CLIENT PERSONAL INCOME TAX ORGANIZER (FORM 1040)
FOR
TAX YEAR 2018

Thank you for allowing us to prepare your taxes again this year. We are dedicated to serving your needs efficiently, effectively and confidentially. If you have any questions or concerns regarding the preparation of your tax returns please indicate them in the space provided on the last page of the organizer document or contact us.

IMPORTANT—PLEASE READ THIS ENTIRE DOCUMENT

NOTE: This organizer is for prior clients only. Certain information that is needed every year is not requested on this version, as it is already in our system. If our firm prepared your taxes in 2017, use this organizer. If our firm did not prepare your taxes in 2017 use the “New Client” organizer.

This organizer is designed to minimize your time by confirming personal information we have, and/or which might have changed in the last year. Federal & State laws specifically prohibit retaining certain information (for example, driver’s license information), so we must request that each year.

Both client circumstances and tax laws change each year. This organizer is provided specifically for the tax laws and changes applicable to the 2018 tax year and is used to ensure both compliance with income reporting requirements and to receive the maximum tax benefits to which you are entitled by law.

This package consists of two parts:

A. Authorization/engagement agreement (2 pages), statement of service polices and an option to subscribe to the Masterfile Monitoring service. Please sign at the bottom where indicated.
B. The client organizer (10 pages) to return to us. It is important that the organizer be completed carefully and entirely to help us help you achieve the best possible result. Omitting information from the organizer may cause delays in preparing your return or processing by the IRS or State.

To assist you, review the deduction guideline(s) and tax preparation checklist (separate documents) which can be found on our website (under Client Services), or sent to you.

COMPLETING THE ORGANIZER

The document is a fillable pdf file (it can also be printed and completed manually). For security, it cannot be saved online. If using the fillable pdf format, use only Adobe Acrobat

1. Save the document on your local computer as [your last name]
2. Complete it
3. Re-save it and return it to us with your tax documents

We recommend that you do not email the completed organizer to us as it contains sensitive personal information.

PROVIDING YOUR DOCUMENTS TO US

Documents can be sent to us in any of the following ways:

1. Schedule a tax preparation appointment. You may call or request an appointment 24/7 using the online appointment scheduling program on our website. Due to rapidly changing calendars we do not schedule appointments via email during the tax season.
2. Scan and upload to your secure client portal. If you do not have one, request one.
3. Drop off or mail to our office: 9247 N. Meridian Street, Suite 107, Indianapolis IN, 46260-1824. If delivering your documents, please put them in sealed envelope. There is a mail drop next to the door if you come before or after office hours.

Please provide original documents (they will be returned to you) or very clear copies. If you need assistance let us know and we are glad to help you.

IF YOU OWN A BUSINESS

If you are self-employed or a single member limited liability company, please advise us so we can provide an organizer for your business income and expenses.

If your business is a partnership or Sub S corporation, the business must file a separate tax return.

IF YOU OWN RENTAL PROPERTY

If you own income producing rental property please complete a separate Rental Real Estate Report for each property you own.

Engagement Request & Authorization

I/We request Whitewater Group ("WWG") to prepare my/our Federal and State(s) income tax returns including attendant schedules for the year ended December 31, 2018. I/We understand that it is my/our responsibility to provide you with all of the information required to complete my/our tax return(s). In that regard I/We state that, to the best of my/our knowledge and belief that:

1. I/We have provided true, correct and complete information regarding my/our income as listed on the provided Forms W2, 1099 and/or other document and/or written summaries. I/We understand that it is my/our responsibility to provide all the information necessary to complete the returns. I/We will advise you if we are required to file in multiple states. I/We will retain all the documents, receipts, cancelled checks and other records (including support for charitable contributions) as required by law to substantiate the items of income and expense claimed on my/our return for four years. It is also my/our responsibility to carefully examine and approve the completed tax returns before signing and mailing or authorizing you to electronically transmit them to tax authorities.

2. I/We have provided true, correct and complete information regarding amounts provided to WWG to claim as tax deductions, and have maintained written documentation supporting all amounts, including logbooks and receipts. I/We understand that if a question arises regarding the interpretation of tax law, and a conflict exists between the tax authorities' interpretation of the law, and other supportable positions, that WWG will use its professional judgment in resolving the issues. Whenever WWG is aware that a possibly applicable law is unclear or that there are conflicting interpretations of the law by authorities (e.g. tax agencies and courts), WWG will explain the possible positions that may be taken on my return. WWG will follow whatever position I request, so long as it is consistent with the codes and regulations and interpretations that have been promulgated. If the IRS should later contest the position taken, there may be an assessment of additional tax plus interest and penalties. I/We understand and agree that WWG will assume no liability for any such additional assessments, penalties or interest.

3. I/We understand that taxing authorities may examine the returns, that documentation should be retained to support the information provided to WWG, especially business travel & entertainment deductions, business use percentage of autos and other assets, barter activities, and that penalties may be imposed on returns that are late, underpaid or incorrect.

4. I/We understand that WWG will not audit or otherwise verify any information, that WWG may require clarification or additional information, that WWG is not responsible for disallowed or doubtful deductions, or inadequately supported documentation, or the inclusion of additional unreported income or any resulting taxes, penalties or interest. I/We will provide substantiation that WWG requires to confirm and understand that WWG may not be able to take certain deductions on the return without it.

5. I/We understand that I will be charged additional fees if WWG is asked to assist or represent me in a tax examination, other than a simple inquiry regarding how a return was prepared, and that the fee does not include responding to multiple inquiries or examinations/audit by taxing authorities. I/We understand that, in the event of preparer error, I/We am responsible for additional tax that may be due, but that the extent of WWG responsibility is limited, at its sole option, to payment for any penalty that the IRS or the above state revenue department may assess.

6. I/We will contact WWG immediately if additional information is discovered that may lead to a change in my/our return, or if any letters from the IRS or state taxing authorities are received, and that there are additional fees associated with amending tax returns.

7. I/We understand that WWG policy is to put all tax advice in writing, and that I/We will not rely upon any unwritten advice because it may be tentative, incomplete or not fully reviewed.

8. I/We understand that a retainer payment may be required, and the fee for tax preparation is due and payable upon completion of the returns, and is to be paid upon my/our receipt of the returns. If the return is not paid for at the time it is received, an invoice will be issued. Statement charges and/or finance charges will be added to unpaid invoices, and additional services may be withheld if services remain unpaid. I/We understand that the invoice will be based upon WWG standard billing policies, and that WWG services will conclude upon delivery of the completed tax returns discussed above or upon WWG resignation from the engagement.

9. I/We understand that WWG will not file any Federal, State or Local tax extensions without my/our specific written request to do so, or file electronic returns prior to being authorized.

10. I/We understand that WWG is responsible only for preparing the same returns as last year. If there is taxable activity in a state other than that, I/We are responsible to provide WWG with all information necessary to prepare any applicable state(s) income tax returns. Note that if you have income tax return filing requirements in a given state and do not file there could be adverse ramifications including penalties, interest, etc. If you are not certain, please ask and WWG will assist in determining if there is a filing requirement.

Statement of Policies Regarding Preparation of Tax Returns

We are partners with you. Our tax organizer has been designed to cover 99.9% of all information needed to prepare a complete and accurate return in accordance with the most current tax laws. It is the client's responsibility to fully, carefully complete the organizer and provide all the required documents needed. It is our responsibility to prepare tax returns accurately based on the information received. To ensure transparency and fairness for both of us, please review the following policies with regard to changes to your tax returns and letters from tax agencies.

1. If your return has been completely finished based on information you provided and requires revision after completion because you provide new, additional, updated or changed information, you may be charged for revisions to the tax return.
2. If you receive a letter from a tax agency, Federal or any State, we will review the letter, explain what it means and recommend a course of appropriate action at no charge to you. We will not respond without your authorization and you may choose to respond yourself.
3. If a letter from a tax agency proposes a change or correction to the tax return due to errors or omissions on your part you may be charged to respond, make corrections or otherwise represent you. We will provide a good faith estimate of our fees to perform related services in advance.
4. If the letter requires correction to the tax return or the provision of additional information to the tax agency, you may be charged to respond, make corrections or otherwise represent you if the aforementioned is as a result of errors or omissions on the part of the tax agency, or if the letter requests additional information not required with the tax return when filed. We will provide a good faith estimate of our fees to perform related services in advance.
5. If the letter from a tax agency proposes a change or correction to the tax return due to our error or omission from properly and completely providing material(s) you will not be charged to respond, make corrections or otherwise represent you.

Please see #5 under the Engagement Request & Authorization section above for additional information.

Masterfile Monitoring Service

We now have software that monitors the IRS computer system for changes to a taxpayer's Federal Masterfile. If a letter is sent (or going to be sent) to you, or if changes are made to your tax return, we are notified of those changes almost as they occur. In short, the Masterfile Monitoring service gives us a heads-up to any change that takes place by the IRS for that year, generally even before notices are sent from the IRS to the taxpayer.

The Internal Revenue Service has a "Masterfile" for each taxpayer. The Masterfile is a record of every transaction on a tax return for each year. A Masterfile is created whenever a tax return is filed and includes the filing date and information from the return; the Masterfile is updated when payments are received; when correspondence is sent; when the return is selected for review or examination, etc. All activity that occurs is recorded and, more importantly, any action that will be taken is recorded in the Masterfile before it happens, sometimes weeks in advance. For example, if a return is selected for audit the Masterfile is updated even before a letter is sent to the taxpayer or assigned to an auditor since the Masterfile is updated in near real time.

The cost for the Masterfile Monitoring Service is $90.00 ($2.50 per month for each of the 36 months the IRS can legally make challenges to it). The service is optional but can provide an "early warning" of any activity the IRS takes on your tax return for the year.

Please indicate your preference for Masterfile monitoring for tax year 2018.

☐ YES, please monitor my IRS Masterfile for tax year 2018 and advise me immediately of any changes that take place

☐ NO, I do not wish to use IRS Masterfile monitoring for tax year 2018

Sign or type your name(s) in the space below to confirm our engagement, acknowledge policies and advise Masterfile Monitoring preference.

Signed:

Taxpayer **X**____ Date___________

Spouse/RDP **X**____ Date___________

Whitewater Group
Financial & Tax Services • Business Advisors

WHY DO WE ASK THESE QUESTIONS? BECAUSE FACTS & CIRCUMSTANCES CAN CHANGE EACH YEAR AND WE WANT TO PREPARE THE MOST ACCURATE RETURN POSSIBLE TO ENSURE YOU RECEIVE THE LARGEST REFUND AND PAY THE LEAST AMOUNT OF TAX THAT IS LEGALLY REQUIRED UNDER THE LAW.

PART I—TAXPAYER & SPOUSE/RDP INFORMATION

Taxpayer			Spouse/RDP		
Name (First, Last)			Name (First, Last)		
Confirm your email address			Confirm your email address		
Phone #			Phone #		
Confirm your occupation			Confirm your occupation		
COMPLETE THE INFORMATION BELOW. STATE LAW PROHIBITS RETAINING OR USING PRIOR YEAR INFO			**COMPLETE THE INFORMATION BELOW. STATE LAW PROHIBITS RETAINING OR USING PRIOR YEAR INFO**		
Drivers License State			Drivers License State		
License #			License #		
Issue Date			Issue Date		
Exp. Date			Exp. Date		
Answer each question below	Yes	No	*Answer each question below*	Yes	No
Taxpayer Information			**Spouse/RDP Information**		
Did you become legally blind, or disabled during 2018?			Did you become legally blind, or disabled during 2018?		
Designate $3 to Presidential Election Fund? (does not change your refund or balance due)			Designate $3 to Presidential Election Fund? (does not change your refund or balance due)		
Did your marital status change last year?			Did your marital status change last year?		
Did you work outside the United States for any period during 2017 or 2018?			Did you work outside the United States for any period during 2017 or 2018?		
Do you own any foreign bank accounts or assets, or did you transfer cash or assets to a foreign country?			Do you own any foreign bank accounts or assets, or did you transfer cash or assets to a foreign country?		
Do you have signature authority over bank accounts or assets in a foreign country, including those over which you may exercise control for your employer?			Do you have signature authority over bank accounts or assets in a foreign country, including those over which you may exercise control for your employer?		

Provide a response to each question below by checking one of the boxes to the right	Yes	No
Is your address this year the same as last year?		
If you moved, enter your new address, City, State, Zip		
Was everyone in your household, including students away at school, covered by health insurance for the entire 2018 calendar year?		

PART II—DEPENDENT INFORMATION

	Yes	No
Did any person not on your tax return last year live with you the entire year as a member of your household?		
Is anyone that was claimed as a dependent on your tax return last year no longer a dependent?		
If so, please indicate name(s)		

If any children were born or adopted in 2017 or 2018, complete the information below:

First Name	Last Name	Relationship	Social Security #	Birth Date mm/dd/yyyy

PART III—SETTLEMENT INFORMATION

If you expect to receive a REFUND indicate how you would like to receive the funds. Check only ONE box to the right

Use the refunds as estimated tax payments for 2019	
I wish for the IRS and State(s) to mail a paper check for the refund There is no charge to taxpayers for receiving refunds directly from the IRS or State by check but the process may take 4-6 weeks after the return is accepted for electronic filing.	
I wish for the IRS and State(s) to deposit refund(s) directly into the bank account below. There is no charge to taxpayers for receiving refunds directly from the IRS or State by direct deposit. The process is usually 2-3 weeks after the return is accepted for electronic filing.	
If you checked the box above for direct deposit of your refund, complete the following	

If you wish to have your refund deposited into the same bank account as last year, check the box to the right. If you wish to use a different account than last year, complete the information below.	

Bank Name	Routing Number	Account Number

	Check here if this is a checking account	
	Check here if this is a savings account	

PART IV—REPRESENTATION INSTRUCTIONS

IMPORTANT—Indicate your preference to the following questions	Yes	No
Do you wish to allow the IRS to speak with us as your authorized representative if there are questions regarding the preparation of your 2018 Federal tax return?		
Do you wish to allow the Indiana Department of Revenue (or other state) to speak with us as your authorized representative if there are questions regarding the preparation of your 2018 State(s) tax return(s)?		
Note: There is no charge for responding to questions about how your tax return was prepared; however, charges for other work may apply. See Engagement Request & Authorization for additional information.		

COMPLETE THE INFORMATION BELOW ONLY IF YOU WISH TO HAVE YOUR TAX PREPARATION FEES DEDUCTED FROM YOUR REFUND.

IF YOU NO NOT WISH TO HAVE FEES WITHHELD SKIP THIS SECTION

If you wish to have tax preparation fees withheld from your refund ("RAC"), check the box below to acknowledge your understanding of the additional fees and requirements:

- RAC product is provided as a service by a third-party bank authorized by the US Government
- **RAC products are subject to additional fees for processing (approximately $69) and is more expensive than paying your tax preparation fees directly to our firm.**
- Both taxpayer and spouse/RDP must provide valid driver's license information.
- Proceeds of RAC products (after deduction of fees) must be direct deposited to the account above

I have read and understand the above information and wish to have tax preparation fees withheld from my refund. Initial or type you initials in the box to the right to confirm	

PART V—INFORMATION ABOUT YOUR HOUSEHOLD

	Provide a response to each question below by checking one of the boxes to the right	Yes	No	N/A or Uncertain
A	Did the taxpayer or spouse serve actively in the armed services during 2018?			
B	Was your health insurance in 2018 provided by the Marketplace (healthcare.gov), or State agency such as Medicaid or HIP?			
C	Did you support anyone who did not live with you in 2018 (e.g. parents).? **(Do not include dependent students, for example, students away at college).**			
D	Did you provide support to a parent or relative the lived in either Mexico or Canada during 2018?			
E	Will anyone currently residing in the house be leaving during 2019?			
F	Have you been issued an Identity Theft PIN from the IRS for 2018 or any prior year?			
G	Did anyone in the household become the victim of identity theft during 2018?			
H	During 2018, were you notified by any tax agencies of any changes made to the 2017 or prior year tax returns?			

PART VI—INCOME & ADJUSTMENT INFORMATION

A	Did you receive any Form(s) 1099—MISC for 2018?			
B	Did you win any prizes, contests or receive awards of cash or merchandise?			
C	Were there any winnings from a lottery, gambling or fantasy football?			
D	Was there income from honorarium or trustee fees?			
E	Did you receive pay for jury duty or as a poll worker?			
F	Did you receive income for using your principal or vacation home for Air BNB, HomeAway, VRBO or other short-term lodging websites?			
G	Did you receive unemployment benefits?			
H	Did you sell property or items on eBay or similar websites?			
J	Were any funds received as result of lawsuit, or settlement of litigation/lawsuit?			
K	Did you make any direct contributions to an IRA or other retirement plan? **Note: Do not include those made through your employer or deducted from pay.**			

	Provide a response to each question below by checking one of the boxes to the right	Yes	No	N/A or Uncertain
L	Did you change the nature or any retirement account during 2018: e.g. convert Traditional IRA to Roth IRA, or recharacterize an IRA?			
M	Was any alimony either received from or paid to a former spouse?			
N	Did you make student loan payments for yourself or a dependent on your tax return?			
O	Were you (or your spouse/RDP if applicable) a student or did you attend educational classes during 2018 for which you paid out-of-pocket?			
P	Did you make contributions to, or receive distributions from, a Health Savings Account or Medical Savings Account? **Do not include employer paid or pre-tax contributions from your paycheck.**			
Q	**Other than normal retirement benefits**, did you receive any distributions form a retirement plan (IRA, 401(k), 403(b) or annuity) e.g. an early distribution?			
R	Is the taxpayer and/or spouse (or RDP if applicable) a K-12 teacher that paid out-of-pocket for classroom supplies and was not reimbursed?			
S	Do you have any children under age 19, or full-time student under age 24, with more than $2100 of unearned income, e.g. dividends, interest, etc.			
T	Did you or your spouse/RDP receive any disability income during the year?			
U	Did you take a loan against your retirement plan or a distribution from one due for disaster relief?			
V	Did you receive income or incur expenses associated with freelancing, e.g. Task Rabbit or Upwork?			
W	Did you inherit any cash, or property, including real estate, stock, etc.?			
X	Was any income derived from fantasy sports?			
Y	Did you rent a room or part of your home to someone?			
Z	Was any interest received from loans made to another person?			
AA	Do you or your spouse have any income producing hobbies?			
BB	Did you barter or trade services during the year?			
CC	Did you receive income or incur expenses associated with fashion sharing, e.g. Poshmark or thredUP?			

Provide a response to each question below by checking one of the boxes to the right		Yes	No	N/A or Uncertain
DD	Did you receive income or incur expenses associated with crowdfunding, e.g. Kickstarter or Indiegogo?			
EE	Did you receive income or incur expenses associated with car sharing, e.g. Uber or Lyft?			

PART VII—PURCHASES, SALES & CONSUMER DEBT INFORMATION

A	Did you receive any income from an installment sale of real estate or other property that you financed?			
B	Did you purchase a home in **2007** for which you received a $7500 Homebuyers Credit that must be repaid?			
C	Did you purchase, sell or exchange any real estate in 2018?			
D	Did you receive any grants of stock options from your employer, exercise any stock options granted to you or dispose of any stock acquired under a qualified employee stock plan?			
E	Did you engage in any put or call transactions, options or close any short sales of stock during 2018?			
F	Did you engage in any purchases or sales of virtual currency, e.g. Bitcoin, during 2018?			
G	Did you make any gifts to a single individual of more than $14,500 during 2018?			
H	Did any investments become worthless or were you a victim of investment fraud in 2018?			
J	Did you acquire or sell an interest in a partnership or S Corporation?			
K	Did you have any debt or loans cancelled, forgiven or partially forgiven during 2018?			
L	Was your primary residence foreclosed or did you complete a short sale during 2018?			

PART VIII—TAX PAYMENT & TAX DEBT INFORMATION

A	Were you notified by the IRS or any State tax agencies of changes to any prior year returns?			
B	Are you currently participating in an installment agreement to pay back taxes?			
C	Did you file for bankruptcy protection during 2018 or are you contemplating filing in 2019?			
D	Did you work for a foreign employer during 2018?			
E	Did you pay any income taxes on wages earned to a foreign country in 2018?			

Complete the information below if you made estimated tax payments during 2018 or in January 2019 for the 4th Quarter of 2018. If you did not make any estimated tax payments check the box to the right. ☐

Qtr	Federal		Indiana		Other State	
	Date Paid	Amount Paid	Date Paid	Amount Paid	Date Paid	Amount Paid
1						
2						
3						
4						

Indicate State paid

PART IX—FEDERAL ITEMIZED DEDUCTION & CREDIT INFORMATION

	Provide a response to each question below by checking one of the boxes to the right	Yes	No	N/A or Uncertain
A	Did you pay for childcare expenses while you worked, looked for work or were a full-time student?			
B	Were there adoption expenses OR was an adoption finalized this year? NOTE: Do not include child of your spouse/RDP)			
C	Did you suffer any major uninsured and/or catastrophic loss of property, e.g. fire, flood, tornado, etc. that occurred in a Federally Declared Disaster Area?			
E	Have any non-business loans you made in years prior to 2018 become uncollectible?			
F	Is either the taxpayer or spouse/RDP currently serving in the military?			
G	Is either the taxpayer or spouse/RDP a public safety officer?			
H	Did you have a dependent that was student at an accredited college or university during any part of 2018?			
J	Did you make a contribution to a "529" College Savings Plan or Coverdell Education Savings Account during 2018?			
K	Were premiums paid for long-term care insurance?			
L	Did you pay interest on a loan for a boat or RV that has living quarters?			

Provide a response to each question below by checking one of the boxes to the right		Yes	No	N/A or Uncertain
M	Did you purchase the residence in which you live on or after January 1, 2007?			
N	Did you pay property taxes on your home directly to the county treasurer? *NOTE: Do not include amounts paid into escrow with your mortgage payment.*			
O	Did you make any major purchases, e.g. vehicle or boat during 2018?			
P	Did you make a charitable contribution for the right to purchase athletic event tickets?			

Part X—MISCELLANEOUS QUESTIONS

A	Did any dependent children graduate from college in 2018?			
B	Will any dependent children be enrolling in college in 2019?			
C	Did you make any energy saving improvements to your principal residence in 2018 that included any of the following: solar powered, wind, geothermal or fuel cells?			
D	Did you (or your spouse/RDP if applicable) retire or change jobs during the 2018 calendar year, or do you plan to retire during the 2019 calendar year?			
E	Did you move to or from a different state last year?			
F	Do you own, or did you receive income from rental property during 2018?			
G	Did you begin or terminate any form of self-employment business during 2018?			
H	Are you or your spouse/RDP a member of a National Guard unit that was deployed, mobilized, federalized during 2018?			
J	Did you or your spouse/RDP begin to receive Social Security benefits in 2018, or will you begin to receive them in 2019?			
L	Did you inherit either a Traditional or Roth IRA in 2018?			
M	Did you make any withdrawals from an education savings plan?			
N	Did you pay amounts in excess of $1000 in any quarter or $1700 during the year to an individual for domestic services performed in or around your home who could be considered household employees, e.g. Nanny?			
O	Did you receive any unreported tip income of $20 or more in any month of 2018?			
P	Did you or your spouse/RDP (if applicable) receive any distributions from long term healthcare contracts?			
Q	Did you purchase a new hybrid, alternative motor or electric motor energy efficient vehicle during the year?			

Part XI—QUESTIONS FOR RESIDENTS OF INDIANA ONLY

If you resided in the State of Indiana for any period of time during 2018, complete the following. If you were not a resident of Indiana, a state specific questionnaire will be provided to you and you should not complete this section.

	Provide a response to each question below by checking one of the boxes to the right	**Yes**	**No**	**N/A or Uncertain**
A	Did you make any contributions to an Indiana 529 Plan during 2018?			
B	Did you make any donations to an Indiana College or University?			
C	Do you have an Indiana non-profit, or college license plate on your vehicle(s)?			
D	Did you make a contribution that qualifies for the Indiana Scholarship Credit?			
E	If you have long-term care insurance, is it an Indiana approved plan?			
F	Did you live in Indiana and work in a different state?			
G	Did you rent the primary residence in which you resided in 2018? NOTE: If yes, complete the information below.			
H	Do you have a child(ren) in grades K-12 enrolled in a private school or that was home schooled during 2018?			
J	Did you change your county of residence in 2018?			

Landlord Name:	Landlord Address	# Months	Total Rent Paid

CONTINUE TO NEXT PAGE…

Part XII—QUESTIONS OR CONCERNS ABOUT YOUR TAX RETURN

If you have any questions, concerns or circumstances about your 2018 tax returns, please provide a brief summary in the space below.

If you have any questions, concerns or circumstances about your 2019 tax returns and/or planning for this year, please provide a brief summary in the space below.

END OF ORGANIZER