

# SBIS, Inc.

## Accounting, Tax, and Financial Services

Philip H. Unsworth, EA, MBA, ATA, ABA

Enrolled to Practice Before the IRS

Accredited Tax Advisor (ATA)/Accredited Business Advisor(ABA)

Registered Representative\*

Dear Valued Client,

Attached please find the form 1040 federal tax organizer for your 2008 personal income tax return. The information requested will generally be similar to prior years.

However, there are a few specific items I would like to bring to your attention:

- 1) You do not need to transfer information from forms you already provide to us (ie- W2's, 1099's, 1098's, etc.) onto the organizer sheets. This makes you providing those documents all the more critical. **Please be sure to attach all W2's, 1099's, 1098's, investment statements, HUD-1's for real estate sales, etc., to your organizer submission.**
- 2) The questions on the organizer are critical in accurately preparing your tax return. Please complete each question or make a note on the organizer so we can discuss it.
- 3) When in doubt as to whether or not an item needs to be included, please include it and make a note about it on the organizer, so we can discuss it further.
- 4) You do not need to enter data into the "Prior Year Amount" columns. (If we prepared your prior year return, those columns will already have prior year data preprinted)
- 5) I have attached a referral discount coupon you can give to a friend. **We appreciate referrals**, and if you refer someone to our firm, and we prepare their 1040 tax return, both you and they will receive a 10% discount on this year's tax preparation fee.

Hopefully, the organizer will simplify your information gathering. **Please call as early as possible to schedule your tax appointment, or mail in the organizer (with the required documents) as early as possible.** As always, if you have any questions, please don't hesitate to call, e-mail, or fax.

Sincerely,



Philip H. Unsworth, EA, MBA, ATA, ABA

### IRS Circular 230 Notice

Any US tax advice included in this written or electronic communication was not intended to be used, and it cannot be used by the taxpayer, for the purpose of avoiding any penalties that may be imposed under the Internal Revenue Code or the applicable state or local tax laws.

### Peninsula

4112 George Washington Highway, Suite 6

Yorktown, VA 23692

Phone:757-898-5000 Fax:757-898-7800

[www.SBISinc.com](http://www.SBISinc.com)

[e-mail:Philip.Unsworth@SBISinc.com](mailto:Philip.Unsworth@SBISinc.com)

### Southside

PO Box 6076

Suffolk, VA 23433-6076

Phone:757-375-6900

# SBIS, Inc.

## *Accounting, Tax, and Financial Services*

**Philip H. Unsworth, EA, MBA, ATA, ABA**

Enrolled to Practice Before the IRS

Accredited Tax Advisor (ATA)/Accredited Business Advisor(ABA)

Registered Representative\*

---

### **A Note About Tax Laws**

As you have seen in the media frequently in the past year, several tax law changes have been passed by Congress and signed by the president. The changes affect nearly all individuals and businesses. Some have decreased taxes, others have increased. Some take affect retroactively to 1/1/08, while others don't take affect until next year or later. Nearly all have "sunset" provisions which cause the window of tax savings opportunity to expire at various points in the future.

As your tax professional, I continue to monitor late Congressional and IRS changes in the tax law to ensure that your taxes will be filed both timely and accurately. Recent changes to Alternative Minimum Tax, depreciation, energy efficiency improvements, business loans, discharge of indebtedness, educator deductions, and many others have taken place as recently as October of 2008. We will stay informed of these and other changes to apply them correctly to your individual situation.

Please be sure to check our website ([www.SBISInc.com](http://www.SBISInc.com)) frequently, in the "Newsletters" and "Additional Pages" sections to get updates as to how these changes can affect you, your family, and your business. And as always, if you have a tax, business, or financial services question, please don't hesitate to call our office at 757-898-5000 or 757-375-6900.

Also, please check out the many FREE tools and downloads available on our website. From financial calculators, employment forms, and tax organizers, to business valuation calculators and recordkeeping tools, all these tools are free to you.

#### Peninsula

4112 George Washington Highway, Suite 6

Yorktown, VA 23692

Phone:757-898-5000 Fax:757-898-7800

[www.SBISinc.com](http://www.SBISinc.com)

[e-mail:PUnsworth@SBISinc.com](mailto:PUnsworth@SBISinc.com)

#### Southside

PO Box 6076

Suffolk, VA 23433-6076

Phone:757-375-6900

# SBIS, Inc.

## *Accounting, Tax, and Financial Services*

**Philip H. Unsworth, EA, MBA, ATA, ABA**

Enrolled to Practice Before the IRS

Accredited Tax Advisor (ATA)/Accredited Business Advisor(ABA)

Registered Representative\*

---

### **Referral Discount Coupon**

#### ***We Love Referrals-They Are Our Main Source of New Clients!***

Tell your friends, neighbors, and acquaintances about us. When you do, and they become a new tax client, we will give both you and them a

## ***10% discount***

on 2008 1040 tax return preparation!

Just ask them to bring this card with them to our office before April 1<sup>st</sup> 2009 (and to mention your name!) so we can apply the discounts.

**Philip H. Unsworth, EA, MBA, ATA, ABA**

**757-375-6900**

**Referred by: \_\_\_\_\_**

---

### **Referral Discount Coupon**

#### ***We Love Referrals-They Are Our Main Source of New Clients!***

Tell your friends, neighbors, and acquaintances about us. When you do, and they become a new tax client, we will give both you and them a

## ***10% discount***

on 2008 1040 tax return preparation!

Just ask them to bring this card with them to our office before April 1<sup>st</sup> 2009 (and to mention your name!) so we can apply the discounts.

**Philip H. Unsworth, EA, MBA, ATA, ABA**

**757-375-6900**

**Referred by: \_\_\_\_\_**

---

#### Peninsula

4112 George Washington Highway, Suite 6

Yorktown, VA 23692

Phone:757-898-5000 Fax:757-898-7800

[www.SBISinc.com](http://www.SBISinc.com)

[e-mail:PUnsworth@SBISinc.com](mailto:PUnsworth@SBISinc.com)

#### Southside

PO Box 6076

Suffolk, VA 23433-6076

Phone:757-375-6900

# SBIS, Inc.

*Accounting, Tax, and Financial Services*

**Philip H. Unsworth, EA, MBA, ATA, ABA**

Enrolled to Practice Before the IRS

Accredited Tax Advisor (ATA)/Accredited Business Advisor(ABA)

Registered Representative\*

---

## GREAT NEWS...

Now I can help you obtain a  
**REVERSE MORTGAGE,**  
**REFINANCE** your existing mortgage, or get a **NEW**  
**MORTGAGE** for your new home purchase.

As your financial professional, to better serve you, I can now assist you with  
your complete mortgage needs.

I am offering my assistance with **home financing services**. Whether new mortgage or  
refinance, we can offer you a one-stop location for your tax and financial needs.

I am also proud to offer my assistance to you, your friends and your relatives age 62 or older in  
obtaining a Reverse Mortgage to help with long-term healthcare needs, pay for home  
improvements, take a vacation or supplement your monthly income. A federally guaranteed\*  
Reverse Mortgage allows homeowners age 62 and older to receive income based on the equity  
in their home - and there are NO monthly payments.

Whether looking to purchase, refinance, or if you or a family member are  
interested in a reverse mortgage,  
**call me now for more information.**

**757-375-6900**

\*92% of all loans are HECMs (Home Equity Conversion Mortgages)

Peninsula

4112 George Washington Highway, Suite 6

Yorktown, VA 23692

Phone:757-898-5000 Fax:757-898-7800

[www.SBISinc.com](http://www.SBISinc.com)

[e-mail:PUUnsworth@SBISinc.com](mailto:PUUnsworth@SBISinc.com)

Southside

PO Box 6076

Suffolk, VA 23433-6076

Phone:757-375-6900

# SBIS, Inc.

## Accounting, Tax, and Financial Services

Philip H. Unsworth, EA, MBA, ATA, ABA

Enrolled to Practice Before the IRS

Accredited Tax Advisor (ATA)/Accredited Business Advisor(ABA)

Registered Representative\*

Dear Valued Client,

Thank you for the opportunity to prepare your income taxes for the 2008 tax year. This letter confirms the services we will provide.

We will prepare your federal and state tax returns for 2008 based on the information you provide. Although our work will not include procedures to discover irregularities or inaccuracies in the tax data you provide, we may request additional information or clarification of the data provided to prepare an accurate and complete return for you.

It is your responsibility to provide all necessary information regarding income and deductions for tax year 2008, and to respond to our inquiries in a timely manner so that we are able to accurately prepare your returns by the appropriate due date.

You are responsible for maintaining appropriate records, such as official tax documents you receive, receipts and substantiation for your deductions, and purchase and sales information for your assets.

It is your responsibility to review your returns before they are filed to determine that all income has been reported and that you have substantiation for all deductions. Filing the returns by the due dates is your responsibility.

If your returns are later selected for review or audit by taxing authorities, we will be happy to represent you if you desire. Our fees for tax return preparation do not include these services, we will charge an additional fee. Our invoice for preparation of your returns is due upon presentation of the return to you.

If you agree with and understand the above description of our services, and responsibilities of each party, please sign below and return this form with your tax information.

Again, thank you for the opportunity to serve you, we appreciate your business!

Sincerely,



Philip H. Unsworth, EA

Accepted BY:

\_\_\_\_\_  
Taxpayer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Spouse Signature (if applicable)

\_\_\_\_\_  
Date

Peninsula

4112 George Washington Highway, Suite 6

Yorktown, VA 23692

Phone:757-898-5000 Fax:757-898-7800

[www.SBISinc.com](http://www.SBISinc.com)

[e-mail:PUsworth@SBISinc.com](mailto:PUsworth@SBISinc.com)

Southside

PO Box 6076

Suffolk, VA 23433-6076

Phone:757-375-6900

# General Information

## Taxpayer

First Name . . . . .  
Middle Initial . . . . .  
Last Name . . . . .  
Suffix . . . . .  
Social Security Number . . . . .  
Date of Birth . . . . .

## Spouse

First Name . . . . .  
Middle Initial . . . . .  
Last Name . . . . .  
Suffix . . . . .  
Social Security Number . . . . .  
Date of Birth . . . . .

Check ("X") which phone number to list on return.

Work Phone . . . . .  
Home Phone . . . . .  
Cell Phone . . . . .  
Fax Number . . . . .

Work Phone . . . . .  
Home Phone . . . . .  
Cell Phone . . . . .  
Fax Number . . . . .

Legally Blind . . . . .  
Totally Disabled . . . . .  
Claimed as a Dependent . . . . .  
Presidential Election Fund (\$3) . . . . .

Legally Blind . . . . .  
Totally Disabled . . . . .  
Claimed as a Dependent . . . . .  
Presidential Election Fund (\$3) . . . . .

Occupation . . . . .  
E-mail address . . . . .

Occupation . . . . .  
E-mail address . . . . .

State of Residence as of 12/31 . . . . .  
County of Residence as of 12/31 . . . . .  
School District as of 12/31 . . . . .

State of Residence as of 12/31 . . . . .  
County of Residence as of 12/31 . . . . .  
School District as of 12/31 . . . . .

If Part Year, Period of Residency . . . . . to . . . . .

If Part Year, Period of Residency . . . . . to . . . . .

## Filing Status

Status on 2007 return :

Status as of 12/31/2008 :  
Enter ("X") in the box

- 1 Single
- 2 Married filing joint
- 3 Married filing separately  
(Enter spouse's name and SSN above)
- 4 Head of Household Non-dependent name: \_\_\_\_\_  
Non-dependent SSN: \_\_\_\_\_
- 5 Qualifying widow(er) with minor child Year spouse died \_\_\_\_\_

## Address

Street \_\_\_\_\_ Apt/Suite : \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_



**Questions (Cont.)**

If any of the following items apply to you or your spouse, please "X" the appropriate box and if possible, include details.

- | Yes                      | No                       |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 34 Did you convert a traditional IRA to a Roth IRA?                              |
| <input type="checkbox"/> | <input type="checkbox"/> | 35 Did you exchange any securities or investments for something other than cash? |
| <input type="checkbox"/> | <input type="checkbox"/> | 36 Do you have any short sales, commodity sales, or straddles?                   |
| <input type="checkbox"/> | <input type="checkbox"/> | 37 Did you receive Form 2439?  |
| <input type="checkbox"/> | <input type="checkbox"/> | 38 Did you buy or sell any bonds?  |
| <input type="checkbox"/> | <input type="checkbox"/> | 39 Did you receive stock from a stock bonus plan with your employer?             |
| <input type="checkbox"/> | <input type="checkbox"/> | 40 Did you sell any other personal assets at a gain?                             |
| <input type="checkbox"/> | <input type="checkbox"/> | 41 Did you sell any real estate (other than your home) during the year?          |
| <input type="checkbox"/> | <input type="checkbox"/> | 42 Did you sell any assets using the installment method?                         |
| <input type="checkbox"/> | <input type="checkbox"/> | 43 Did you receive proceeds from a prior year installment sale?                  |
| <input type="checkbox"/> | <input type="checkbox"/> | 44 Did you purchase a rental property?   |
| <input type="checkbox"/> | <input type="checkbox"/> | 45 Did you exchange any property for other property?                             |
| <input type="checkbox"/> | <input type="checkbox"/> | 46 Did you receive any income not reported in this Organizer?                    |

**Business and Rental Property Income**

- | Yes                      | No                       |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 47 If you own rental property, do you qualify as a Real Estate Professional? |
| <input type="checkbox"/> | <input type="checkbox"/> | 48 Did you start or acquire a new business?                                  |
| <input type="checkbox"/> | <input type="checkbox"/> | 49 Did you sell any part of an existing business, or sell business assets?   |
| <input type="checkbox"/> | <input type="checkbox"/> | 50 Did you cease operating any business or rental property?                  |
| <input type="checkbox"/> | <input type="checkbox"/> | 51 Did you remove any of your business assets for personal use?              |

**Business and Rental Property Deductions**

- | Yes                      | No                       |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 52 Did you use part of your home for business purposes?  |
| <input type="checkbox"/> | <input type="checkbox"/> | 53 Did you make any contributions to a Keogh or a self-employed SEP plan for 2008?                     |
| <input type="checkbox"/> | <input type="checkbox"/> | 54 Do you pay for any health or long term care insurance through your business?                        |
| <input type="checkbox"/> | <input type="checkbox"/> | 55 If you or your spouse are self-employed, are either of you covered under an employer's health plan? |
| <input type="checkbox"/> | <input type="checkbox"/> | 56 Did you purchase any furniture or equipment for your business?                                      |

**Other Deductions**

- | Yes                      | No                       |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 57 Did you make any contributions, or plan to make contributions, to a traditional or Roth IRA for 2008? |
| <input type="checkbox"/> | <input type="checkbox"/> | 58 Did you make any contributions to HSA (Health Savings Account) in 2008?                               |
| <input type="checkbox"/> | <input type="checkbox"/> | 59 Did you use your car on the job (other than to and from work)?  |
| <input type="checkbox"/> | <input type="checkbox"/> | 60 Did you work out of town for part of the year?  |
| <input type="checkbox"/> | <input type="checkbox"/> | 61 Did you incur any travel and entertainment expenses for business purposes?                            |
| <input type="checkbox"/> | <input type="checkbox"/> | 62 Did you pay expenses for the care of your child or other dependent so you could work?                 |
| <input type="checkbox"/> | <input type="checkbox"/> | 63 Did you lose property or have damage to a property due to a casualty, theft, or condemnation?         |
| <input type="checkbox"/> | <input type="checkbox"/> | 64 Did any security become worthless during 2008?  |
| <input type="checkbox"/> | <input type="checkbox"/> | 65 Did any debts become uncollectible during 2008?   |
| <input type="checkbox"/> | <input type="checkbox"/> | 66 Did you purchase a 'clean fuel' or electric hybrid vehicle in 2008?                                   |
| <input type="checkbox"/> | <input type="checkbox"/> | 67 Did you contribute less than an entire interest in any property to charity?                           |
| <input type="checkbox"/> | <input type="checkbox"/> | 68 Did you refinance a mortgage or take out a home equity loan during 2008?                              |
| <input type="checkbox"/> | <input type="checkbox"/> | 69 Did you incur moving expenses during the year due to a change of employment?                          |
| <input type="checkbox"/> | <input type="checkbox"/> | 70 Did you pay any educational tuition or fees for you or a dependent?                                   |
| <input type="checkbox"/> | <input type="checkbox"/> | 71 Did you pay any student loan interest?  |
| <input type="checkbox"/> | <input type="checkbox"/> | 72 Did you make any federal or state estimated payments?   |
| <input type="checkbox"/> | <input type="checkbox"/> | 73 Did you make any energy efficient improvements to your main home in 2008?                             |



