Lexington Office
2704 Old Rosebud Road, Suite 180
Lexington, KY 40509
P: 859-309-0349 **F:** 859-309-0941
Thefamilywealthgroup.com

February 10, 2026

Thank you for the trust you put into Family Wealth Group and FWG Investments. We appreciate you and your business.

We look forward to continuing to serve you and your family. With the onset of the New Year, it also means that our Federal and State Income Tax filings are fast approaching. The tax filing deadline for the 2025 tax year is April 15, 2026.

As we announced recently, we have established a relationship with Julie Holt, CPA to prepare the taxes of our Harrodsburg office Clients. As clients of FWG Investments, LLC; you can utilize the services of Julie Holt, CPA to file your personal federal and state income taxes. The tax preparation services are a part of the services provided under our Investment Advisory Management Agreement which includes your Fidelity and/or Lincoln Level Advantage accounts where a management fee is paid. **These tax preparation services are only available to our clients with securities accounts (Fidelity & Lincoln Level Advantage) paying a management fee to FWG Investments and your Investment Agreement was signed prior to January 1, 2026 and you are a current Client.** This service is only for the preparation and filing of standard individual federal and state tax returns. If you have business or farm schedules/returns or other non-standard returns, there may be an additional charge from either CPA who prepares your taxes.

To ensure that your 2025 taxes are filed by the April 15th deadline, your complete tax preparation information needs to be submitted no later than **Friday, March 6, 2026**. You can drop off your information at our Harrodsburg office and we will deliver it for you. If your information is not complete or is not submitted by **Friday, March 6, 2026**, an extension will be filed. As you can imagine, Julie's **time will be limited** during this tax season to concentrate on completing the returns timely so please only call if it is necessary. If there are missing information or questions, Julie's office will reach out to you directly. It is your responsibility to respond back to them in a timely manner.

Investment services offered by FWG Investments, LLC , a federally registered investment adviser under the Investment Advisers Act of 1940. Registration as an investment adviser does not imply a certain level of skill or training. Insurance products and services are offered and sold through Family Wealth Group, LLC and individually licensed and appointed insurance agents. Family Wealth Group, LLC and FWG Investments, LLC are affiliated but separate entities. We do not provide specific legal or tax advice, nor promote, market or recommend any tax plan or arrangement. A tax/legal professional should be consulted for guidance with your individual situation.

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When your tax returns are completed, you will be notified of their completion. We are working through the final details with Julie regarding filing electronically or picking up the returns and will advise you shortly.

We have developed a ***TAX PREPARATION CHECKLIST*** which is included in this packet of information to assist you in your preparation. Also, please make sure you complete the ***CPA TAX PREPARATION CLIENT INFORMATION SHEET,*** this ensures the most updated information is available to Julie. Julie will need a copy of your 2024 Federal and State Income taxes also.

We look forward to seeing you soon and best wishes for a successful and fulfilling year! Should you have any questions, please feel free to call our office.

Donald Bentley
Financial Advisor/Owner

Jeff Sheppard
Financial Advisor/Owner

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TAX PREPARATION CHECKLIST

INCOME

- W2s (Income earned from work)
- Social Security (SSA-1099)
- Pensions, IRAs, Retirement (1099 R)
- Interest Income (1099 Int)
- Dividends (1099 Div)
- Gains & Losses (1099 B)
- 1099 Combined (i.e. Fidelity will combine the above Interest, Dividends, & Gains/Losses into one form)

OTHER POSSIBLE INCOME

- Rental Income
- Self-Employment Income
- Farm Income
- Gambling Income (W2G)

OTHER POSSIBLE ITEMS

- Student Loan Interest (1098 E)
- Tuition (1098 T)
- Traditional IRA/Roth IRA Contributions
- Roth Conversions (is not noted on forms so need to make sure told was a conversion)
- Qualified Charitable Contributions (QCD) No form so client has to make sure to inform CPA
- 5498 IRA Statement—if you are making IRA contributions or conversions

ITEMIZED DEDUCTION ITEMS

- Medical & Dental (very few qualify, often they must be a significant amount)
- Property Taxes (home, vehicles, boats, etc.)
- Mortgage Interest (Form 1098)
- Charitable Cash contributions (if QCD, need to be noted separately)
- Non-cash contributions (Physical items donated to charitable organizations)

FIDELITY 2025 TAX FORM DELIVERY CALENDAR

Tax form schedule
Review the dates standard tax forms are available online. You can also log in to view your personalized tax form schedule.

To ensure you receive your Fidelity Tax Forms, log in to your Fidelity account, on the top left of the page, click on Accounts & Trade—then select Tax Forms & Information from the drop-down box. It will take you to a page Tax Information—and click on the green box View your tax forms.

Form name	Available online*	Sent by mail*
1099-Q	January 16	January 21
1099-R	January 16	January 21
5498 (Crypto)	January 31	January 31
1099 (Group 1)	January 24	January 29
1099-DA	February 17	February 17
1099 (Group 2)	February 7	February 12
1099 (Group 3)	February 21	February 26
1099 (Group 4)	March 11	March 16
5498, 5498-SA This form isn't needed to file taxes.	May 15	May 20

**Dates are subject to change due to unforeseen circumstances. For clients set to receive their form(s) by mail, the form will generally mail within 5 business days of the online activation date.*

Rev. 1.19.26

CPA TAX PREPARATION
CLIENT INFORMATION—FWG Investments, LLC

TODAY'S DATE_____

NAME: _____ DATE OF BIRTH: _____

SOCIAL SECURITY #:_____ OCCUPATION: _____

ADDRESS: _____

CITY:_____STATE:_____ZIP:_____

CONTACT PHONE #:_____EMAIL:_____

SPOUSE INFORMATION IF APPLICABLE:

SPOUSE NAME:_____ DATE OF BIRTH:_____

SOCIAL SECURITY #:_____ SPOUSE OCCUPATION:_____

ADDRESS: (If Different From Above)_____

CITY:_____STATE:_____ZIP:_____

CONTACT PHONE #:_____EMAIL:_____

DEPENDENT(S) INFORMATION:

NAME	RELATIONSHIP	DOB	SOCIAL SECURITY #

DIRECT DEPOSIT INFORMATION: If you want your transaction electronically, please complete the information below:

NAME OF BANK	CHECKING OR SAVINGS	ROUTING #	ACCOUNT #