



# THE DOLLAR CHASE

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## TAX TIP

If you haven't filed yet for year 2020 taxes, the IRS has pushed the deadline back to May 17 this year instead of April 15!

## FREE ELECTRONIC FILING

Taxpayers with an adjusted gross income of \$72,000 or less can file a federal tax return free using the IRS Free File Program ([irs.gov/filing/free-file-do-your-federal-taxes-for-free](https://irs.gov/filing/free-file-do-your-federal-taxes-for-free)). The free filing service makes brand-name tax preparation software available online to users who meet the income requirement. Some products may include filing a state tax return in the free service.

Browse the different products available and then select which one you want to use. Your return is prepared and filed on the vendor's site using your responses to the software's tax filing questions. The IRS sends you an email once your return is accepted. (Source Kiplinger's Retirement Report)

## APPLY FOR AN IRS IDENTITY PROTECTION PIN

This is an additional security feature to help protect you from identity theft with your taxes. The PIN is assigned by the IRS and is used to verify a taxpayer's identity on paper or electronically filed returns. Go to [IRS.gov](https://irs.gov) and search for *PIN* to be taken to "Get an Identity Protection PIN."

## PENALTY WAIVER REQUEST

Taxpayers generally must pay 100% of the previous year's tax, or 90% of what they owe for the current tax year to avoid a penalty for underpayment. Penalties for underpayment start when only owing \$1,001 or greater. However, if you are at least 62, you can request a waiver for the year you retire and the next year. Use form 2210 if it's for reasonable cause, not neglect.

## TAX DOCUMENTS

If you'd like to get your tax documents online we have links to each company on our website [www.pbfrountree.com](http://www.pbfrountree.com), then click on Information/Tools. Need an AssetMark login? Call or email us and we'll get a registration email sent to you. If you already have a login, AssetMark's website is [www.ewealthmanager.com](http://www.ewealthmanager.com).

## EMPLOYEE SPOTLIGHT ON JILL RUCKLE

Jill is our Registered Securities Manager with the support of our new Securities Administrative Assistant, Bryan Ralphs. Going forward, please reach out to Jill, instead of Regina, if you need any help with your accounts. Jill has been working in this capacity with Personal Benefit Rountree for 14 years and holds the Series 6 securities license. Jill is a Colorado native and loves spending time with her husband, three daughters & dog Boomer! She is looking forward to getting to know all of our clients and welcoming them back to our office soon!



## FRAUD ALERT!

We all know fraud and identity theft is on the rise—take steps to protect your information.

In general, we encourage you to remain vigilant by reviewing your account statements and monitoring your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228.

You have the right to place a “security freeze” on your credit report, which will prohibit the release of the information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved without your consent. However, be aware that using a security freeze may delay or prohibit the timely approval of any application you make regarding a new loan, credit card, mortgage, or any other application involving the extension of credit. There is no charge to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

**Experian**  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

## DID YOU KNOW...

As of 2/19/21, 1% of pandemic deaths in the US were citizens under the age of 35. Contrasting in the US 81% of the pandemic deaths were citizens at least 65 or older.

October 1918 is the deadliest month in American history, taking the lives of 195,000. January 2021 has been the deadliest month of this pandemic, claiming 95,000 lives. (Source: Center for Disease Control, History.com)

## YIKES!

In 2008-2009, the Congress authorized spending of \$983 billion to alleviate the impact of the global mortgage crisis, an amount equal to 6% of the size of the US economy. In 2020, the Congress authorized spending of \$3.7 trillion to alleviate the impact of the global pandemic, an amount equal to 17% of the size of the US economy. (Source: BTN Research)



Some old-fashioned things like fresh air and sunshine are hard to beat. - Laura Ingalls Wilder

## THE PERSONAL BENEFIT FINANCIAL AND ROUNTREE & ASSOCIATES FAMILY

~ SHARLA, ERIC, RON, MELISSA, ED, REGINA, JILL, LYNNAE, KAREN, DARLINE, BRYAN AND CHARITY ~

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