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Krystopher Ziolkowski, EA

*Individuals, All States,
Trust & Estates, Small Businesses*

A-Zed Taxes LLC

9170 E. Bahia Dr., Ste. 102
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Dear Clients of A-Zed Taxes,

Welcome to another tax filing season! Along with this letter, you will find an organizer. If you are a returning client, your appointment is listed in the organizer at the bottom of page 1. If you would like to make an appointment at an office location convenient for you, please use the information below, or you can make an appointment request on www.azedtax.com, or email us directly at taxhelp@azedtax.com:

A-Zed Taxes West
9949 W. Bell Rd, Ste 202
Sun City, AZ 85351
(623)875-4600

A-Zed Taxes East
9170 E Bahia Dr., 102
Scottsdale, AZ 85260
(623)570-8559

I would also like to introduce Robert Szekalski to all of you. Some of you have already met or spoke with him, but he is a licensed tax professional who will be assisting me this tax season.

Compared to last year, the tax code has remained relatively the same, with many of the extenders approved and renewed through 2020. The main changes are below:

Federal Tax Law Changes 2019: Congress recently passed the SECURE Act, which greatly impacts many of you. Here's a list of the changes specifically to retirement accounts:

1. **RMD age changed from 70 ½ to 72.** This rule only applies for retirees who turn 70 ½ after December 31, 2019.
2. **Retirees** with earned income can continue to contribute to IRAs after 70 ½.
3. **Parents** are now allowed to make a penalty-free withdrawal from a retirement account to pay for birthing or adoption expenses.

Arizona Conformity Tax Law Changes 2019: On May 31, 2019, a full year and a half after the TCJA was enacted, Arizona finally conformed to federal changes in 2018.

1. Arizona standard deduction now matches the federal (12,200 for Single, 24,400 MFJ)
2. Arizona will no longer have exemptions.
3. If you donate and do not itemize, you will be able to add 25% of your charitable donations to your Arizona Standard Deduction (i.e. give \$1,000, your deduction will be \$12,200 + 250). Unless clarified soon, this includes cash and noncash donations.
4. Misc. deductions are not deductible on the Arizona return.

Sincerely,

Krys Ziolkowski, EA

Robert Szekalski