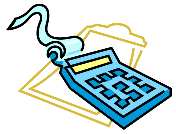
Mike LiRosi Tax & Insurance Services
7316 12TH Avenue
Brooklyn NY, 11228



Dear Clients, January 14, 2014

Another year is upon us and I hope 2014 brings health and happiness to you and your loved ones. It's hard to believe that another year has passed. With life moving faster than ever, proper planning is essential! Planning for marriage, children & retirement can be difficult and overwhelming. Having the right financial support system makes all the difference. The proper system brings protection from the unknown and peace of mind. I encourage you to take full advantage of my free financial advice throughout the year.

With every New Year there are many new changes in the tax law that may or may not benefit you. Congress has been especially busy in rewriting the laws over the past few years, and some provisions are expiring in the next year, while others are just taking effect. Keeping up with all the changes is a full time job in itself. It's comforting to know that someone will spend the necessary time to walk you through any financial opportunities that may arise and keep you away from any financial red zones.

Insurance must be part of everyone's financial package. Premiums/payouts are tax deductible and tax free. Some of the benefits include: mortgage protection, income replacement, funeral expenses, college funding, nursing home care and certain illnesses. Policies also build cash value in the event you need to borrow money. Whole Life Policies are currently paying interest of 3.5%.

I will audit any tax returns/policies from other preparers to assure that any favorable opportunities were not missed free of charge. Contact me any time to set up an appointment, or visit us on the web. Your referral is my best compliment! ***If you bring 3 clients in 1 tax year your RETURN is free.*** Thank you and I look forward to working with you.

Sincerely,

Mike LiRosi
-Certified Tax Preparer
-Licensed Life, Health & Disability Broker
-Licensed Securities Broker
(718) 938-0279
lirosim@aol.com
WWW.MLTAXMAN.COM
Cash is preferred

Please remember to bring the following:

- Last years tax return
- W-2 forms
- 1099 from pensions, IRA distribution, bank interest, stock dividends
- Self employment income and expenses (Kindly provide totals)
- W-2 G from any gambling winnings
- 1099 from any stock transactions (Kindly provide totals & cost basis)
- Social Security Statements
- 1098 Mortgage Statements (Condo/co-op owners will receive one from the bank and another from the board)
- Social Security number and D.O.B for any new dependents
- Child Care Provider Information (Name, Address, SS# & EIN#, amount paid)
- Traditional or Roth IRA contributions
- Student loan interest paid
- Qualified college Tuition Paid for each student
- Estimated payments made for Federal and State.
- Rental Income and expenses (Kindly provide totals)
- Unemployment statements
- Schedule K-1 from Partnership, S-Corp. (Should be complete by January 31)
- Total amounts for charitable contributions
- Total amounts for non reimbursed business expenses
- Copies of any Life/Health/Disability Policy's (to ensure proper coverage)
- Current Retirement Plan Statement (for a complete account review)