

NEWSLETTER

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Rallapalli & Co

CPA, PLLC

Your Trusted Partner in Growth

MESSAGE FROM THE MANAGING PARTNER



Dear Clients and Friends,

November marks the home stretch of the financial year — a perfect time to finalize your tax strategy, revisit your goals, and prepare for a strong start to 2026.

With changing tax rules and year-end reporting around the corner, our mission remains the same: to help you stay compliant, reduce surprises, and optimize every opportunity.

As we head into the holiday and Thanksgiving season, I extend my warm wishes to you and your loved ones. May this time bring gratitude, growth, and good health.

Thank you for trusting Rallapalli & Co CPA, PLLC as your partner in financial excellence.

Warm regards,

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

KEY DEADLINES

Dec 15: Q4 Corporate Estimated Taxes (Federal)

Dec 31:

- Last day for 2025 charitable contributions
- Deadline to max out 401(k)/HSA contributions
- RMDs due for eligible taxpayers

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FEATURE ARTICLE: SMART YEAR-END MOVES

Get ready for a smooth year-end with these quick actions::

- Review your income, deductions, and tax withholding.
- Use FSA balances and maximize HSA or retirement contributions.
- Make charitable gifts before December 31.
- Check insurance, beneficiaries, and update your 2025 financial goals.

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

TIP OF THE MONTH

Review Automatic Subscriptions:

Audit monthly subscriptions and unused services. Small cuts now can save hundreds over the year.

COMPLIANCE INSIGHTS

- Update your 2025 business licenses and permits.
- Review vendor contracts and renewals before year-end.
- Back up financial data and secure cloud storage.
- Confirm sales tax filings are current.
- Ensure employee classifications (W-2 vs 1099) are correct.

FINANCIAL PLANNING CORNER

Fall Financial Check-Up::

- Consolidate old 401(k)s or IRAs .
- Top up your emergency fund.
- Update beneficiary designations.
- Organize tax documents early.
- Evaluate cash flow needs for Q1 2026.



STAY CONNECTED

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"The secret of getting ahead is getting started." —

— Mark Twain