019.

Due to insurance requirements, we will be sending you an engagement letter for you to sign before tax preparation can begin. There will also be a second engagement letter, as a result of the Affordable Care Act passed in 2010. In addition, signed Efile forms need to be in our possession before we can file your returns electronically. We thank you in advance for your cooperation regarding these three requirements.

Please feel free to call our office if you have any questions. We are here to serve you in any way that we can and look forward to working with you again this year.

The IRS will begin accepting electronic filed returns starting Jan. 28, 2019. We will be accepting appointments starting Monday January 28<sup>th</sup>, 2019.

We also want to provide additional protection for your Identity. Please review the **Tax Updates page**, as I explained how I will be assigning the password to tax docs that I scan and email to you. Please write your password down for future use. If you want to assign a password to your tax docs to me then use the same password outlined. Identity threats are real but we can take steps to protect our information.

Best Regards,

Doug Gargan