

NEWSLETTER

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Rallapalli & Co
CPA, PLLC

Your Trusted Partner in Growth

MESSAGE FROM THE MANAGING PARTNER



Dear Clients and Friends,

I am thrilled to introduce the very first edition of our monthly newsletter! As the founder of Rallapalli & Co CPA, PLLC, my mission is to provide you with valuable insights on tax planning, compliance updates, and financial strategies to help you grow. This newsletter will bring you key deadlines, actionable advice, and updates from our firm every month.

Thank you for trusting us as your partner in growth.

Warm regards,

CA. Ramesh Babu Rallapalli, CPA, ACA, MBA
Founder & Managing Partner

KEY DEADLINES

- **Oct 15** – Individual 1040 & C Corp-1120 (Extensions)
- **Oct 31** – Q3 Payroll (941)
- **Nov 15** – Nonprofit Form 990 (Extensions)
- **Dec 31** – Last Day for Charitable gifts, Max 401(k) and RMDs

FEATURE ARTICLE: YEAR-END TAX PLANNING

Q4 is the best time to take tax-smart steps before December 31:

- Maximize Retirement Savings: 401(k), IRA, or SEP-IRA contributions
- Charitable Giving: Bunch donations to exceed the standard deduction
- Tax-Loss Harvesting: Offset gains (avoid wash-sale rule)
- Withholding & Estimates: Adjust to avoid penalties
- 529 Plans: Contribute for possible state tax benefits

 [Schedule](#) your 30-minute year-end tax planning session

TIP OF THE MONTH

Get ahead for tax season:

- Create digital folders (W-2s, 1099s, receipts, expenses)
- Reconcile bank/credit card statements monthly
- Save proof for big purchases & life events
- 📁 Upload docs anytime via our Client Portal

COMPLIANCE INSIGHTS (INDIVIDUAL FOCUS)

- **W-2/1099:** Verify address & tax ID
- **Est. Taxes:** Pay Q4 by Jan 15, 2026
- **Health Coverage:** Keep Form 1095
- **Residency:** Review if you moved/remote worked
- **Receipts:** Save for donations, medical,

FINANCIAL PLANNING CORNER

Q4 check-up for your finances:

- Budget: Align spending & savings
- Emergency Fund: 3–6 months set aside
- Investments: Rebalance if needed
- Insurance: Review coverage
- Goals: Plan 2026 purchases, education, debt payoff

OUR SERVICES

A full Service CPA firm, services include:

- Individual & Business Tax Preparation
- Audit & Assurance Services
- Bookkeeping & Accounting
- Payroll Setup & Compliance
- IRS & State Audit Representation
- Cross-Border Tax Planning (US–India)
- Entity Formation & Compliance Filings
- Virtual CFO Services & Business Advisory

“The best way to predict your future is to create it.”

— Peter Drucker

STAY CONNECTED

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