

Newsletter

February 2026 年 2 月

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P & L Associates

通訊·聯繫

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We will be closed for Lunar New Year holidays starting on 17 February 2026,
and will resume operations on 23 February 2026.

本公司謹訂於 2026 年 2 月 17 日 (初一) 開始新春休假，並於 2026 年 2 月 23 日 (初七) 啓市。

Wishing you prosperity, peace, and good health throughout the Year of the Horse!
敬祝馬年吉祥如意、平安健康、馬到功成！



CSA: the Company Secretarial Software
公司秘書專業軟件

Updated Version 6.6 更新版 6.6

The updated version of CSA has been released. If you have not updated yet, please follow the instructions you received earlier to download the necessary files and use your designated password to complete the update. The changes in this version include the following:

CSA 的更新版本已經發布。如果您還未進行更新，請按照之前發送給您的說明下載檔案，並使用您的專屬密碼更新您的系統。此版本的變更包括以下內容：

Major Changes
主要變更

The “Correspondence address” option is now extended to corporate members of Hong Kong companies to ensure consistency with the filing requirements for individual members.

「通訊地址」選項現已延伸至香港公司的法人股東，以確保與個人股東的申報要求保持一致。

Forms generated through the Mass Production function of “Change of Entity’s Particulars” and “Change of Company / Business Address” can now be submitted to the e-Services Portal of the Companies Registry (CR) via the TPSI mode from CSA.

經由「更改實體詳情」及「更改公司 / 營業地址」的批量處理功能所生成的表格，現在可以從 CSA 直接透過 TPSI 模式提交至公司註冊處 (CR) 的電子服務網站。

CR has removed the “note numbering symbol” that previously appeared beside the “Presenter’s Reference” section on all specified forms, notwithstanding the relevant instructions remain available in the “Notes for Completion of Form”. Accordingly, we have updated all CR forms, which are ready for immediate use in this version.

CR 移除了在大部分指明表格中「提交人資料」欄位旁原本顯示的“註釋編號符號”(但相關指引仍可在《填表須知》中查閱)。因此，我們已更新所有 CR 表格，並可在此版本中立即使用。

Furthermore, we have re-organized the standard format file folder structure for local statutory forms in the system to maintain future sustainability, improve consistency, and ease of access. These changes are transparent to users, so no settings is required on your part other than updating the system to this version.

另外，我們已在系統中重新整理本地法定表格的標準格式檔案的文件夾結構，以確保日後的持續性、提升一致性並方便存取。這些變更對用戶是透明的，因此您無需更改任何設定，只需將系統更新至本版本即可。

Other Changes
其他變更

The following output files have also been revised or amended to meet the latest compliance standards.

下列輸出檔案亦已修訂或調整，以符合最新合規要求：

- Letter to IRD for Transfer of Shares
有關股份轉讓的致稅務局函件
- Acceptance of Appointment
出任職位同意書
- Letter of Resignation for Auditor
核數師辭職信
- BVI’s Register of Members
BVI 公司的成員登記冊
- BVI’s Activation Documents
BVI 公司的啟動文件

For details on the updated version, please refer to the Update Notice previously sent to your designated “notice recipients”.

有關更新版本的詳情，請參閱先前已發送至您指定的「通告收件人」的更新通知。

Support Hotline Q&A Case Sharing:

支援熱線答問個案分享：

Incompatibility between Outdated Versions of MS-SQL Server and Windows

舊版 MS-SQL Server 與 Windows 之間存在的相容性問題

We have recently received reports of issues generating Register documents in CSA due to incompatibility between outdated MS-SQL Server versions and Windows.

我們近期收到一些回報，指在 CSA 中產生登記冊文件時出現問題，原因是舊版 MS-SQL Server 與 Windows 之間存在相容性問題。

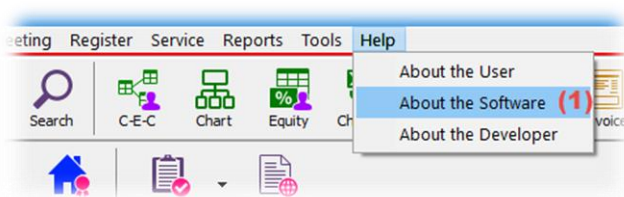
As highlighted in the CSA Version 6.5 Update Notice released last year, Microsoft has officially ended support for MS-SQL Server 2008 R2. To ensure continued functionality, we strongly recommend migrating to MS-SQL Server 2017 or higher at the earliest opportunity.

正如一年前發布的 CSA 版本 6.5 更新通知所述，Microsoft 已正式終止對 MS-SQL Server 2008 R2 的支援。為確保系統功能持續正常運作，我們強烈建議您盡快升級至 MS-SQL Server 2017 或以上的版本。

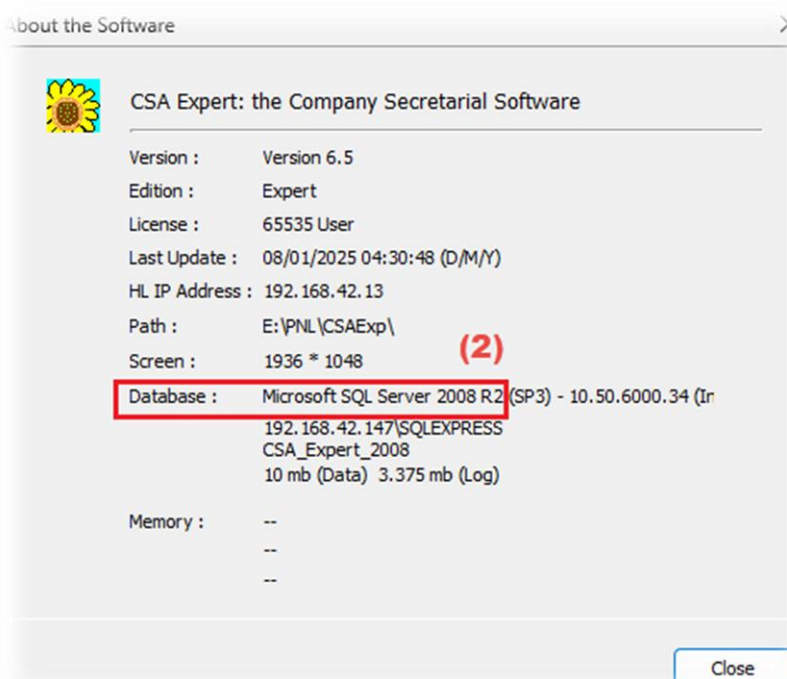
Please verify your current version of MS-SQL Server is outdated or not by following the steps provided below:

請依照以下步驟確認您目前使用的 MS-SQL Server 版本是否已經過時：

- (1) From the Main Menu, click “Help” and select “About the Software”
從主選單中點擊“說明”，然後選擇“關於本軟體”



- (2) Check the content of “Database”
檢視“資料庫”的內容



If you are still using MS-SQL Server 2008 R2 or an earlier version, an upgrade will be required. We recommend consulting your IT team immediately to arrange a migration to MS-SQL Server 2017 or higher. Should your IT team need additional information, please have them contact us directly.

若您仍在使用 MS-SQL Server 2008 R2 或更舊版本，則必須進行升級。我們建議您馬上與 IT 團隊協商，安排遷移至 MS-SQL Server 2017 或以上版本。如果您的 IT 團隊需要更多資訊，可直接與我們聯絡。



AML for CSA

(為遵從打擊洗錢及恐怖分子資金籌集的規定)

Constant Name Changes: AML Professionals Need to Be Aware of the Common Tactic for Sanctioned Parties to Avoid Being Discovered

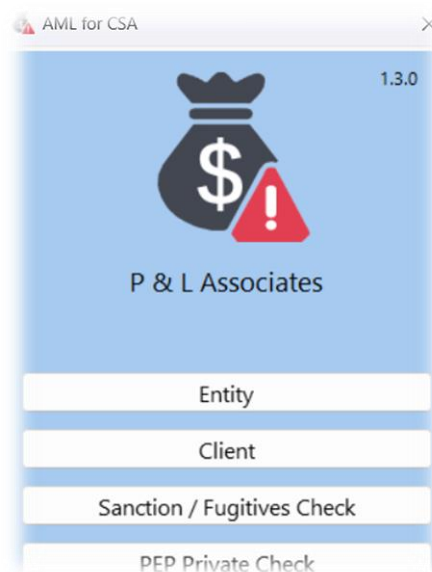
不斷改名：AML 專業人員需警覺的常見制裁規避手法

Oil tanker OLINA was apprehended in the Caribbean Sea by U.S. marines and sailors deployed from the aircraft carrier USS Gerald R. Ford. Shortly afterward, TankerTracker.com reported that the vessel was under sanctions imposed by multiple countries, including US, UK and Canada.

運油輪 OLINA 在加勒比海遭到美國海軍陸戰隊與水兵扣押，他們是由航空母艦 USS Gerald R. Ford 派遣的。隨後，TankerTracker.com 報導該船已受到包括美國、英國及加拿大在內多個國家的制裁。

To ensure our sanction database was current, we immediately go to AML for CSA to check using the third option (Sanction / Fugitives Check).

為確保我們的制裁資料庫保持最新，我們立即前往 AML for CSA，並使用第三項選項 (Sanction / Fugitives Check) 進行查核。



First, we input "OLINA" into the Name field.

我們先在名稱欄位填入 OLINA。

To our surprise, the search returned only the Australian sanctions, while other countries' sanction lists were missing.

令人意外的是，查詢結果只有澳洲的制裁，其他國家的制裁清單都不在。

AML for CSA (1.3.0)

Sanction / Fugitives Check

by keys CSA search

Individual Corporation

Corporation Name

Registration number

Address (key)

Result			
	Source	Name (Last + First)	UID
1	Australia	OLINA	8238

To find out the reason, we digging deeper into AML for CSA's detailed description of the sanction record. We found out that the oil tanker has another name, called "MINERVA M".

為了釐清原因，我們進一步檢視了 AML for CSA 的制裁紀錄詳情，結果發現該油輪還有另一個名稱，叫做 "MINERVA M"。

AML Detail

Australia

OLINA

Australian Government - Consolidate List

Name :	OLINA
--------	-------

Details

Type :	Vessel
Data ID :	8238
Date of Birth :	nan
Place of Birth :	nan
Citizenship :	nan
Address :	nan
Additional Information :	Previous names include MINERVA M
Listing Information :	Designated as a sanctioned vessel in the Autonomous Sanctions (Sanctioned Vessels – Russia) Designation 2025
Committees :	Autonomous (Vessels)

Aliases :

Type :	Primary Name
Name :	OLINA

Running the search under this name revealed the missing sanction entries. In fact, the United States had imposed sanctions on the tanker in January of last year, when it was operating as the "Minerva M", citing its role in the so-called shadow fleet—ships that sail with little regulation or recognized insurance.

以此名稱進行搜尋後，找到了先前缺漏的制裁紀錄。事實上，美國在去年一月就已對該

油輪 (當時名為 “Minerva M”) 實施制裁，理由是其屬於所謂的「影子船隊」，這類船舶通常缺乏監管，且沒有公認的保險。

AML for CSA (1.3.0)

Sanction / Fugitives Check

by keys CSA search

Individual Corporation

Corporation Name
minerva m

Registration number

Address (key)

Result			
	Source	Name (Last + First)	UID
1	Canada		03838
2	UK HM Treasu	MINERVA M	RUS2372
3	US Trade	MINERVA M	CSL024273
4	USA - SDN	MINERVA M	51709

This vessel remains subject to secondary U.S. sanctions under its former name.

此船舶在舊名下依然受到美國次級制裁。

AML Detail

Type :	Vessel
Data ID :	51709
List:	SDN
Program :	RUSSIA-EO14024, UKRAINE-EO13662
Remarks :	(Linked To: SUNNE CO LIMITED)

Identification

Type :	Vessel Registration Identification
ID# :	IMO 9282479
Type :	MMSI
ID# :	352001530
Type :	Secondary sanctions risk:
ID# :	See Section 11 of Executive Order 14024.
Type :	Secondary sanctions risk:
ID# :	Ukraine-/Russia-Related Sanctions Regulations, 31 CFR 589.201 and/or 589.209

Vessel

Callsign :	3E2537
Vessel Type :	Crude Oil Tanker
Vessel Flag :	Panama

The purpose of changing names apparently, is to avoid being identified as a sanctioned vessel. This real-world case highlights the importance of vigilance in AML and sanctions compliance. Compliance professionals must remain alert to such variations to ensure accurate monitoring.

改名的目的顯然是為了規避被認定為受制裁船舶。這一案例說明了在 AML 與制裁合規中保持高度警覺的重要性。合規人員必須注意此類名稱變化，以確保監控的有效性。

Competing Successfully with CPAnywhere

讓 CPAnywhere 成為你的競爭優勢

(continued from the last issue)

(接上期)

Preface: Running a professional firm is challenging. However, you can stand out among the crowd and unlock new strategies to streamline your practice and boost profitability. In this issue, we will continue to share with you some powerful features of CPAnywhere that may inspire you to revolutionize your firm and redefine success.

前言：經營會計師或律師事務所充滿挑戰，但您可以脫穎而出，掌握創新策略，優化業務流程並提升盈利能力。我們將會在本期繼續與您分享 CPAnywhere 一些強大功能，助您激發靈感，革新業務，重新定義成功。

(9) Keeping Track of All the Files Moving around the Office

管理並追蹤辦公室內文件的流動

When a client hands you a box of source documents for audit or tax purposes, you need to know exactly where those documents are at any given moment—especially when the client calls. Think about how much time you've wasted just trying to track down a single file.

當客戶交給你一箱用於審計或稅務的原始文件時，你必須在任何時刻都清楚知道這些文件的所在位置——尤其是在客戶打電話詢問時。想想你曾經為了追查一份文件而浪費了多少時間。

Seemingly, the “best” solution is to set up a tag system. The first person to receive a source document prepares the tag. Every person who moves or reorganizes the file in the container must sign off with the location and time. Your role is to enforce this tag update practice. There are two tags: the physical tag attached to the file container, and the digital tag maintained online. Whoever updates the physical tag must also update the digital record at the same time.

“最佳”的解決方案似乎是建立一套標籤系統。第一位接收原始文件的人需要準備標籤。之後，任何移動或重新整理該文件容器的人，都必須簽署並記錄位置與時間。你的角色是確保這項標籤更新的規範能被執行。標籤分為兩種：一是附在文件容器上的實體標籤，二是在線上維護的數位標籤。更新實體標籤的人必須同時更新數位紀錄。

Sounds simple, doesn't it? But in reality, it won't work. When you ask people to do the same task twice, you're just asking for trouble. The system will break down because duplication breeds inconsistency. It will never work.

聽起來很簡單，不是嗎？但事實上，這樣的系統並不會奏效。當你要求人們同一件事重複做兩次時，麻煩就會隨之而來，制度終將崩潰。因為重複操作必然導致不一致性，是不會成功的。

How CPAnywhere Can Help

CPAnywhere 如何助您一臂之力

To address this concern, CPAnywhere has implemented a dedicated File Tracing System. First, you need to define a standardized list of common locations such as

Conference Room 1, northeast office corner, or right side of the secretary's desk, etc. Secondly, categorize documents by creating clear sets of document types for easier tracking. Once a secretary or staff receives a document from a client, he or she records it in the File Tracing System. Afterward, whoever shuffles or moves that file container would need to log the action in CPAnywhere.

為了應對這項問題，CPAnywhere 已經加入專門的文件追蹤系統。首先，您需要定義一份標準化的常見位置清單，例如一號會議室、辦公室東北角、或秘書桌右側等。其次，將文件進行分類，建立一套清晰的文件類型，以便於追蹤。每當秘書或員工從客戶收到文件，他或她必須在文件追蹤系統中登錄。之後，任何人只要翻閱或移動該文件容器，都必須在 CPAnywhere 中記錄該操作。

With mobile access, there is no excuse for failing to update the system. While this may seem like a small task compared to the larger responsibilities of audit or tax work, consistent management practices like this build the foundation for a stronger, more efficient, and scalable practice.

能用手機輸入資料，就沒有任何借口不去執行這項工作。雖然這項工作相較於審計或稅務等更大責任看似微小，但這類持續一致的管理措施，正是建立更強健、更高效且可擴展業務的基礎。

File Tracing System (upper half of screen)

文件追蹤系統
(畫面的上半部)

File Tracing System

File Tracing - Edit

* required fields

Storage Type * A_ZONE - A_ZONE x

File ID * A_Z00002 Auto

Detail

Description * Turnover confirmation letter
T.Chinese

Reference

Customer 1200001 Search Pick ABC Company Limited

Receive Date * 06/01/2026

Authorized Person Seperated by comma

Due Date 29/01/2026

Last Access Date dd/mm/yyyy

Remark
2000 characters remaining

Inactive

Related Items Add+

File Tracing System
(lower half of screen)

文件追蹤系統
(畫面的下半部)

Related Items		Add+
Seq.No. # 1		Edit Delete
Item Type	Job Assignment	
Job Assignment	1200001-ACC-SA-20250331 - ABC Company	
Description	Account Service 2026	

Work In Progress		Add+
Date # 09/01/2026		Edit Delete
Taken By	CHAN Tai Fat [009]	
Storage Location	A - Test	
Remark		

Date # 12/01/2026		Edit Delete
Taken By	Lawer [001]	
Storage Location	A - Test	
Remark		

This article is part of a serial publication and will continue in the next issue.
Published articles can be found in past issues of the Newsletter.
本文屬系列連載，將在下期繼續。已刊登文章可在往期通訊中找到。

- (1) Maximize Visibility: Use Mass e-Mailing to Promote Your Expertise
放大您的聲音：善用群發電子郵件展現您的專業價值
- (2) Strategically Price Your Professional Services
策略性地為您的專業服務定價
- (3) "Marketing" your Professional Service through Community Service
透過社區服務提升專業形象
- (4) Being a Guest Speaker at Trade Organizations
擔任行業組織的演講嘉賓
- (5) Prospective Client Management
潛在客戶管理
- (6) Automating Your Audit Workflow
審計流程自動化
- (7) Document Management for Auditors
審計人員的文件管理
- (8) Managing Your Tax Letters Well
妥善管理您的稅務信函



General Interest

產品以外

2026 US Tax Law Changes Affecting Seniors

There are some important tax law changes in 2026. We would like to explain some of those changes to people who are over 65.

A New \$6,000 ‘Bonus’ Deduction for Seniors

A quick example:

Say you’re over 65 and a single filer. If you qualify, you may be eligible for:

- Standard deduction: \$15,750
- Age 65+ addition: \$1,750 (approx.)
- New senior “bonus” deduction: \$6,000
- Total: More than \$23,500 in deductions.

In a married couple with both spouses over 65, that amount can be \$46,000, which moves many retirees into the zero-tax bracket, mainly if they rely primarily on Social Security and modest individual retirement account (IRA) withdrawals.

Tax Brackets and Rates: Stability at Last

Although deductions are rising, tax rates are also improving. In the new tax system, rates will be permanent at 10 percent, 12 percent, 22 percent, 24 percent, 32 percent, 35 percent, and 37 percent.

With today’s tax rates still relatively low, 2025 may be a good time to consider a Roth conversion. By converting pre-tax traditional IRA or 401(k) funds into Roth accounts, you will pay taxes at today’s rates and then withdraw those funds tax-free in the future. By making this move, you can hedge against future tax increases or the eventual expiration of that senior “bonus” deduction.

Higher State and Local Tax Deduction

From 2025 to 2029, you can deduct up to \$40,000 in state and local taxes—\$20,000 if married and filing separately. And in 2030, the \$10,000 limit will return with the income phase-out for high-income earners.

More Flexibility for Qualified Longevity Annuity Contracts (QLACs)

QLACs, which provide guaranteed income later in life, now have higher limits and fewer restrictions. In addition to the increase in maximum premiums (indexed), the old rule capping contributions at 25 percent is no longer in effect, allowing retirees to receive a higher level of guaranteed lifetime income.

Estate Tax Exemption

In 2026, the “One Big Beautiful Act” will permanently increase the federal estate tax exclusion to \$15 million per individual, from \$13.99 million. Combined, this amounts to \$30 million in exclusions for married couples. For people who want to take advantage of this exclusion, you need to file the Estate and Gift Tax return each year to allocate the over the gift amount to the overall limit.

Conclusion: Plan Your 2025 Taxes

Here are some tips for making the most of these opportunities:

- Recalculate your deductions. Determine how much income you can shield from taxes by adding up your standard, age-based, and “bonus” deductions.
- Review Roth Conversions. Prevent future increases in tax rates by locking in today’s historically low rates.
- Use QCDs wisely. By distributing your IRA funds to charities, you can reduce your taxable income and support a cause you believe in.

Harry Tsui | Co-founder | P & L Associates

(This article does not have a Chinese version.

本文並無中文版。)

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Any questions, comments, or suggestions can be sent to the Editor at plinfo@plsoft.com

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Career with P & L Associates 人才招募

We are looking to hire someone who possesses a passion for an IT job and enjoys working with people. If you think you are one of them, please send us your resume to career@plsoft.com telling us about yourself. Strictly confidential.

I.T. Support Specialist (IT 支援專員)

- Be customer-service orientated
- Practical, hand-on experience trouble-shooting PC, LAN, and Internet issues
- Solid knowledge of MS-SQL, Windows, Linus, AWS, firewalls, and routers.
- Perform in-house hardware and software installation, configuration, and ongoing maintenance

CSA Support Specialist (CSA 支援專員)

- Be problem-solving orientated
- Practical, hands-on experience using CSA Expert
- Provide hotline and online support to CSA users
- Deliver introductory training sessions for new users
- Comprehensive in-house training will be offered to support successful performance in these responsibilities