



中美會計師協會

CHINESE AMERICAN CPA ASSOCIATION

YEAR BOOK

年刊

2016

WWW.CACPAA.COM



中美會計師協會簡介

CACPAA Summary

中美會計師協會由美國洛杉磯地區知名會計師李豪先生創立。協會集中了來自中國，台灣，香港，東南亞等不同地區的華裔會計師，也吸引了不少金融界，地產界以及教育界的精英加盟。協會的成員不僅專業知識強，而且中英文流利，很多會員在洛杉磯多個社區也是相當活躍的知名人士。中美會計師協會可謂是一個多元化，專業性強的精英團隊。

中美會計師協會的創會會長李豪會計師在南加州從事會計師行業 20 年。熱心公益，積極參與各種社會活動。因應時代的發展以及南加州特殊地域的優勢，李豪會計師立志創立一個與眾不同的，為在美華人會計師量身訂造的，深具國際性和前瞻性的專業性的協會。中美會計師協會的宗旨是提高會員會計師的專業水平及其面對與處理國際商業大環境相關的適應力；為來往中美間的商務界，學術界等各界人士提供多方面的協助與交流平台；增進與美國其他地區及兩岸三地會計師協會的交流與互動；為社區提供稅法，財務，法律及相關領域的諮詢服務。

在此宗旨的指引下，中美會計師協會每月召開會員會議，加強會員間的溝通合作，並且籌劃多次專業演講會及研討會，為社區提供免費的稅務服務。協會還積極地與其他地區的政府，商會以及會計師協會建立友好互動的關係，讓外界更多地瞭解南加州的專業領域的人才，也幫助會員接觸到更多國際化的項目，可謂是打開了南加州又一扇對外的窗口。在不同領域專業人才的同心協力下，中美會計師協會正在日益頻繁的國際商貿往來中扮演著積極的角色，在美國南加州地區必將成為與國際各界人士交流的重要橋樑。

Chinese American Certified Public Accountants Association (CACPAA) was founded by Mr. Howard Li CPA, a renowned California accountant. CACPAA gathers ethnic Chinese accountants from China, Taiwan, Hong Kong, and other Southeast Asian countries. Elites from the financial, real estate, education sector also add their expertise to CACPAA.

Many of our members are well recognized public figures in the communities. Beside well experienced in their fields of profession, they are fluent in both English and Chinese. CACPAA can be described as a diverse, professional elite entity.

CACPAA is determined to establish a unique association tailored for the Chinese American accountant professionals with an international prospective. CACPAA's purpose is to improve the level of members' professionalism by enhancing communication and their ability to cope with the international business environment. CACPAA also provides a wide range of services and platforms for business, academia and other professionals.

In addition, CACPAA strengthens the interaction between CPA Associations from US, China, Taiwan and Hong Kong by providing tax laws, financial, legal, and other related consulting services.





中美會計師協會宗旨

Chinese American CPA Association Mission Statement

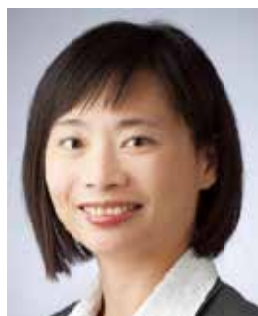
- 中美會計師協會不談政治，宗教，國籍，只探討專業，團隊精神
 - 提高中美會計師協會的成員面對國際與多變的商業大環境的適應力，及專業水平
 - 提供服務華人社區的稅法，財務，和法律諮詢講座
 - 提供會計師，以及其他商業領域人士互相交流合作的平台
 - 提供優惠 CPE
 - 以協會的力量為會員增加客源
 - 與外州，以及兩岸的會計師協會建立友好互動的關係
 - 為會計專業畢業的大學生提供就業或實習的機會
- To promote business, economic and technological cooperation between its members, other business owners, organizations and the local community;
 - To facilitate contact and collaborative relationships among its members and other financial professionals globally;
 - To host tax, financial, accounting and legal seminars;
 - To provide occupational opportunities of its members;
 - To offer discount Continuing Professional Education (CPE) classes for members;
 - To establish a spirit of fraternity among its members.

2016 OFFICERS

PRESIDENT	- Jonathan Lin, CPA
VICE PRESIDENT (In Alphabetical order)	- Cynthia Lau, CPA
	- Jeff Huang, CPA
	- Jing Qiu, CPA
TREASURER	- Jennie Li, CPA
SECRETARY	- Bo Peng, CPA
LEGAL COUNSEL	- Monica Lin, Esq



Alice Lo



Anita Huang



Ben Su



Bo Pang, CPA



Chan Fong, CPA



Charles Kiu, CPA



Cynthia Lau, CPA



David Lin



Derek Tung, CPA



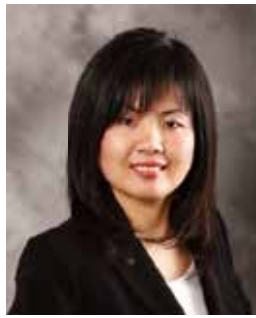
Diane Chen



Howard Li, CPA



Jeff Huang, CPA



Jennie Li, CPA



Jing Qiu, CPA



Jonathan Lin, CPA



Lucia Hu, CPA



Mei Mei Huff, CPA



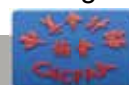
Monica Lin, Esq



Tony Dong, CPA



Victor Wong





Jonathan Lin, CPA
2015 - 2016 President

the President's *P*message

In 2011, as I first joined Chinese American CPA Association (CACPAA) 中美會計師協會, I was attracted to it because I was able to meet many fellow CPAs and other professionals with similar background.

Time flies by quickly, five years have gone by. Our organization has come a long way. We have more than 300 members now, our membership continues to grow and we have successfully merged with Chinese-American CPAs Society of Southern California (CACPA) 南加州華裔會計師協會 last year.

Our mission to serve the communities are carried out by hosting free tax and legal informational seminars to the general public, volunteering to provide free income tax preparation sessions to lower income individuals and families, and each year we also help raise funds for a selected non-profit charitable organization for a good cause.

I want to thank my officers, the board of directors, all the committee members and volunteers for their support, dedications, time and efforts for making this organization better than ever.

This year, as I continue to serve as the president for the second term, I would like to keep my focus on one of the core values of our organization, which is to provide quality CPEs for our accounting professionals.

Also, with the globalization of the companies from China, we have seen significant investments and influx of immigrants coming from China. To help keep our members up to date and understand the trends in China, I plan to organize a delegation to visit a few CPA associations and trade organizations in China this year to exchange knowledge with the fellow CPAs from China.

I encourage all of you to participate at our events and take advantages of our network platform and enjoy our CPEs.

Sincerely,

Jonathan Lin, CPA, MST



Think Global; Why Businesses
Need to Consider
International Expansion

來自創會會長的祝福
BLESSINGS FROM FOUNDING PRESIDENT



HOWARD LI CPA
FOUNDING PRESIDENT OF CACPAA

各位貴賓，各位至親好友們；

正如大家殷切的期盼，現任會長 Jonathan 林會長，再次帶領著我們的團隊，正在挺胸闊步的往前邁進。這是一個雄壯的隊伍，包含了南加州最專業的會計師，律師，理財師，地產，保險精英和銀行家們。

由於我們中美會計師協會的地理位置，處在中美兩大經濟實體交往的最樞紐地帶，無論是中國的投資移民或者是美國的集資開發，再再都彰顯了我們協會不可或缺的地位。我們一定要立足南加，放眼全球。

單打獨鬥守株待兔的做法，早已被時代的洪流所淹沒。積極的主動出擊，才是我們爭取客戶的當務之急。讓我們沿著大國崛起的軌跡與坐標，開拓整個社會的契機，洞察世界的經濟脈動，波瀾壯闊的，在這個千載難逢，稍縱即逝的機緣之中，突破困境，掌握先機。

在這一年之中，我曾經四度訪問中國。與當地的主管官員以及民營企業，建立了暢通的交流管道。下個禮拜，我又有上海北京之行。為了給中美會計師協會，修築一條康莊的大道，我願意與大家共同努力，披荊斬棘，不辭勞苦的先在北京上海等一線城市，建立中美移民的橋頭堡與諮詢中心。這是一個群策群力的時代，讓我們團結在一起，共同開發潛力無窮的市場。歡迎聰明睿智的夥伴們，早日報名參加本協會在今年年底舉辦的中國商務考察之旅，共襄盛舉。

THINK

GLOBALLY

ACT

LOCALLY



CONGRATULATIONS!



HOUSE OF REPRESENTATIVES
WASHINGTON, D.C. 20515

EDWARD R. ROYCE
THIRTY-NINTH DISTRICT
CALIFORNIA

June 1, 2016

Dear Friends:

I am pleased to welcome you to the 2016 Annual Gala and Installation Dinner. This event will prove to be a celebration hosted by the Chinese American CPA Association (CACPAA) for those in the Chinese American community who are professionals in the financial, legal, real estate and education sectors.

Since its inception in 2011, the CACPAA has been a vital resource to Chinese American accountant professionals that work in the global environment. The CACPAA has been instrumental in enhancing communication and the member's ability to cope with the international business environment. I support the CACPAA's contributions to the Chinese American community, and encourage you to continue your indelible service to the residents of Los Angeles and Orange County.

I would like to thank everyone who helped organize this event, as well as all of its participants. For years, the Chinese American CPA Association (CACPAA) has been a beacon of assistance, and I offer my sincerest congratulations for your achievements. I wish you all the best in your future endeavors!

Sincerely,

A handwritten signature in blue ink that reads 'Ed Royce'.

Edward R. Royce
Member of Congress
Chairman, House Foreign Affairs Committee



CONGRATULATIONS!

JUDY CHU, Ph.D.
27th DISTRICT, CALIFORNIA
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House of Representatives
Washington, DC 20515

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Pasadena, CA 91101
(626) 304-0110

June 11, 2016

Chinese American CPA Association
608 E. Valley Blvd., #D-311
San Gabriel, CA 91776

Dear Friends,

It is with great pleasure that I extend a warm welcome to all those who have gathered here at the San Gabriel Hilton for the 6th Chinese American CPA Association's Annual Gala and Installation Dinner.



Established in the Greater Los Angeles in 2011, the Chinese American CPA Association is a non-profit organization which has over 300 members in both Los Angeles and Orange County. It consists of many ethnic Chinese CPAs and elite professionals from the financial, legal, real-estate and education sectors. This association seeks to assist its members by facilitating contact and collaborative relationships to its members, and other financial professionals, globally. In addition, the Chinese American CPA Association hosts useful seminars and shares articles to instruct the general public on how to better navigate through the financial business sector.

Tonight, we celebrate the installment of the Chinese American CPA Association's new officers and board members.

On behalf of the United States House of Representatives and the people of the 27th Congressional District, I offer my congratulations and best wishes for the continued success of the Chinese American CPA Association.

Sincerely,

JUDY CHU, Ph.D.
Member of Congress, 27th District

CONGRATULATIONS!



JOHN CHIANG
TREASURER
STATE OF CALIFORNIA



June 11, 2016

Mr. Jonathan Lin, CPA, MST
President
Chinese American CPA Association
608 East Valley Boulevard, #D-311
San Gabriel, CA 91776

Dear Friends:

It is my pleasure to extend greetings to the Chinese American CPA Association (CACPAA) on the occasion of the 6th anniversary and the 2016 Annual Gala and Installation dinner.

Since its founding, the organization has focused on the advancement of the Chinese American accountants industry in the communities they serve and across the globe. By actively engaging in professional and community development programs, CACPAA makes significant gains in the business world and contributes to California's economic progress and growth.

I extend my warm congratulations to the Board of Directors and friends of CACPAA for their ongoing leadership. It is with great appreciation that I wish all involved continued future success.

Very truly yours,

A handwritten signature in blue ink, appearing to read "John Chiang".

JOHN CHIANG
California State Treasurer

CONGRATULATIONS!

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21201 La Puente Road
Walnut, CA 91789-2018
Telephone (909) 595-7543
FAX (909) 595-6095
www.ci.walnut.ca.us



Mayor, Bob Pacheco
Mayor Pro Tem, Mary Su
Council Member, Eric Ching
Council Member, Andrew Rodriguez
Council Member, Nancy Tragarz

CITY OF WALNUT

June 5, 2016

Chinese American CPA Association
608 E. Valley Blvd., #D-311
San Gabriel, CA 91776



Dear President Jonathan Lin and Board Members:

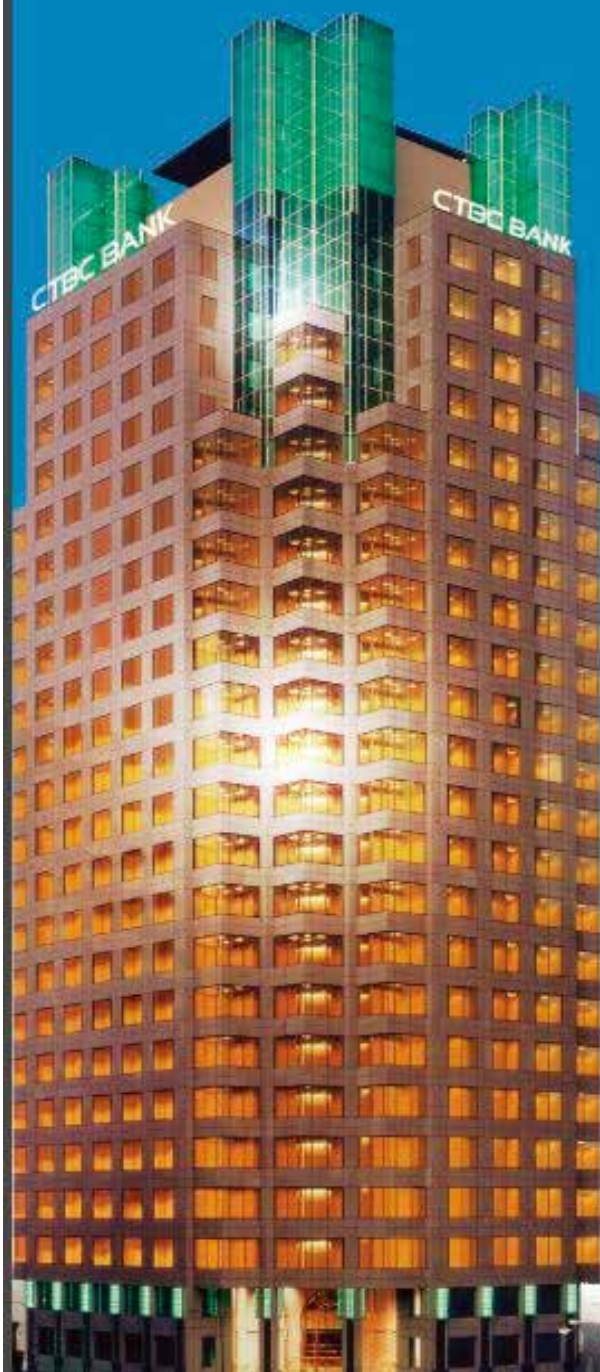
On behalf of the City of Walnut, I would like to congratulate the Chinese American CPA Association (CACPAA) on the occasion of your Annual Gala and Installation Banquet.

Congratulations to President Lin and the 2015-16 Board Members on a prosperous and meaningful year. Thank you for your continual efforts and services provided to local communities and business professionals as well as the international community.

My best wishes for a memorable event and for continued success in all of your future endeavors.

Sincerely,

Eric Ching
Council Member



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親切服務 貼心便利

二十五年來，我們以客戶為核心並秉持創辦人 "We are Family" 的經營理念，從加州、新澤西州到紐約州共有12家分行，如同你的家人，守護並且創造你珍貴的人生資產。我們持續創新，提供更便利的服務。

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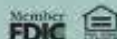
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Author: Chan Fong CPA
Board member of CACPAA

FIRPTA withholding tax rate increases to 15%, Effective February 17, 2016

On February 17, 2016, the U.S. Treasury released new regulations (the New FIRPTA Regulations) that reflect the following changes that the Protecting American from Tax Hikes Act of 2015 (the PATH Act) made to the Foreign Investment in Real Property Tax Act (FIRPTA):

- 1) Increased the general rate of withholding on dispositions of US Real Property Interests (USRPIs) from 10% to 15%,
- 2) Exempted certain foreign retirement funds from the application of FIRPTA,
- 3) Increased the amount of stock a foreign person may own in a publicly traded real estate investment trust (REIT) from 5% to 10%,
- 4) Add a new exception for qualified shareholders in REITs, and
- 5) Modify the “cleansing rule” and the definition of a ‘domestically controlled’ qualified investment entity.



For several years it has been unclear whether the various FIRPTA certificates, statements, and elections that must be filed with the IRS should be sent to the IRS service center in Philadelphia or to the IRS service center in Ogden. The New FIRPTA Regulations resolve this ambiguity by providing that all FIRPTA related filings should be sent to the Ogden service center.

For more information on the matters discussed in this article, please contact the author. Chan Chang Fong, Partner, Chen & Fan Accountancy Corporation
626-279-1688 chan.fong@chenfancpa.com.





#21

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丘 靜 會計師
全球特許管理會計師
VP of CACPAA



Good Practices to Advance Your Business

Author: Jing Qiu, CPA, Chartered Global Management Accountant (CGMA), CEO of Winsome CPA, Inc.

To run a business successfully requires good planning and effective internal controls. We have served companies for many years and notice business owners often overlook the importance of accounting, budget, internal controls and information technology (IT). What are some of the good practices to advance your business? Here are a few tips for your consideration:

Good Accounting Policies and Procedures Are Mandatory. Developing and implementing good accounting policies and procedures is the foundation for all entities' growth. Accounting policies include methods, measurement systems and procedures for presenting information in financial statements. By streamlining decision processes, accounting policies can make the bookkeeping process more efficient. For simple transactions, accounting policies can be used to automate financial transactions in a company's accounting system. Accounting policies often include Division of Duties, Cash Receipts, Procurement, Cash Disbursements, Reconciliation, Fixed Asset Management, Payroll, Financial Reporting and Computer System Backup Procedures.

A Budget Is the Success Plan for a Business. As the famous proverb says: 'Those who fail to plan, plan to fail.' A budget helps you plan to reach goals within your business. The power of budgeting allows:

Cash Flow Management: Set monthly revenue goals with

good forecasting of your operation budget such as utility, health care, marketing, rent, wages, debt service and other costs. Average all annual expenses into monthly figures. This practice helps you manage your cash flow in covering your monthly expenses.

Profit/Price Setting: Market conditions such as your competitors' prices aren't the only parameters you need to reset your fees and prices. In order to balance your profit and prices, you need to know the true cost per unit of making your products or delivering your service. A budget report serves as guidelines to identify areas where you can reduce your costs and improve your competitiveness in your marketplace.

Adjustment for Growth: A budget vs. actual report lets you track your business' performance throughout the year, allowing you to make necessary changes to rein in costs or increase spending to take advantage of growth opportunities. If your marketing is effective, a good budget shall report if you have additional funds for increasing your advertisement and to identify areas for cost adjustment.

Establish Effective Internal Controls. Internal controls help safeguard funds, provide efficient and effective management of assets, and permit accurate financial accounting.

Control environment is the foundation of an effective internal control system and begins with the "tone at the top"- business owners/management must combine their principle and practices to establish a tone that enhance effective internal control. A fundamental principle of internal control is to segregate duties so that no one person has the ability to initiate, execute, record, and reconcile a transaction from beginning to end. Two types of internal controls are administrative controls and accounting controls.

Administrative Controls: They are defined as those measures that control operations and transactions up to the point of authorization and that promote operational efficiency. Examples include establishing written codes of conduct for employees, developing personnel recruiting and hiring policies, and documenting an entity's organizational structure.

Risk Management: One of the inter-related components in internal control is to identify and analyze risks underlying the achievement of objectives, including risks relating to the chang-

ing regulatory and operating environment.

Communication: It is important to disseminate company procedures and process throughout the organization. Team members must receive clear message and training for their responsibilities.

Maximizing the Use of Information Technology.

To encompasses data management and system security, skills and experience are critical in supporting management in developing financial reports beyond canned program can provide. For example, instead of manual posting, QuickBooks accounting software has IIF import tool to import hundreds of transactions from Excel spreadsheets into QuickBooks in minutes if supported by skillful programmer. IT systems can be designed to maximize operational performance. We can streamline and automate many transactions and business processes and provide users with the resources to perform their jobs better, faster and with greater personal responsibility. IT also provides a companywide control process for protecting the network and ensuring the integrity of intellectual property while maintaining the desired level of security.

Business improvement is a way of life for succeeding.

Apply these tips to fast track your company.



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IRS is using to fight tax fraud

Data analysis aren't new to the governments. However, the BIG DATA analysis are revolutionizing private businesses efficiencies across industries from health care to education and retail; with such a great foundation in place, finally the governments start to capitalize on, or expand existing use of, these technologies for tax-policies enforcement. Tax agencies around the world are using analytic tools successfully on federal, state and even local levels. That are whether it's improper payments, combating tax fraud, or just better strategic planning, Federal and State agencies are taking advantage of these new tools and technologies, i.e. BIG DATA, cloud computing, to address challenges.

The IRS is at the forefront of many of these governmental efforts, both because of the length of time it has been doing this type of work, because of its mission that brings in huge amounts of data or the necessities of requiring such technologies. As such that last year, IRS did market research for a new network analysis tool by asking five vendors to provide their technologies. IRS wouldn't confirm which vendor or vendors won the contract. However, in 2011, the IRS hired SAS under a deal for its analytics software to help it reduce tax refund fraud. In 2014, IRS hired IBM to provide a method to collate data they already collected.

One of the major reasons IRS now turn to BIG DATA solutions is that traditional auditing tools, processes, and techniques are no longer conducive, given the limited budgets of IRS, to managing massively large data volumes that continue to grow in size and velocity. Specifically, there are deficits of the traditional methods of having as many as possible of experienced tax investigators looking at a few hundred tax cases each a year per investigator. Sometimes they picked the cases based on memories of past frauds in a similar industry. Occasionally they got lucky, and disgruntled employees or a divorcing spouses turns whistleblowers.

Alternatively, BIG DATA analysis provides a method to fight tax fraud by predicting where these tax frauds may happen again. Instead of auditing more returns, IRS can collate the data it already collects from various departments, internets and public dominants, the BIG DATA. Then it can let computers pick out the filings that are most likely to be fraudulent and let human agents focus in on that subset. It's like going from looking for a needle in a haystack, to looking for a big needle in a pile of smaller needles. Thus, by gathering new or better data, BIG DATA, IRS is stopping fraud and improper payments ahead of the traditional methods. Furthermore, as fraud used in the past often turn up in new returns that would usually fly under the radar. By analyzing the BIG DATA, such as past cases in which tax fraud was already discovered, tax IRS can then find cases with similar characteristics.

Moreover, the IRS also established a specific department to further expanding the utilization of the BIG DATA, such as Dean Silverman, a senior adviser to commissioner for compliance analytics initiatives, who took on this task of developing analytical capabilities for the IRS about two years ago with three specific focus areas: 1) Stop fraud and improper payments; 2) Reduce the tax gap between the number of people who are paying taxes and the number of people who should be paying taxes; 3) Ensure core compliance with tax rules and laws. He said his office's goal is creating a data driven decision-making culture in the IRS. It uses BIG DATA techniques to enable advanced analytics on massively large data sets, examples include estimating the U.S. tax gap, predicting identity theft and refund fraud, measuring taxpayer burden, modeling financial risk, and simulating the impact of legislative changes on taxpayer behavior.

The IRS is already seeing the fruits from the tree planted several years ago. It has used these approaches to stop billions of dollars in fraud over the last three years. It hasn't just focused on fraud, but improper payments more specifically, such as using the comparative analysis approach to find fraudulent tax return prepares around the earned income tax credit, wire transfers and oversea financial accounts. Silverman said the IRS saved or recovered more than \$6 billion over the last three years because of the data and analytics.

An example of a IRS project using predictive analytics to examine years worth of existing tax fraud cases. Using such data, investigators built a system that is able spot new cases without doing time-intensive random searches. Specifically, among counterintuitive indicators of fraud that were businesses that pay outstanding taxes in certain months and businesses involved in trade with certain Asian countries. That project expects to boost recoveries from fraud investigations by several hundreds of percent.

Another example of using the BIG DATA is helping the predictive analytics become even more useful if they look at returns when they come in rather than waiting to analyze them months or years later. A regional tax department had reduced refund fraud by using predictive analytics to spot dubious filings before the refund checks were sent out. Getting money back after it has been paid is laborious and acrimonious. The system has helped the state avoid more than \$1.6 billion in refunds since 2004.

In conclusion, these are real savings and real paybacks into the tax system. Using BIG DATA in predicting, preventing and thus discouraging fraud boosts tax revenue without blindly raising taxes on law-abiding citizens to compensate for uncollected revenue. Thus, using BIG DATA to improve predictive analytics can help boost the certainty with which tax agencies operate and make sure everyone pays their fair share coming on April 15.

Author: Derek Tong, LLM,JD,CPA,CFP
2014's Preseident of CACPAA
Board Member of CACPAA



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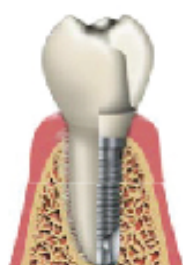


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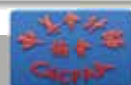
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因加州多元化的商業潛力，加上運輸便利的優勢，很多國內外的商人，都願意來此發展事業或購買商業房產。多數的業主都知道，一旦僱傭員工就得購買法律所規定的勞工保險，但對較為繁雜的商業保險卻不知購買要領。因此有些業主索性就買了房東所要求的基本建築物責任險（Premises Liability），卻不知日後遇上事故或災難，不但得不到分文賠償，在遭到控訴後，保險公司還無法提供律師辯護費用。

一般商業保險分為兩大類：

(A) Commercial Package

此類保險需要為業主量身定做，由受保者提出保險需要的項目，再由保險公司計算並提供保費，換句話說，受保者未提出的項目，保險公司則不必要承保。這種保險因保障有限制，建議受保者務必與經紀溝通保險細節，並了解保障的內容，以確保將來賠償無糾紛。

(B) Business Owner Policy (BOP)

此類保險始於1970年代，發展至今非常普遍並且價廉物美。一份BOP保單可以包括以下五項保障：

- 1.財務險：包括建築物，公司存貨及設備。
- 2.生意中斷險：因災難，公司停業造成收入損失。保險公司賠償通常以一年為限。
- 3.責任險：無論是他人因跌倒訴訟，或員工疏忽，或僱主疏忽造成他人財物損失，或因仿冒，誹謗，侵犯他人隱私而被告，保險公司賠償一切律師辯護費用。
- 4.特別汽車責任險：員工用自己私人汽車為公司做事時碰撞他人，或公司租用车及僱傭車造成車禍。
- 5.犯罪損失險：自己員工監守自盜或因外國人偷盜造成公司財務損失。

BOP雖然是商業保險最佳選擇，但建議業主務必要求經紀輸入正確資料，譬如公司年收入額，在申請時如虛報降低，雖可降低部分保費，一旦出事，保險公司的理賠也大打折扣。另外商業建築物保險方面如HOA, Shopping Center保險等，如降低建築物重建費用，也可節省少許保費，但是一旦有了災難，保險公司也不肯全額理賠，甚至還追加罰款，得不償失。

另外需要注意的是，在加州做生意，僱主必須在公司張貼勞工海報。為此，每一年林大衛保險團隊都會印刷最新版的勞工海報（2016年4月有更新），歡迎各位僱主來電索取，800-778-8588

法律所規定，僱主必須向新員工提供的五種員工手冊也有更新

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The Benefit of Filing an Estate Tax Return Form 706 Upon the Passing of the First Spouse

Basics of Estate/Gift Taxation –

1. The Unified Estate and Gift Exclusion Amount is \$5.45 million/taxpayer in 2016 (indexed annually). The Annual Gift Exemption is \$14,000/Giver/Recipient in 2016 (subject to change annually).
2. A married couple can exclude up to a total of \$10.9 million (\$5.45 million x 2) in 2016 from their gross estates and lifetime gifts.
3. Form 706 must be filed within nine months of death (six-month extension available) if the total of the gross estate and lifetime gifts exceeds \$5.45 million.
4. If a married couple has \$11 million (\$5.45 million rounded up to \$5.5 million x 2 for illustration purposes) in community property assets and one of them dies, a Form 706 MUST be filed for the decedent's estate.
5. If the same married couple has less than \$11 million in assets, although not required to be filed, the Form 706 will help avoid pitfalls and maximize some potential, unexpected tax benefits in the long run.

The main benefit of filing a Form 706 upon the first death is the portability of the Deceased Spouse Unused Exclusion ("DSUE"). When a Form 706 is timely filed, the amount of DSUE is locked in and ported/transferred over to the surviving spouse. Any subsequent changes in the law will not affect the DSUE amount previously locked in and ported over to the surviving spouse. If a timely Form 706 is not filed, the DSUE is completely lost and the surviving spouse will not be able to get it back later. Below is a highly simplified example to show how the DSUE works:

Husband (dies) + Wife = \$9 million

W \$4.5m Exclusion \$5.5M	H \$4.5m Exclusion \$5.5m DSUE: \$1m
Ported from H: \$1m Avail. Exclusion \$6.5m	Ported to W: \$1m Exclusion Bal. \$-0-

What does the extra \$1m DSUE amount do for W?

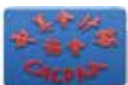
- To help save approximately \$400K in estate tax (40% x \$1m) if W's estate outgrows her own exclusion amount by \$1m or more when she dies.
- Factors to consider for W's estate possibly outgrowing her exclusion amount:
 - Growth of investments
 - Lottery player (survivor)
 - Inheritance not expected
 - Time horizon available to the W
 - Change of law by Congress to lower the survivor's exclusion amount

Any or combinations of the **GLITCH** factors above may make W's estate taxable. The \$1m DSUE ported to the W in this example is an added security insurance. Potential estate law changes by Congress in the future CAN change the survivor's exclusion amount but CANNOT change any DSUE amount previously locked in and transferred from the decedent. Usually clients are concerned about the relatively higher cost of preparing a Form 706; however, the cost itself should not become the only consideration in clients' mind, because clients should understand the how much more estate tax could be potentially saved by filing a Form 706 timely. The preparation cost could be simply viewed as an "insurance premium" that the clients pay to make sure no DSUE is lost or wasted in a potentially taxable estate upon the death of the surviving spouse.

It is the tax professional's responsibility to explain to his/her client in great detail as to how the DSUE works and the importance of filing a timely Form 706 upon the death of the first spouse to die. If the client still declines to file a Form 706, the tax professional should have the client sign a letter expressly declining the filing of Form 706 so that the liability resides with the client instead. Most professional liability insurance companies will provide such a standardized letter upon the request from the tax professional.



Author: Charles Kiu CPA
Board Member of CACPAA



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陳律師是專辦美國與加拿大移民的綠楓法律集團主持律師，持有加州、紐約及華府的律師執照，並是美國移民律師公會成員。陳律師成功辦理多數工作移民、投資移民、與傑出人才移民案件，包括有國際成就的企業家與世界級的運動員。陳律師代表多數華人之微的大行企業，成功幫助它們帶入美國不可缺乏的專業高級管理人員與特殊技術人員。



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美國是一個萬稅的國家, 每一天我們要面對各種各樣的稅, 例如收入稅, 稍售稅, 增值稅, 遺產稅等等。我們經常收到許多投資房地產的朋友以下的問題 - 如何盡量少交和免交房地產帶來的增值稅?

現在我們看一看在我們身邊的一些例子。例子一: 鄭先生在 30 年前以 \$9 萬購買了一個四單位的房子作為出租物業。在十年前, 他把這個單位出售。他用出售的錢又購買了市值 \$250 萬的四十個單位的公寓。半年前當鄭先生百年歸老時, 這個公寓當時市值 \$360 萬。他的孩子在他過身後的 3 個月把這個公寓出售。鄭先生和他的孩子在把他的投資從 \$9 萬增值到 \$360 萬和出售這過程中, 他們合法地不用交任何的增值稅。例子二: 陳先生和陳太太是一對高收入的人士。他們的聯邦稅率在 28%。他們兩年前以 \$50 萬購買了他們的自住房子, 最近以 \$95 萬賣出。陳先生和陳太太也不用交任何的增值稅。

如何合理合法的避免因為房地產增值而產生的稅收。首先, 應該懂得以下與房地產相關的重要稅法:

自住房子每人 \$25 萬的免稅額- IRC Section 121 exclusion

一九九七年八月五日生效的 Taxpayer Relief Act of 1997 給與出售自住房屋很大的稅務優惠。只要在賣屋前五年內, 擁有產權並作為「主要居所」(PRIMARY HOME) 起碼兩年, 每個業主即可享用 25 萬元「資金增值免稅額」。夫婦就可享用 50 萬元的免稅額。兩年產權擁有期與自住期, 不必同期, 也不必連續。這個免稅額不是只有一生一次。每兩年就可以再用。

投資物業 1031 對等交換- IRC Section 1031 like kind exchange

「1031」是房地產銷售中最常用的一種稅務策略。基本上「1031 交換」是用來延稅, 不能免稅。運用 1031 稅法所需的是同類投資的交換, 所交換的物業也並不需一模一樣, 例如加油站可以換公寓、空地換房子等等, 只要能夠滿足「1031」以下的條件, 運作上頗有彈性。同時請大家注意, 這項稅務優惠不只僅僅局限於本土居民。外國人士也可以用這項稅務優惠來延稅。

IRC Section 721 交換(upREIT or 1031/721)

IRC Section 721 交換也是另一種延稅的有效方法。和以上 1031 對等交換不同, 房地產投資者也可以將投資物業賣給房地產投資信託基金 (REITs) 而擁有其中的股份 I。

分期付款銷售 (IRC Section 435: Seller Carry-Back Note)

IRC Section 435 允許賣家幫買家提供貸款。賣家的增值部分是每一年的分期付款中體驗。這是一種很好的延稅的方法。有一點請注意, 以往所用的折舊要在成交的當年計算稅收而不能延稅。

每人一生 \$545 萬遺產/贈與免稅額 (2016)

2016 年聯邦的遺產稅(estate tax)和贈與稅(gift tax)合計的免稅額會微幅提高到 545 萬美元(2015 年是 543 萬美元), 最高稅率還是 40%。也就是說 2016 年過世的人如果留下的遺產(加上生平贈與出去的財產總額)不到 545 萬美元, 就不需要繳交遺產稅。

懂得和掌握以上有關的稅法, 可以幫助您更好地做好稅務規劃。鄭先生在以上的例子一就善用了 1).1031 對等交換和 2).每人一生 \$545 萬遺產免稅額。而陳先生和陳太太就享用了自住房子每人 \$25 萬的免稅額。而且陳先生和陳太太以後還可以繼續享受這項稅務的優惠。

美國的稅每天都在變化。同時每一項稅法有它的局限性, 不是每一個人都適用。在您做重大決定的時候, 最好諮詢您們身邊的專業人士。

懂得美國的稅法, 把握遊戲規則, 做好稅務規劃, 才能合法合理地避稅和省稅。





新移民稅務淺談



Author: Jonathan Lin, CPA
2015-2016 President

美國是一個有著完善稅收制度的發達國家，對於新移民來說，必須瞭解相關法律和稅收政策。稅法規定，美國「稅務居民」的全球收入，無論是境內還是境外所得，都需申報。在成為美國「稅務居民」前，外國公民的境外收入無需申報，一旦綠卡持有人登錄美國、或外國公民通過實際居住測試（substantial presence test），則成為美國「稅務居民」，就必須對其全球收入進行申報。

實際居住測試，是對非公民和非綠卡外籍居民在美居住天數的測試判定，採用 183 天加權計算方式。方法如下：當年度在美境內停留天數（不少於 31 天）+ 去年在美境內停留天數 \times 1/3 + 前年在美境內停留天數 \times 1/6。計算結果超過 183 天，自動成為稅務居民，全球收入都需申報。不滿足 183 天居住測試的外籍居民，只需申報在美收入。但是，當年度在美停留未超過 183 天，而三年加權計算超過 183 天的稅務居民，若能證明在報稅當年度內、在第三國有報稅之住所、且與其關係比和美國更緊密者，則可不被判定為美國稅務居民，只需申報美國境內收入而非全球收入。此外，實際居住測試也不適用於一些特定人士，例如：一些學生簽證持有者、交換學者、和外交人員等。這些人即使居住超過 183 天，也不一定被定義為美國稅務居民，一般只需申報特定的美國境內收入。

美國稅務居民除申報全球收入，也有申報海外金融帳戶、特定資產、及海外投資的義務。國稅局對於稅務居民海外金融帳戶申報（FBAR/FinCEN Form 114）的規定是：如若在海外金融機構擁有任何金融帳戶（國外銀行帳戶、國外投資帳戶、國外共同基金、或是國外投資信託的受託人），包括實際或間接持有此帳戶、以及對此帳戶具有簽名權的納稅人，並且在一年中任何一天海外帳戶總價值超過 \$10,000 美元，必須申報披露帳戶資料。海外金融帳戶的申報，是要向稅局披露相關帳戶資訊，無需繳稅。如蓄意不報，則會被處以不小於 \$100,000、或海外帳戶金額一年中最高時的 50% 民事罰款和刑罰。

2010 年通過的「海外帳戶稅務法案」（Foreign Account Tax Compliance Act / FATCA）規定：稅務居民在納稅年末國外特定資產超過 \$50,000 美元，或在當年度內的任何時刻超過 \$75,000 美元（單人 / 在美國境內居住）。符合規定者，需向國稅局申報 8938 表格。漏報者，將面臨高達 \$60,000 美元的罰款。新公佈的 FATCA 和之前的 FBAR，都要求稅務居民將海外帳戶資訊進行披露，但 8938 表格和 FBAR 要求提交的 FinCEN 114 表格有如下區別：

8938 表格除資訊披露之外、需填寫海外收入數額（利息、分紅、資本利得等等），而 FinCEN 114 表格只需要填寫帳戶資訊；從提交日期上，8938 表格與個人稅表一起提交國稅局，而 FinCEN 114 表格必須于 6 月 30 日前提交美國財政部。海外投資亦有 5471、8865、或 3520 表格需要申報。

由於外籍人士稅法定義複雜，斷定其是否為稅務居民、及何時成為稅務居民時間點的確定、非常重要，直接決定稅表的準確性和避免錯報及罰款。稅務居民轉換身份的那一年，需要特別注意務必正確申報海外帳戶和資產。近年來有很多案例，已經轉換身份的稅務居民並不知曉相關規則，導致面臨身份轉化後漏報的尷尬處境。因此，稅務居民必須瞭解規則、小心謹慎、按時正確地申報海外帳戶和資產。在這裡提醒大家：無論在什麼時間段，以什麼報稅身份，都應諮詢稅務專家避免不必要的麻煩。



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(撒迦利亞書4:6)



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夕陽無限好, 祇是近黃昏- 銀髮族退休規劃要趁早

低利率時代來臨, 銀髮族該如何規劃優質的退休生活?

翻閱報紙, 每天新聞報導上看到的都是政府大刀闊斧刪減福利, 財政懸崖法案總算塵埃落定, 告一段落。但面臨退休的銀髮族卻膽顫心驚, 不知荷包裡的儲蓄, 公司的 401K, 自己的 IRA 到底夠不夠用到退休後的漫長歲月。有個笑話說「窮人怕沒錢用, 富人怕錢用不完」很貼切的道盡了一般中產階級的財務困境。

雖然美國政府在長期的考量之下, 免於將美國的財政推下懸崖, 但畢竟是暫時的。因為欠債太多, 增加稅收, 削減福利是必然的結果。對於社安金, 紅藍卡及紅藍白卡等聯邦醫院保險及 SSI 各項福利許多人都持謹慎觀望態度, 不敢抱以厚望。所以及早規劃自己個人的退休養老規劃就成為當務之急。

資深理財保險顧問陳湘美 (Diane Chen) 就表示退休規劃要趁早。整體的退休規劃必須要有經驗豐富、誠懇熱心的專業人士來做整體的理財規劃, 其中包含了: 風險控制, 投資回報率的預估, 個人財務整理, 重新調整分配以及未來遺產稅的預作準備。

簡而言之, 銀髮族的退休規劃可分四大部分:

1. 退休時的醫療照顧- (65 歲以上的菁英補助險) 有 PPO, HMO.
2. 退休時要有足夠的錢用- (年金: 保本, 不賠, 零收費)
3. 萬一需要長期照顧, 不會動用老本, 拖累家人 (長期看護)
4. 百年之後房地產及各項資金轉移給下一代, 要有合法省稅的方法, 少付遺產稅- (用人壽保險作為省稅工具)。

而年金是一項最重要的理財工具:

陳湘美女士 (Diane Chen) 榮登百萬圓桌頂尖會員 (MDRT TOP OF TABLE), 並且是華人理財保險協會終生會員及中美會計師協會理事, 在理財保險界 20 年, 熱心公益, 投身社區, 並且在過去幾年金融海嘯的動盪中替客戶保住本金並累積盈利深得客戶的高度讚賞及支持。她特別提出退休金的五大原則, 幫助銀髮族人士在做任何投資前必須審慎評估是否符合這五項原則:

1. 本金不會虧損 (無股市風險) 2. 利息/回報比通貨膨脹高 3. 提款方式可少付入息稅 4. 活到老, 領到老-領取金額可養老過活 5. 無管理費, 無任何年費, 無手續費

稅季又到了, 每個人在報稅前都希望少付稅, 您的 IRA 放了嗎? 如果您想省稅, 並且參加 20%紅利年金計劃, 可參考下列資訊, 並且立刻與陳湘美 (Diane Chen) 女士聯絡。

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Author: Diane Chen
Board Member of CACPAA



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美國稅法簡介



Author: 劉欣會計師
VP of CACPAA

在過去的二十年，中國經濟突飛猛進，成就了迅速壯大的富人階層。但社會的不安全感、對教育體制的失望、食品質量的問題，污染的空氣和水，讓美國成為了首屈一指的移民國家。美國目前仍然是世界上的超級強國；在經濟、文化、軍事、科技、教育、外交等領域都處於全世界的領先地位。而美國的強大，與它嚴謹完善的稅法息息相關。在美國，稅收不僅是政府財政的來源，更是調節國家經濟的一種手段。

美國的稅法可謂是全世界最複雜且嚴謹的課稅制度，其種類繁雜，主要有：（1）所得稅 Income Taxes （2）物業稅 Property Taxes （3）銷售稅 Sales Taxes （4）薪俸稅 Payroll Taxes （5）贈予稅 Gift Taxes （6）遺產稅 Estate Taxes，等等。

美國的所得稅制兼采屬地主義和屬人主義。就非居民之外國人(Nonresident Alien)美國來源所得而言，美國的所得稅制原則上採用屬地主義，也就是說在當地賺的錢需在當地繳稅。所以非居民之外國人(Nonresident Alien)應該按照美國境內來源所得向美國政府繳稅，美國以外的所得來源就不需申報。

就美國公民/綠卡持有人/稅務居民的所得而言，美國的所得稅制原則上採用屬人主義，亦即是針對公民/綠卡持有人其全世界的所得加以課稅。美國的稅賦由聯邦政府，州政府及地方政府徵收。

很多人說：「我不過是拿張綠卡，每年到美國報到一到兩次，既沒有在美國居住，也不在美國工作，更不在美國投資賺錢，憑什麼我要欠美國政府稅？」

美國政府認為你住在美國國內是向美國政府買「服務」，因為國家為你提供了良好的治安，便利的交通系統，食品安全保障，水和空氣品質保障，學校，公園等公共設施，所以你有義務要向政府繳稅。住在海外的美國公民和居民則是在向美國政府買「保險」。美國公民一旦在海外遭到劫持或非法關押等危險，美國政府會出面與他國交涉，甚至動用武力解決。而這些政府的工作，必須有稅收來支持。所以，美國公民或居民不論在天涯海角，都要向「山姆大叔」申報所得來源及繳稅。因此，準備移民來美國的朋友務必在移民前後做好稅務規劃，結合一些免稅的理財產品，就可以合法節稅免稅，安享美國夢。



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1. 在做各類投資時，在追求回報的同時也要顧到省稅。例如：如果你的稅率是 30%，你的回報是 8% 在這個情況下，省稅是不是比追求高回報來的重要。有的時候用免稅的策略，類似市政公債，Roth 羅斯 IRA，還有可以利用人壽保險的免稅功能來做適當的節稅。

2. 當你的資產大到一定的程度，你要注意到如何保護你辛苦累積下來的資產。避免因法律訴訟，離婚官司，車禍等，而損失大半的江山。還有要注意的是，如果你住在加州，加州是共同財產制。你的退休金帳戶，房地產，生意投資及其他的投資。你的配偶是有一半擁有權的。所以有的時候，婚前協議是必要的。還有婚後財產的管理也要注意。事先準備及做好適當的產權設計，可以避免可能的損失。

3. 節稅：在工作期間，如果是自僱主或公司老闆。對於設立各類的退休計劃及設立一些延稅的規劃，要與你的理財規劃師來根據你的情況來設計適合你的公司或個人的一些方案。

4. 資產轉移：如果父母資產很大，想贈與給兒女但是自己又想保留控制權。可以利用設立適當的公司把股份贈與子女，但自己可以做管理者然後自己保留少數的股份。最主要是有時候子女年紀較輕沒有經驗，避免發生法律訴訟時比較有保障。

贈與的規劃也要趁早，2016 年的贈與免稅額度是 1 萬 4 千元，如果你有 5 個兒女夫妻兩人每人可以給出每年 14 萬元。但是要看你是哪種資產，如果是高增值的資產可以留到過世的時候再贈與。如此可以享用 Step up 省去資本利得 Capital Gail 稅。

5. 生前信託規劃：生前信託除了可以避免經過法院認證的手續。文件裡面包含了遺囑及在你沒有行動能力或意識時可以讓你的配偶來處理兩人名下的財產，例如：如果你需要賣你的房子，你的配偶因車禍而變成植物人時沒有辦法簽字，但是因為你已經做好這份文件處理上就沒有問題了。對於一些沒有指定受益人的財產也可以按照你的意願來給予你所愛的家人或如果你想捐贈給慈善機構也可以事先做好文件與交代。

6. 遺產稅：2016 年的遺產稅減免額是 545 萬，夫妻兩個人有 1 千零 90 萬減免額。超過的資產要支付高達 40% 的遺產稅。遺產稅必須在九個月內以現金支付。

a. 現金支付：有多少人幾百萬的現金在手邊

b. 出售資產：如果你擁有的是房地產，過世時房地產市場正逢低迷時期，繼承人可能因為急於出售而損失慘重。

c. 向銀行借錢：是否能借到錢及利息的高低都是要考量的。

d. 和國稅局商量：欠國稅局的錢，分期付款利息一定很高的。

外國人在美國只有 6 萬免稅額，所以現在如果你在美國置產解決辦法是：做好信託及購買人壽保險來預防可能發生的大額遺產稅問題。舉例來說：我們有一個客人買了一棟兩百萬的房子，結果因病早逝，太太從中國來處理房地產發現要繳的稅額非常高。如果買房子的同時，先生買了一個人壽保險現在這個理賠金就可以來付這個遺產稅。外國人在美國買人壽保險，保險理賠也是和美國人一樣是完全免稅的。

最合適的方式是用不可更改的人壽保險信託來解決，在人壽保險信託裡選擇一個適合的保單，保險和理賠可以來付遺產稅。及早規劃用父母雙方一起買的方式，有的時候的槓桿比例可以節省一大筆錢。而且人壽保險的理賠是免稅的，也是一筆現金理賠可以解決你現金流的問題。

很多人對人壽保險還停留在傳統壽險的觀念上。其實，人壽保險具有多項功能，壽險理賠只是其中之一。如果設計得當，這個產品不僅能將壽險保單內的利息收回做為己用，還可以賺取免稅收入。在早期的時候，外國人買美國的人壽保險是要貴很多的。但現在美國非常優惠中國人買美國的保單，價錢付的是跟美國人一樣的。美國的壽險價錢是中國的六分之一，是香港及台灣的三分之一。



Author: Alice Lo
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美國稅號 (ITIN) 的重要性



- G. 不符合取得 SSN 資格的非居民外籍學生、教授或研究人員，他們需要申報美國稅表或免稅額
- H. 持有美國簽證的非居民外籍人士的被撫養人/配偶，不符合取得 SSN 資格

現在有越來越多的非美國稅務居民來找我們辦理申請稅號事宜。

所以今天我們就來探討一下申請美國稅號的重要性以及如何申請。

通常外國人來美國會有兩個選擇：

- 一. 打算移民成為美國稅務居民
- 二. 不打算移民，希望資產或生意國際化

這兩種選擇在還沒有成為美國稅務居民之前，通常都會需要申請稅號。這樣才可以獲得優惠預扣稅率福利，也可以把多繳的預扣稅退回來。在成為美國稅務居民之前，很多人會在美國買房子或做其他的金融投資。若是在加州賣房子會先預扣 18.3% 的稅，這個稅包括：聯邦的 15% 還有加州的 3.3%。換句話說，若是賣了一棟 100 萬美元的房子，非稅務居民需要預繳 18.3 萬美元的稅。若是非稅務居民，沒有申請稅號，可能這筆稅就退不回來了。

投資移民的客人每年會從項目方收到一個 K-1 表格。若是項目有收益，項目方很可能先預扣非稅務居民 39.6% 的稅。通常非稅務居民並不需要繳這麼高的稅，這也可以通過申請稅號來享受優惠的稅率。

有些中國來的客戶不打算移民美國，不過希望在美國開公司當股東分紅。分紅部分的預繳稅，也可以通過申請稅號的方式把大部分退回來。

接下來我們具體瞭解美國納稅識別號碼的規定：

納稅識別號碼必須在所有的稅表、報表以及其他稅務相關文件中提供，並且經要求後提供給必須將此號碼包括在稅表或報表中的任何其他人。對大多數人來說，這個號碼就是他們的社會安全號碼，簡稱 SSN。如果您是外國人，沒有 SSN 也不符合取得 SSN 的資格，您必須用個人納稅識別號碼，簡稱 ITIN。

需要 ITIN 者包括下列人士：

- A. 依照所得稅條約有資格獲得優惠預扣稅率福利的非居民外籍人士
- B. 不符合取得 SSN 資格但需要申報美國稅表或因為要申請退稅而申報美國稅表的非居民外籍人士
- C. 不符合取得 SSN 資格但選擇與美國公民配偶或居民外籍人士配偶聯合報稅的非居民外籍人士
- D. 不符合取得 SSN 資格但申報稅表的美國居民外籍人士（根據居住測試符合美國居住狀態者）
- E. 不符合取得 SSN 資格的外籍配偶在美國稅表上被申報免稅額
- F. 不符合取得 SSN 資格的外籍人士，有資格在別人的稅表上被申報為被撫養人

核發 ITIN 僅作為聯邦稅用途，它不會讓您享有社會安全福利，也不會使您有資格獲得低收入家庭福利優惠。ITIN 不代表您的移民身份或是您在美國合法工作的權利。

要申請 ITIN，您必須提交 W-7 表【國稅局個人納稅識別號碼申請書】(Form W-7, Application for Individual Taxpayer Identification Number)，並證明您因為聯邦稅而要取得 ITIN。連同填妥的 W-7 表附上身份證明文件以及一份聯邦報稅表或其他可證明您因為聯邦稅而需要 ITIN 的文件。

身份證明文件是用來確認您的身份和外籍身份，這個文件必須含有一張近照。國稅局最近對 ITIN 的申請程序作出更動。大部分的申請書現在都必須附上原始護照文件。

通過郵寄方式或親自申請 - 您可以通過郵寄方式申請您的 ITIN。申請人還可以使用認證受理經紀 (CAA) 的服務來提交申請書。CAA 是國稅局授權的個人、企業或組織，協助納稅人進行 ITIN 的申請程序。如果您通過郵件申請，請使用 W7 表格說明和 1915 號刊物【瞭解您的國稅局個人納稅識別號碼】(Publication 1915 (PDF), Understanding Your IRS Individual Taxpayer Identification Number) 中列出的地址。文件將在審核您的申請書後交還給您。如果您的原始文件沒有在 60 內歸還，您可以打電話 800-829-1040（美國國內）或 267-941-1000（美國境外）查詢您的文件情況。國稅局約需 7 週的時間（1 月 15 日到 4 月 30 日高峰納稅時間，8-10 週）以書面方式通知您有關您的 ITIN。

從 2016 年起，如果過去 5 年內沒有提交聯邦所得稅納稅申報，國稅局將會使 ITIN 失效。納稅人若需要申報聯邦稅，可以用 W-7 表格重新申請更新這 ITIN。

李豪會計師的建議：

親自申請通常需要把納稅人的護照寄給國稅局，會需要差不多 7 周到 10 周的時間，這對我們的客戶非常不方便，因為這段時間客戶沒有護照可以使用。若是護照寄丟，更是麻煩。所以我們建議使用 CAA(國稅局授權的認證受理經紀)去幫客戶申請稅號，這樣客戶不需要把護照原件寄給國稅局。李豪會計師事務所是國稅局授權的 CAA，可以為客戶申請稅號。為新移民在美國安家以及設立公司打好專業的第一步。



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