

The Year-End and Tax-Season Client Letter Kit

2 ready-to-edit client email issues for small CPA firms: November and January

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1. **Replace every placeholder** in double curly braces (table below) with your firm's details or your email platform's merge tags.
2. **Check every figure before you send.** Facts reflect IRS guidance as we read it on October 27, 2026. If the IRS updates a figure or a rule isn't final for your clients' tax year, change it or say "check with us".
3. **Keep the footer lines:** the AI-assistance line ("Drafted with AI assistance and reviewed by [your firm]"), the general-information disclaimer, the source list, your postal address and the unsubscribe link.
4. **Send only to clients and contacts who agreed to hear from you,** through your own email platform.
5. **Make it yours.** Cut sections that don't fit your clients, add a local note, and have the person who signs it read it top to bottom before it goes out.

Placeholder	Replace with
{{FIRM_NAME}}	Your firm's name, exactly as clients know it
{{FIRST_NAME default: "there"}}	Your email platform's first-name merge tag (with a fallback such as "there")
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About these drafts: they were drafted with AI assistance and checked against the sources listed at the end of each issue. They are general information, not legal, tax or insurance advice, and your firm is responsible for reviewing what it sends.

Issue 1: Year-end 2026: 6 tax moves to consider before December 31

Subject line: Year-end 2026: 6 tax moves to consider before December 31

Preview text: New charitable rules, 2026 retirement limits and the higher 1099 threshold.

Best send window: Mid-to-late November 2026

Written for: Individual and small-business clients of a small CPA firm

Year-end 2026: what to consider before December 31

From {{FIRM_NAME}}

Hi {{FIRST_NAME | default: "there"}},

The 2025 tax law known as the One, Big, Beautiful Bill (OB BB) changed several rules that take effect for the 2026 tax year: the return you'll file in 2027. Some of them reward acting before December 31. Here are six items to review. We're happy to help you run your numbers.

1. Charitable giving has new rules for 2026

- **If you take the standard deduction:** starting in 2026, you can deduct up to **\$1,000** of cash gifts to qualifying charities (**\$2,000** for married couples filing jointly). Gifts to donor-advised funds generally don't qualify. Keep receipts or bank records.
- **If you itemize:** starting in 2026, charitable gifts are deductible only to the extent they exceed **0.5% of your adjusted gross income**. With \$200,000 of AGI, for example, the first \$1,000 of gifts isn't deductible.

Talk to us before making a large gift. Timing and method (cash, appreciated stock, donor-advised fund) can change the tax result.

2. Check your standard deduction versus itemizing

For 2026, the standard deduction is **\$16,100** for single filers, **\$32,200** for married couples filing jointly, and **\$24,150** for heads of household. If you're close to the line, bunching deductions into one year may help. Your situation determines whether it does.

3. Use your 2026 retirement contribution room

- **401(k), 403(b), most 457 plans and the Thrift Savings Plan:** up to **\$24,500** in employee deferrals.

- **Catch-up (age 50+):** an extra **\$8,000**, or **\$11,250** if you're 60-63 in 2026.
- **IRA:** up to **\$7,500** (plus \$1,100 catch-up at 50+). IRA contributions for 2026 can generally be made until the April 2027 filing deadline. Workplace plan deferrals generally must come out of 2026 paychecks.

4. Business owners: the 1099 threshold went up

For payments made after December 31, 2025, the reporting threshold for **Forms 1099-NEC and 1099-MISC rose from \$600 to \$2,000**. Review your 2026 vendor and contractor payments now. Collect W-9s from anyone you paid \$2,000 or more, so January filing goes smoothly. 1099-NEC forms are generally due to recipients and the IRS by **January 31**. In 2027 that date falls on a weekend, so the deadline moves to the next business day.

5. Payment apps: the 1099-K threshold is back to \$20,000

Payment platforms and marketplaces generally must issue Form 1099-K only if you received **more than \$20,000 across more than 200 transactions**. All income is still taxable whether or not you receive a form, so keep your own records.

6. Don't forget the January 15 estimated payment

If you pay estimated tax, the fourth-quarter 2026 payment is due **January 15, 2027**. If your income changed a lot this year, let us check whether your payments are on track to avoid an underpayment penalty.

Want a year-end review? Reply to this email and we'll send available times. If you'd like us to run the numbers first, send last year's return and your year-to-date figures.

{{FIRM_SIGNATURE}}

Drafted with AI assistance and reviewed by {{FIRM_NAME}}.

This newsletter is general information, not tax, legal or accounting advice for your situation. Tax rules have exceptions and limits not covered here. Please consult {{FIRM_NAME}} before acting.

Sources: IRS IR-2025-103 (2026 inflation adjustments, including OBBB amendments); IRS IR-2025-111 and Notice 2025-67 (2026 retirement limits); IRS Publication 6196 (2026 charitable deduction for non-itemizers); IRS IR-2025-107 (Form 1099-K threshold); Crowe, "OBBB Eases and Adds Info Reporting Obligations" (1099-NEC/MISC \$2,000 threshold).

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Issue 2: Tax season is almost here: your January get-ready checklist

Subject line: Tax season is almost here: your January get-ready checklist

Preview text: Your forms, new overtime and tip deductions, a free IRS identity PIN and the January 15 deadline.

Best send window: First week of January 2027

Written for: Individual and small-business clients of a small CPA firm

Your January get-ready checklist

From {{FIRM_NAME}}

Hi {{FIRST_NAME | default: "there"}},

Happy new year. Filing season for your 2026 return usually opens in late January (the IRS announces the exact date). A little organizing now makes it much smoother. And the sooner we have your documents, the sooner we can start.

1. Don't miss the January 15 estimated payment

If you pay quarterly estimated tax, the fourth-quarter payment for 2026 is due **Friday, January 15, 2027**. If your income changed a lot during the year, tell us before you pay, so we can check whether the amount is still on track.

2. Watch your mailbox (and inbox) for tax forms

Employers and businesses that paid you generally must send **Forms W-2 and 1099-NEC by January 31**. That date falls on a Sunday in 2027, so expect them by **Monday, February 1**. Other forms, especially brokerage and investment statements, often arrive later in February, and corrected forms are common. Before you send us your documents, check that you have everything on this list that applies to you:

- W-2s from every employer, including a job you left during the year
- 1099s for freelance work, interest, dividends, investment sales and retirement distributions
- Form 1098 for mortgage interest, and property tax records
- Form 1095-A if you had Marketplace health insurance
- Records of charitable gifts, childcare costs and education expenses
- Notes on any big life changes (see item 6)

3. Get a free Identity Protection PIN

An IP PIN is a six-digit number from the IRS that prevents someone else from filing a tax return using your Social Security number. **Anyone with an SSN or ITIN who can verify their identity can get one.** The fastest way is through your IRS Online Account, in the profile section. A new PIN is issued every year, so if you already have one, you'll need the current one for your return. Please send it to us when you send your documents. (We can't request it for you.) And watch for scams: the IRS doesn't start contact by email, text or social media to ask for personal or financial information. If in doubt, forward the message to us.

4. Make sure the IRS can deposit your refund

The IRS has been phasing out paper refund checks since September 30, 2025, and direct deposit is now the standard way to receive a refund. If a return is filed without valid bank information, the IRS can hold the refund and send a notice (CP53E) asking you to add an account. **Double-check your routing and account numbers** with us this year, especially if you changed banks.

5. Worked overtime or earned tips? Check your W-2

The 2025 law known as the One, Big, Beautiful Bill created two new federal deductions for 2025 through 2028, available whether or not you itemize.

- **Overtime:** you may be able to deduct the overtime premium the Fair Labor Standards Act requires, generally the "half" in time-and-a-half, not your whole overtime pay. Overtime paid only because of state law, a union contract or employer policy doesn't count. The maximum is **\$12,500** (**\$25,000** on a joint return).
- **Tips:** if you work in an occupation on the IRS's list of jobs that customarily received tips, you may be able to deduct up to **\$25,000** of qualified tips: voluntary cash or card tips, including tip-sharing. Mandatory service charges don't count.
- **Where it shows on your 2026 W-2:** qualified overtime is in **box 12, code TT**. Cash tips reported to your employer are in **box 12, code TP**, with an occupation code in **box 14b**. Those boxes show what was paid. The amount you can deduct may be lower.
- **Limits:** both deductions phase out once modified adjusted gross income goes above **\$150,000** (**\$300,000** for joint filers). You need a Social Security number on the return, and married couples must file jointly. Tips and overtime are still subject to Social Security and Medicare tax.

Not sure whether your overtime or tips qualify, or how much you can deduct after the limits? Check with us. Send your W-2s and we'll work it out.

6. Tell us what changed in 2026

A marriage or divorce, a new baby, a move to a new state, a home sale, a new job, a side business, retirement or a large gift or inheritance can all change your return. A two-line note now saves a round of questions later.

Business owners: three extra items

- **1099s:** collect W-9s and confirm totals for contractors and vendors. For payments made in 2026, the 1099-NEC reporting threshold is **\$2,000**.
- **Books:** reconcile your bank and credit card accounts through December 31.
- **Records:** gather mileage logs, home-office details and receipts for major purchases.

Ready to get started? Reply to this email and we'll send you our secure upload link and document checklist.

{{FIRM_SIGNATURE}}

Drafted with AI assistance and reviewed by {{FIRM_NAME}}.

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Sources: IRS, "Working Families Tax Cuts: Tax deductions for working Americans and seniors" (overtime and tips deductions: limits, phase-outs, eligibility); IRS, 2026 General Instructions for Forms W-2 and W-3 (box 12 codes TT and TP, box 14b); IRS Fact Sheet FS-2026-13 (qualified overtime FAQs, Aug 2026); IRS, "Get an identity protection PIN" and IP PIN FAQs; IRS Tax Tip 2026-56 (IP PINs); IRS, "Questions and answers about Executive Order 14247" (paper refund check phase-out); Taxpayer Advocate Service, "Direct Deposit Changes for 2026"; IRS, "When preparing to file taxes, keep an eye out for scams"; IRS Publication 509 (tax calendars); IRS General Instructions for Certain Information Returns (due dates); Crowe, "OBDD Eases and Adds Info Reporting Obligations" (1099-NEC \$2,000 threshold).

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