

# The Consultant

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## **ESTATES AND TAX FILING**

If you are the Executor of an Estate, the paper work can be overwhelming. As an Executor you have ninety days to file an Inheritance Tax Return to obtain a five percent discount off of the tax due. You have nine months to file the return to pay the tax without a discount. You also may need to probate the estate at the court house based on the value of some assets in the estate.

Piermani & Bearoff P.C. can help you as an Executor file all the necessary requirements such as the Statue Report, Certificate of Notices, Notices, Inventory Forms, the Inheritance Tax Return and advertisement. We can direct you to probate the Estate. We have an attorney who reviews all of our work and signs off on the Estate once his review is complete. There is a flat fee for our service and a flat fee for the Attorney service. If you need help call the office and ask to talk with Mr. Piermani.

## **INVESTMENTS**

The stock market has done very well over the last twelve months, so if your investments have not, it may be that you are invested in the wrong areas. Or if you are receiving a large sum of money from retirement or inheritance and want to use it to its full potential call the office to set up an appointment with Mr. Piermani to look at suitable investments that fit your age, goals, tax bracket, economy, and personality. Mr. Piermani is a Registered Financial Advisor with the State of Pennsylvania and the State of Florida.

## **MORTGAGES**

Looking for a mortgage to purchase a new home, vacation home, or rental property, or would you just like to refinance with these current low rates, call the office to speak with Mr. Piermani or Mr. Bearoff to find out how we can make this happen for you. We work with Robyn Brody, NMLS# 144894 who is a Registered Loan Originator at Aurora Financial Group. Call the office and find out what rate and fees are involved.

## **ESTIMATED TAX PAYMENTS**

Remember that the Internal Revenue, State of Pennsylvania and the Local Boroughs and Townships are all requiring self-employed individuals to file estimated quarterly taxes. We do have a service for a reasonable fee, in which you provide a profit/loss statement or fill out our business return breakdown sheet each quarter and we calculate up the required Federal, State and Local estimated taxes for a small yearly fee. If you want to avoid penalty and interest contact our office.

## **BUSINESS RETIREMENT PLANS**

If you would like to find out information on how to set up a pension fund in your company we can help. We work with Raymond James who has IRA's, Simple IRA's, Solo 401K plans and profit sharing plans. Call and ask to speak with Mr. Piermani or Mr. Bearoff.

## **SUMMER HOURS**

Monday through Thursday	8:30 a.m. to 5:00 p.m.
Friday	8:30 a.m. to 4:00 p.m.
Saturday and Sunday	Closed

Evening appointments are made upon request.

## **QUOTES**

"I want to find out who this FICA guy is and how come he's taking so much of my money" Nick Kypreos, retired Canadian professional hockey player who played in the U.S. National Hockey League.

"An income tax form is like a laundry list--either way you lose your shirt." Fred Allen, American radio comedian

"The appropriation of public money always is perfectly lovely until someone is asked to pay the bill" Calvin Coolidge, 30th President of the United States.