

hemming &

IRS Form 5498

May 2013



Dawn M. Hemming, MBA

Investment Advisor Representative

dhemming@sagepointadvisor.com

www.hemmingtc.com



Meghan Phillips Dykstra

Investment Advisor Representative

mdykstra@sagepointadvisor.com

www.hemmingtc.com

Receiving IRS Form 5498 in May

During the month of May, we receive several inquiries regarding IRS Form 5498. If you contributed to a Traditional IRA, Roth IRA, Simplified Employee Pension (SEP IRA), or Savings Incentive Match Plan for Employees (SIMPLE IRA), you will be receiving an IRS Form 5498. **This form is for informational purposes only and does not need to be filed with your taxes.** The form will come from the product company where your investments are held.

This form includes all IRA contributions for the previous tax year and contributions made in 2013, but designated for the 2012 tax year. In addition to contributions, it reports conversions, rollovers, and re-characterizations made to an IRA account for the 2012 tax year. The form also states the Fair Market Value of the IRA as of December 31, 2012.

We recommend that you verify the contribution amounts stated on IRS Form 5498 with the amount you reported on your taxes.

Rest assured that you do not need to file this form with your taxes.

Please know that we care very much about you and your investments. Let us know if we can do anything. We are here for you.

Warm regards,

Dawn and Meghan

Investing involves risk, including the potential loss of principle invested. Past performance does not guarantee future results. Securities and Investment Advisory services are offered through SagePoint Financial, Inc., member FINRA/SIPC and a registered investment advisor. *hemming &* is not affiliated with SagePoint Financial, Inc., or registered as a broker-dealer or investment advisor.

hemming & | 600 East Front Street, Suite 201, Traverse City, MI 49686 231-922-2900