

The Charlesworth Chronicle

Annual client update, tax tips and investment ideas from
Charlesworth Financial Services, LLC
and Julianne M. Charlesworth, CPA*

2023 Edition
phone 219-531-9519

Charlesworth.CPA
text 219-733-2039

2000 Comeford Rd, Suite 1, Valparaiso office hours:

January 30 ~ April 11 Mon, Wed & Fri 9 to 4pm and

Tues & Thurs: 9am to 6pm

Non-tax season Valpo hours: Tues, Wed & Thurs 9 to 4
12789 S US 421, Wanatah hours are by appointment only



For the third year, our Engagement Letter/
Questionnaire combo is electronic and must
be completed before work commences

**Use this QR code to fill out and
sign your Engagement Letter.**



We desire to enhance your benefits and experience with us. Due to the positive client responses from last year, our firm has partnered with Protection Plus for Identity Theft Restoration to assist with any kind of identity theft incident, even outside of taxes, for a full year. It additionally provides IRS/state notice and audit services. The fee for this is nominal and is built into 1040 prep fees. See more on the Membership Certificate Enclosed.

We do our best to accommodate all clients to prepare and file your tax returns on time if all information is received by March 10th. Due to unknown work flow or missing documents, it is best to provide us ALL your documents at once and earlier in the season. The closer to the filing deadline your documents are received, the less we can guarantee they will be timely filed. Signing the Engagement Letter grants us permission to file an extension if it becomes necessary and you will be notified at such time. We appreciate your patience as our turnaround time backs up at times. We will contact you if we have questions and when your returns are complete.

How to submit your 2022 Tax Information:

Using the Organizer provided in your secure SmartVault portal and your 2021 income tax return as a guide, gather pertinent tax papers for 2022, add any additional or new information, remove staples and recycle envelopes and non-essential fillers. Submit via the method most convenient for you:



SmartVault is easily and securely accessed from the **Charlesworth.CPA Client Portal** page. Upload your 2022 documents as well as view, share and print your 2017 - 2022 income tax returns and source documents 24/7. **Please scan all documents together to a single .pdf (not .jpg or .png files), naming them individually does not help us.** If you have not yet tried SmartVault and would like to get started, email Mary@Charlesworth.CPA



24/7 Drop Box
Valparaiso
Wanatah



Mail to:
Charlesworth Financial Services
2000 Comeford Rd, Suite 1
Valparaiso, IN 46383

or drop off in person (except
lunchtime) during office hours.



For a printed copy of your organizer, please let us know.
It is best if all of your information is submitted at one time.
Information received after March 10th may go on extension
and may be subject to subsequent year pricing.

Good news from the governor's office ~ The Indiana Income Tax Rate will be decreasing for 2023.

IBonds are still a good investment. See TreasuryDirect.gov.

The IRS go live date for efilings is expected to be January 23, 2023. Expected refunds for taxpayers who have filed electronically and claimed EITC or ACTC will not be received until late February.

Upon return completion, clients will be notified to pick up returns (if a paper copy is sought) at their own convenience at the Valpo office.

Thank you for your business and we look forward to our partnership many years into the future.

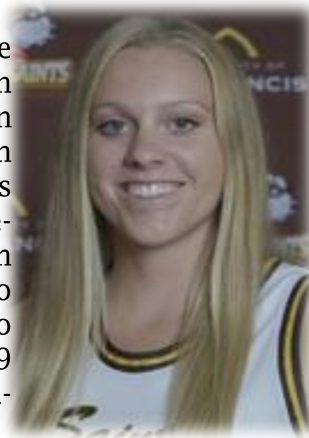
Is an electronic copy of your return enough?

With our secure SmartVault portal, you can copy the pdf directly to your computer or securely share it with bankers, lawyers, etc. No more bulky paper to be filed. On the **Electronic Questionnaire**, please answer **NO** if a paper copy of your return is not necessary.



Chamber mini golf "ParTee"
and bowling outings

Justene, Juli's daughter, will be joining the firm this year. She received a Bachelor's in Accounting with a finance minor and an MBA from the University of St. Francis in Joliet. She recently passed securities exams to become an Investment Adviser Representative. She is currently playing her fifth year of basketball. If you have a 401K to roll over, need to start an IRA or want to give a gift that keeps on giving with a 529 college savings plan to your child or grandchild, give Justene or Juli a call.





PENNSYDEPOTROOM.COM

The Banquet Hall adjacent to our office is available to rent for parties around 32 or less. Client discounts are available.



*We are welcoming new clients.
Thank you for your referrals.*

"Like" Charlesworth Financial Services
on Facebook



*Juli Charlesworth, Investment Adviser Representative
Charlesworth.CPA 219-531-9519
College and Retirement Planning, IRAs*, 529 Plans*
Mutual Funds*, Variable* and Fixed Annuities,
Income Tax Planning and Preparation
Small Business Consulting, Financial Services
Life Insurance, Long Term Care Insurance*

*Securities offered through AvantaxSM, Member FINRA, SIPC, Insurance services offered through Avantax affiliated insurance agency. Investment advisory services offered through Avantax Advisory ServicesSM. Investments & Insurance Products: Not FDIC Insured – No Bank Guarantee – May Lose Value. Units of the 529 plan investment options are municipal securities and may be subject to market value fluctuation. Before investing in a state specific 529 plan, you should compare your own state's qualified tuition program and any state tax or other advantages it may provide.