

**Hope You are Doing Well!**

It's that time of year again; we're looking forward to your annual visit and getting an update on your year (hopefully a good one.)



*The Killingbeck Family*

To help you get the maximum in tax deductions and also avoid the hassle of forgetting something important, we've included two **Money Saving checklists** of What to Bring & Itemized Deductions Savings.

This year we have expanded our **Just Keep Talking Referral Program** to include a **top prize of \$750 or a BIG SCREEN TV**. **Plus you earn \$20 for 1st referral, \$50 for 2 referrals, \$100 for 3 referrals!** **Help your friends Save up to 70% and get Larger Refunds!**

**New!** You can have your preparation fees deducted from your Bonus Fast Refund for only \$29 extra (last year was \$89)! **We have bypassed the bank's fees to save you more money!**

**Appointments are Not Necessary.** Walk-in at your convenience. If you desire a special preparer or a certain time, some appointments are available.

	<b>Mon-Fri.</b>	<b>Sat.</b>
<b>Our Hours:</b> Jan. 3rd to Jan. 27th	8:30 - 5:00	8:30 - 1:00
Jan. 28th to Feb. 11th	8:00 - 5:30	8:00 - 3:00
Feb. 13th to April 17th	8:30 - 5:00	8:30 - 1:00

**We Appreciate You Very Much!** **The Killingbeck Family**

**Win \$750 or BIG TV!**

**Plus you receive**  
**\$20 for 1st referral**  
**\$50 for 2 referrals**  
**\$100 for 3 referrals!**  
**Help Your Family and Friends, Save Up to 70% and You Win BIG!**

**Don't let your friends pay \$175 to \$385 more that our competition charges or miss out on LARGER REFUNDS!**

**It's as easy as 1, 2, 3.**

- 1) Refer a new client, age 21 or older.
- 2) **Have them mention your name!**
- 3) We'll send you \$20, \$50, or \$100 and for each referral you earn a chance to win \$750 or Big TV!

**Killingbecks, The Tax Experts**

1501 E Markland Ave, Kokomo, IN 46901  
 765-452-8000 or 1-800-266-1612



**Larger Refunds, Lower Costs!!!**

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- 101 Deductions Listed to Get You a Larger Refund!
- Warn Your Friends How They May Be Getting Much Smaller Refunds than They Deserve!
- Why Does the Cost of Having Taxes Done Vary So Much?
- Two Painless Ways to Get It Done!
- Earn \$20, \$50, \$100 ... and Win \$750 (or Big Screen TV)

*What's Inside:*

**Get Larger Refunds at about 1/2 the Cost of our Competition. Don't PAY \$175 to \$375 more!**

**New! Fast Bonus Refund Only \$29 Extra!**

**Here Are Your Money Saving "What to Bring Checklists" for Larger Refunds (or owe less)**

**Warn Your Friends How They May Be Getting Much Smaller Refunds than They Deserve!!!**  
**IRS Won't Tell of Missed Deductions!!**

**PLEASE WARN YOUR FRIENDS.** Each year we see quite a few new clients who have been missing big savings on their tax returns making their refunds much, much smaller than they deserve.

The reason for the smaller refunds is often these clients had gone to tax preparers who didn't keep up on the complex tax laws or they have tried to do their tax returns themselves and didn't spend the 14 hours studying that the IRS says it takes to get your tax return right.

With 101+ deductions it is easy to miss just one and really lower your refund. If you answer one question wrong, you cost yourself big money! Each year, we spent 200+ hours researching all the tax laws making sure we know the tax law inside and out to save you money.

The interesting thing is most of these new clients thought their tax return was right because the IRS didn't tell them there was an error. They didn't know the IRS won't tell them of missed deductions.

So please warn your friends that tax returns with 101+ deductions are much more complicated than they seem. Also, tell them how Killingbecks can get them **Larger Refunds at Lower Costs!**

**We Offer 3 Choices for Fast Cash**

You Choose How Fast You Get Your Cash!

- 1) 9-16 Day\* Fast Refunds to Your Bank Account (Free).
- 2) **New!** Bonus Fast Refund that pays all your fees now only \$29 (Was \$89 last year; we bypassed the bank!)
- 3) 16-23 days\* Refund in the Mail (Free).

**IRS Refund Schedule\***

\*IRS Delays are possible. IRS puts about 3% of returns through extra processing. Often only 1 week delay!

IRS Accepts Return By	Deposit* in Bank or Bonus	Fast Refund in the Mail*
Jan. 18th	Jan. 27th	Feb. 6th
Jan. 25th	Feb. 3th	Feb. 13th
Feb. 1st	Feb. 10th	Feb. 20th
Feb. 8th	Feb. 17th	Feb. 27th
Feb. 15th	Feb. 24th	Mar. 5th
Feb. 22nd	Mar. 2nd	Mar. 12th
Feb. 29th	Mar. 9th	Mar. 19st
Mar. 7th	Mar. 16th	Mar. 26th
Mar. 14th	Mar. 23th	Apr. 2nd
Mar. 21st	Mar. 30th	Apr. 9th
Mar. 28th	Apr. 6th	Apr. 16th

# We Make Sure You're Getting the Largest Possible Refund at About 1/2 the Cost of our Competition!

## Larger Refunds, Lower Costs!!!

**Killingbeck, The Tax Experts 452-8000**



Bill Killingbeck



Dave Killingbeck



Don Killingbeck



Doug Killingbeck



Amy Bangs

For More Tax  
Savings Ideas  
and Common  
Tax Questions

See our web site:  
[www.killingbeckinsurance.com](http://www.killingbeckinsurance.com)

## Two Painless Ways to Get It Done!

We offer two painless ways to get your return done right!

- 1) Our recommended way for getting you the largest possible refund (or owe less) is for you to look over the *What to Bring Checklist* and finish at our office with our tax interview.
- 2) Or if you are away or busy, we can also do your return by mail or by drop-off. Again, look over the *What to Bring Checklist* and send us (or drop-off at our office) your paperwork to **PO Box 2946, Kokomo, IN 46904**. Also, please list your daytime phone # \_\_\_\_\_ and what hours during the day we can call you \_\_\_\_\_.

## What To Bring Checklist

- For **dependents you haven't claimed before**, bring date of birth & Social Security card (or SS #).
- W-2s from all Jobs, Sickpay and Subpay.**
- 1099s on: Pensions, IRAs, Social Security, HSA, Unemployment, Savings Interest & Bonds Cashed.**
- 1099s for Dividends on Stock and Stock Sales, Cancelled Debt, Foreclosures and Condemnations.**
- Bring List of Income & Expense for:**  
 \_\_\_ Jury duty \_\_\_ Lottery \_\_\_ Unreported Tips  
 \_\_\_ Odd Jobs \_\_\_ Gambling \_\_\_ Health Saving Acct.  
 \_\_\_ Rental-Farm-Business \_\_\_ Other Income
- If you Own a home**, property taxes paid. \$ \_\_\_\_\_  
**If you Rent:** rent paid, landlord's name & address.
- If you or a dependent paid a College or Trade School**  
 Tuition Paid \$ \_\_\_\_\_ Loan Interest \$ \_\_\_\_\_  
 Books \$ \_\_\_\_\_ Supplies-Equipment \$ \_\_\_\_\_
- If you paid **Child or Dependent Care to work:**  
Who you paid, address, SS# (or ID) & \$ amounts.
- If you insulated, added windows or doors, storm windows-doors, Energy Star Heating & Cooling, wind, solar power, geothermal items.** List item & costs.
- Grades K-12 Private School or Home School Costs up to \$1000 for Tuition, Books and Supplies. \$ \_\_\_\_\_**
- If you pay **Estimated Tax:** State \$ \_\_\_\_\_ Federal \$ \_\_\_\_\_  
 Contributed to **Indiana 529 College Choice** \$ \_\_\_\_\_  
 Contributed to a **Traditional IRA Retirement** \$ \_\_\_\_\_
- Check if These Deductions Might Apply to You:**  
 \_\_\_ Single, have a child and provide a Household  
 \_\_\_ Dividends or Capital gains \_\_\_ Worthless Stock  
 \_\_\_ You Paid Alimony-Mortgage \_\_\_ Adoption Costs  
 \_\_\_ Have Uncollected Bad Debt or Contractor Fraud  
 \_\_\_ In Military or Military Retired \_\_\_ Repaid Income  
 \_\_\_ If You're Legally Blind \_\_\_ Moved +50 miles  
 \_\_\_ Guard-Reserve Travel \_\_\_ Self Emp. Health Ins.  
 \_\_\_ Disabled & <\$20,000 Earnings \_\_\_ Disability Pension  
 \_\_\_ If You're a Teacher & Bought Classroom Supplies  
 \_\_\_ Contributed to Health Savings Acct. \_\_\_ Home Sale
- We will Check These Deductions & More for You:**  
 Lottery, Child Tax Credit, Additional Child Tax Credit, Early Withdrawal Penalties, Earned Income Credit, Injured Spouse, Excess FICA, Municipal Bond, Unified Tax Credit, Home Office, Depreciation, Expensing, Low Income Retirement Savings, Clergy Deductions, Government Retirement Credit, Foreign Tax Paid, etc....
- Bring Your "Can I Claim Questions" and Ask What to do About Changes that could make you owe next year:** Can I Claim a Dependent? What Income is Taxable? Getting Married or Divorced, Selling a Rental, Retiring, Spouse Going to Work, a New Job, Losing a Dependent, a New Business, Cash Bonds, Receiving Pension—IRA, or **Losing Earned Income Credit, ....**

## Why Does the Cost of Having Your Taxes Done Vary So Much?

How can a client with a more complicated return come to us and be charged \$125 where as our competition want to charge them \$510 for the same work?

Well you see, our competition talks of low prices on the phone but when you go in they have large extra charges that add up for every little thing on the tax return.

Generally, we charge about 1/2 the cost of our competition. It is hard to estimate costs exactly as **it is determined by the extra forms that you need.** To give you an idea, our EZ, 1 W-2 and E-File starts at \$25 when packaged with the State Return (all 8 pages of State return is only \$39.) If you need the 1040 it is just \$15 extra.

## Itemized Deductions Savings

**Itemizing saves when you pay larger amounts on:** Home interest, Taxes including all the State & County income taxes, Contributions, a Casualty loss, Work related costs (including using your vehicle in work), Gambling, or Medical expenses.

To save money, single filers expenses need to exceed **\$5,800**, Head of Household **\$8500**, and Married Filing Joint **\$11,600**.

### Home Interest Paid - List or bring bank statements

1st Home Mortgage \_\_\_\_\_  
 If paid to an individual & didn't list last year bring their Name, Address, Social Security Number \_\_\_\_\_  
 Mortgage Insurance Premium on Home Purchase \_\_\_\_\_  
 Refinanced or 2nd Mortgage, Home Equity Loan \_\_\_\_\_  
 2nd Home or a RV or Boat Used as a 2nd Home \_\_\_\_\_  
 Closing Points Paid on a Home Loan \_\_\_\_\_

### Taxes Paid - List or bring tax bills & registrations

Home Real Estate Tax \_\_\_\_\_  
 Other Real Estate Tax and Ditch Assessments \_\_\_\_\_  
 Vehicles: County Tax/Wheel Tax \_\_\_\_\_ County Tax/Wheel Tax \_\_\_\_\_  
 Veh. 1 \_\_\_\_\_ Veh. 3. \_\_\_\_\_  
 Veh. 2 \_\_\_\_\_ Veh. 4. \_\_\_\_\_  
 Boat, Trailer, RV, Personal Property Tax \_\_\_\_\_  
 Amount You Owed the State Last Year \_\_\_\_\_  
 State, County & Estimated Income Tax Paid\* **\*We'll compute**  
 \*Or sales tax paid if you bought vehicles, RVs, or built a home  
 List item \_\_\_\_\_ \$ \_\_\_\_\_, \_\_\_\_\_ \$ \_\_\_\_\_, \_\_\_\_\_ \$ \_\_\_\_\_

### Contributions - IRS requires you to keep receipts!

Church or Religious Organization \_\_\_\_\_  
 United Way, Including Payroll Deduction \_\_\_\_\_  
 We Care, Heart/Cancer, Boy/Girl Scouts \_\_\_\_\_  
 Exchange Student Stayed in Your Home \$50 a mo. \_\_\_\_\_  
 Other Charity \_\_\_\_\_  
 Miles Driven for Charity\*\*/Out of Pocket expenses \_\_\_\_\_  
 List Items Donated in good condition (Used Value) \_\_\_\_\_

### Gambling-Lottery losses up to winnings

### Medical bills must exceed 7.5% of your income

Prescriptions, Insulin, Prescribed foods \_\_\_\_\_  
 Medical Insurance, Long Term Insurance \_\_\_\_\_  
 Medicare Premiums, Medicare Supplements \_\_\_\_\_  
 Doctors, Dentists, Chiropractor, Hospital, Eye Doctors \_\_\_\_\_  
 Nurse, Nursing Home or Long Term Care Costs \_\_\_\_\_  
 Therapy, Handicapped Schooling, Wheelchair \_\_\_\_\_  
 Hearing aids, Eyeglasses, Equipment, Guidedog \_\_\_\_\_  
 Auto Mileage\*\*, Travel Expenses, Other costs \_\_\_\_\_

### Other Expenses must exceed 2% of your income

Union and Professional Dues, Licenses, Insurance \_\_\_\_\_  
 Work Related Equipment, Tools, Uniforms, Supplies \_\_\_\_\_  
 Travel Costs or Car Mileage\*\* Driven for Work \_\_\_\_\_  
**\*\*To deduct mileage, IRS requires timely completed mileage logs!**  
 Work Related Education, Magazines, Books, Fees \_\_\_\_\_  
 Job Seeking Costs, Trade Organization, Travel & Mileage\*\* \_\_\_\_\_  
 Tax Prep., Safe Deposit Box, Investment Publications \_\_\_\_\_  
 Large Casualty Loss (fire, theft, accident, etc.) \_\_\_\_\_