

# 2023 Individual Taxpayer Organizer

To Our Valued Tax Client:

Please read and complete all applicable fields in this Tax Organizer and return it along with your supporting tax documents.

Return no later than **March 31, 2024** by US Mail or drop it off at our office. Do **NOT** email copies of your Tax Organizer or other supporting documents unless given a secure upload link from your tax preparer.

Pay special attention to the following. These items must be included in your Tax Organizer before we can begin preparing your return:

- Signed 2023 Engagement Letter
- Email addresses for both taxpayer and spouse
- Photocopy of driver's license for both taxpayer and spouse

Thank you for the opportunity to serve you.

Best Regards,



VanderLugt, Mulder, DeVries & Elders

## Communication Preference

Return Options for Completed Tax Return	<input type="checkbox"/> Mail to my address
	<input type="checkbox"/> Contact me for office pick-up
Preferred Method of Contact	<input type="checkbox"/> Email
	<input type="checkbox"/> Phone Call
	<input type="checkbox"/> Text Message

## Bank Information

<input type="checkbox"/> Yes* <input type="checkbox"/> No	Did you change the bank account used for your tax refund?
<input type="checkbox"/> Yes <input type="checkbox"/> No	In the event of a tax refund, do you wish to authorize direct deposit?
<input type="checkbox"/> Yes <input type="checkbox"/> No	In the event of tax due, do you wish to authorize direct debit of balance due?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have foreign financial assets or signature authority over a foreign bank account or brokerage account?

\*Complete the fields below and provide a **void check or letter from your bank** if you have changed bank accounts.

Name of bank:

<input type="checkbox"/> Checking <input type="checkbox"/> Savings	Routing transit number:	Account number:
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## Estimated Tax Payments — Tax Year 2023

**Instructions:** If you paid federal, state, or city tax estimates, please enter the amounts and dates paid in the table below.

Installment	Date paid	Federal	Date paid	State	Date Paid	City
First		\$		\$		\$
Second		\$		\$		\$
Third		\$		\$		\$
Fourth		\$		\$		\$

## Questions — All Taxpayers

LIFESTYL & TAXES	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you received any notices from the IRS or state revenue department within the past year? Provide notices.		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you receive an Identity Protection PIN from the IRS? Provide PIN letter.		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you pay or receive alimony in 2023? <input type="checkbox"/> Paid <input type="checkbox"/> Received \$	Recipient's SSN	Date of divorce or separation
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you purchase health insurance through the Marketplace (healthcare.gov)? Provide Form 1095-A		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you make any contributions to a Health Savings Account (HSA) or Archer MSA?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Will there be any significant changes in income or deductions next year, such as retirement? Provide explanation in notes		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you retire or change jobs this year?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you pay anyone for domestic services in your home?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you purchase a new energy-efficient car, truck, or van?		
INCOME	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you involved in bankruptcy, foreclosure, repossession, or had any debt (including credit cards) cancelled?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have foreign financial assets or signature authority over a foreign bank account or brokerage account?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you receive foreign income or pay any foreign taxes during the year?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you receive income from property sold prior to this year?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you receive unemployment benefits?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you receive disability income?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you receive tip income not reported to your employer?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did any of your life insurance policies mature or did you surrender any policies?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you receive awards, prizes, hobby income, gambling, or lottery winnings?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you receive income considered to be nonemployee compensation?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you receive Social Security benefits?		
CHILDREN & EDUCATION	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you make withdrawals from an IRA, Roth, Keogh, SIMPLE, 401(k), or other qualified retirement plans?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Were any children born or adopted in 2023?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Were there any deaths in the family?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you pay any expenses related to the adoption of a child?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	If you are divorced or separated with child(ren), have your child(ren) lived with you more than half of the year?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did any children have unearned income above \$1,150 for the year?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you have any educational expenses on behalf of yourself, your spouse, or a dependent? Provide Form 1098-T		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did anyone in your family receive a scholarship of any kind?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Were any scholarship funds used for expenses other than tuition? (e.g. room and board)		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you pay for child or dependent care so you could work or go to school? Provide additional information		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you make any withdrawals from an education savings or 529 plan?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you make any contributions to a 529 plan in 2023?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Were contributions made to a State of Michigan sponsored 529 plan? Provide amounts and beneficiary information		
<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you pay student loan interest?			
INVESTMENTS	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you, or will you, contribute any money to an IRA for 2023?	<input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you do a Roth conversion in 2023?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you roll over any amounts from a retirement account in 2023?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you sell or transfer any stock or sell rental or investment property?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you receive any income from an installment sale?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you have any investments become worthless or were you a victim of investment theft in 2023?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Were you granted, or did you exercise, any employee stock options during 2023?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift or otherwise dispose of a digital asset (or a financial interest in a digital asset)?		

Continue next page...

<b>DEDUCTIONS</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you, or do you plan to, contribute money before April 18, 2024 to an HSA for 2023? If yes, provide details.
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you pay any interest on a loan for a boat or RV that has living quarters? If yes, provide details.
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you pay sales taxes on a major purchase in 2023, such as a vehicle, boat, or home?
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you make any charitable contributions in 2023? If yes, provide receipts.
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you make gifts of more than \$16,000 to any individual?
<b>Home</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you purchase or sell a main home during the year? If yes, provide closing statement.
	<input type="checkbox"/> Yes <input type="checkbox"/> No	If you sold a home, did you claim the First-Time Homebuyer Credit when it was purchased? If yes, provide details.
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you refinance a mortgage or take a home equity loan? If yes, provide closing statement.
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you use any mortgage loan proceeds for purposes other than to buy, build, or substantially improve your home?
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you make any new energy-efficient improvements to your home? If yes, provide details.

**State information**     Full-year resident     Part-year resident     Nonresident    School district: \_\_\_\_\_

States of residence during 2023 and dates: \_\_\_\_\_ Do you rent or own your home?     Rent     Own

\_\_\_\_\_ Total rent paid \$ \_\_\_\_\_ Includes heat?  Yes     No

## Adjustments Worksheet Provide all related statements or other documentation.

Educator expenses. Classroom expenses of teachers, counselors, and principals. Maximum \$300 each.	\$
Health savings account (HSA). Contributions for 2023 may be made in 2024. (Only include contributions you made out-of-pocket).	\$
Self-employed SEP, SIMPLE, and qualified plans. Contributions for 2023 may be made in 2024.	\$
Self-employed health insurance. Sole proprietors, partners, and 2% S corporation shareholders if not eligible for employer coverage.	\$
Penalty on early withdrawal of savings.	\$
IRA deduction. For traditional IRAs. Roth IRAs are not deductible. Contributions for 2023 may be made in 2024.	\$
Student loan interest. Paid for taxpayers and dependents.	\$
Moving expenses. Available only to members of the Armed Forces (or their spouses or dependents) on active duty that move pursuant to a military order and incident to a permanent change of station.	Ask preparer
Business expenses of reservists, performing artists, and fee-based government officials.	Ask preparer
Other adjustments. Include description.	\$

## Tax Preparation Checklist

**Instructions:** The remaining pages in your Tax Organizer contain information that was used to prepare your tax return last year. Carefully review each section. Make notes to indicate any changes in income sources, adjustments, or deductions. Then return your completed Tax Organizer along with the following documentation:

- All Forms W-2 (wages), 1099-INT (interest), 1099-DIV (dividends), 1099-B (proceeds from broker or barter transactions), 1099-R (pensions and IRA distributions), Schedules K-1 from partnerships, S corporations, estates and trusts, and other income reporting statements, including all copies provided from the payer.
- Form 1095-A (for health insurance purchased through a public exchange), Form 1095-B (for health insurance purchased outside of a public exchange), or Form 1095-C (for employer-provided health insurance coverage).
- Copy of the closing statement if you bought, sold, or refinanced real estate.

## 2023 Engagement Letter

1. We are pleased to confirm our understanding of the arrangements for your income tax return preparation. This letter confirms the services you have asked our firm to perform and the terms under which we have agreed to do that work. Please read this letter carefully because it is important to both our firm and you that you understand what you can and cannot expect from our work. If you are confused at all by this letter or believe we have misunderstood what you need, please call us before you sign it.

2. This engagement letter represents the entire agreement regarding the services described herein and supersedes all prior negotiations, proposals, representations, or agreements, written or oral, regarding these services. It shall be binding on the heirs, successors and assigns of you and us. The Internal Revenue Service imposes penalties on taxpayers, and on us as return preparers, for failure to observe due care in reporting for income tax returns. In order to ensure an understanding of our mutual responsibilities, we ask all clients for whom we prepare tax returns to confirm the following arrangements.

### **Tax Preparer Responsibilities**

3. We will prepare your 2023 Federal and applicable resident State and Local Individual Income Tax Form 1040 and related Federal and state or local tax return schedules from information you furnish us. We will not audit, review, compile or otherwise verify the data you submit although we may ask you to clarify some of the information. We are not responsible for returns prepared by other preparers. In order to keep our fees to a minimum, we may furnish you with tax organizers and questionnaires to help you gather and organize the necessary information for us. If you have taxable activity in a state or locality other than your resident state or locality you are responsible for providing our firm with all information necessary to prepare any additional applicable state(s) or local income tax returns as well as informing us of the applicable states. We will prepare only those state returns specifically listed above.

4. We are responsible for preparing only the specific individual income tax forms for the specified reporting agencies listed in this letter. Any other required services, forms or other actions on our part require a separate engagement letter. In the absence of written communications from us documenting such services, our services will be limited to and governed by the terms of this engagement letter.

### **Taxpayer Responsibilities - Foreign Sourced Assets**

5. Please note that any person or entity subject to the jurisdiction of the United States (includes individuals, corporations, partnerships, trusts, and estates) having a financial interest in, or signature or other authority over, bank accounts, securities, or other financial accounts having an aggregate value exceeding \$10,000 in a foreign country at any time during 2023, shall report such a relationship. Although there are some limited exceptions, filing requirements also apply to taxpayers that have direct or indirect control over a foreign or domestic entity with foreign financial accounts, even if the taxpayer does not have foreign account(s). For example, a corporate-owned foreign account would require filings by the corporation and by the individual corporate officers with signature authority. Failure to disclose the required information to the U.S. Department of the Treasury may result in substantial civil and/or criminal penalties. Such disclosure includes filing Form 8938 with this Form 1040. If you do not provide our firm with information regarding any interest you may have in a foreign account, we will not be able to prepare any of the required Income Tax related forms and penalties may be due, for which we have no responsibility. In the absence of such information being provided we will presume you do not have any foreign assets or financial interests and will not file any applicable disclosure forms without separate written authorization.

6. If you and/or your entity have a financial interest in any foreign accounts, you are responsible for filing Form FinCen 114 required by the U.S. Department of the Treasury on or before April 15th of each tax year.

7. In addition, currently the Internal Revenue Service, under IRC §6038 and §6046, requires information reporting if you are an officer, director or shareholder with respect to certain foreign corporations (Form 5471); foreign-owned U.S. corporation or foreign corporation engaged in a U.S. trade or business (Form 5472); U.S. transferor of property to a foreign corporation (Form 926) ); and, for taxable years beginning after March 18, 2010, if you hold foreign financial assets with an aggregate value exceeding \$50,000 (Form 8938) . These code sections describe the information required to be reported on the respective forms, which are due when your income tax return is due, including extensions. Therefore, if you fall into one of the above categories you may be required to file one of the above listed forms. Failure to timely file may result in substantial monetary penalties. By your signature below, you accept responsibility for informing us if you believe that you fall into one of the above categories and you agree to provide us with the information necessary to prepare the appropriate form(s). We assume no liability for penalties associated with the failure to file or untimely filing of any of these forms.

### **Other Items**

8. Our fee does not include responding to inquires or examination by taxing authorities or third parties, for which you will be separately billed for time and expenses involved. However, we are available to represent you and our fees for such services are at our standard rates and would be covered under a separate engagement letter. You agree to immediately notify us upon the receipt of any correspondence from any agency covered by this letter. Please do not respond to or click on any links from emails purportedly from the IRS-the IRS never initiates correspondence via email and any such emails are attempts to steal your identity. Additionally, in order to protect your identity, we will verify your id, birthdate, and social security number when you call or visit our office.

9. It is your responsibility to maintain, in your records, the documentation necessary to support the data used in preparing your tax returns, including but not limited to the auto, travel, entertainment, and related expenses and the required documents to support charitable contributions for three years from the filing date. If you have any questions as to the type of records required, please ask us for advice in that regard. It is also your responsibility to carefully examine and approve your completed tax returns before signing and mailing them to the tax authorities. We are not responsible for the disallowance of doubtful deductions or inadequately supported documentation, nor for resulting taxes, penalties, and interest. We will rely, without further verification, upon information you provide to us from 3rd parties including, but not limited to, K1's, 1099's, 1098's, and receipts and similar items. Also, by signing this agreement you are stating that if you have trade, business, or rental income, you have not under-reported your income nor have you over-stated your expenses.

10. We DO NOT automatically file tax extensions for clients-you must notify us in writing, email, or fax if you wish us to file an extension, and the notification should include your estimate of any balance due with the extension. We must receive your information by March 31 in order to complete your return in a timely manner and information received after that date may cause your return to be extended and completed after the April 15 due date. Failure to file an extension may make you subject to various penalties and interest. Additionally, if your return is extended it does not relieve you from paying any tax due on the due date or making quarterly estimated tax payments for the current year. Failure to pay any tax due with the extension or failure to pay quarterly estimated tax payments may make you subject to various penalties and interest.

11. We will use our professional judgment in preparing your tax returns. Whenever we are aware that a possibly applicable tax law is unclear or that there are conflicting interpretations of the law by authorities (e.g., tax agencies and courts), we will explain the possible positions that may be taken on your return. We will adopt whatever position you request on your return so long as it is consistent with the codes, regulations, and interpretations that have been promulgated. If the Internal Revenue Service should later contest the position taken, there may be an assessment of additional tax plus interest and penalties. We assume no liability for any such additional penalties or assessments.

12. While a self-employed taxpayer's business deductions reduce income tax, they also reduce the earned income reported to the Social Security Administration. This could reduce current and future benefits for you and your dependents. You acknowledge and agree to the current business deductions and the potential negative effects on future social security benefits for you, your spouse, and dependents.

13. New privacy laws were established by the IRS effective January 1, 2009, and we are now prohibited from providing confidential information or copies to anyone other than you without your specific, written authorization. To comply with these new regulations, we may provide copies of all returns to you in a secure file. Your use of this file is limited to lawful income tax related documents in compliance with our written portal usage policy and will be maintained and accessible solely in accordance with our policy for no more than 30 days after any notification of termination of services by either party, after which point it will be electronically deleted. In the interest of maintaining service quality and timeliness, we may use a 3rd party service provider to assist us in the use of technology to facilitate compliance with disclosure and storage of your tax information. The provider has established procedures and controls designed to protect client confidentiality and maintain data security.

14. If we are asked to disclose any privileged communication, unless we are required to disclose the communication by law, we will not provide such disclosure until you have had an opportunity to argue that the communication is privileged. You agree to pay any and all reasonable expenses that we incur, including legal fees, which are a result of attempts to protect any communication as privileged. In addition, your confidentiality privilege can be inadvertently waived if you discuss the contents of any privileged communication with a third party, such as a lending institution, a friend, or a business associate. We recommend that you contact us before releasing information to a third party.

15. It is our policy to keep records related to this engagement for three years. However, we do not keep any original client records, as we will return those to you at the completion of the services rendered under this engagement. When records are returned to you, it is your responsibility to retain and protect your records for three years for possible future use, including potential examination by any government or regulatory agencies. Prior to each tax filing season, we send client organizers to most of our clients as a convenience to assist them with gathering their tax information. If you move or do not wish to receive an organizer, please notify us or we will send the organizer to the address we used on your prior year's tax return.

16. In the interest of facilitating our services to you, we may utilize a secure web portal. Your use of this portal must comply with our standards of use, and as owners of the portal we retain the right to limit and deny use of the portal for inappropriate purposes. Your access to files maintained on the portal will be terminated no later than 30 days after the earlier of your or our termination of services under this agreement or April 15 unless we are notified in writing of your desire to extend your tax return. All confidential information sent to you or third parties (at your direction), as well as the portal will be password protected. While we will use our best efforts to keep such communications secure in accordance with our obligations under applicable laws and professional standards, you recognize and accept that we have no control over the unauthorized interception of these communications once they have been sent and consent to our use of these devices during this engagement.

17. From time to time during our relationship, you may seek our advice with regard to potential investments. We are not investment advisors and accordingly, we suggest that you seek the advice of qualified investment advisors appropriate to each investment being considered. Unless otherwise specifically agreed to in a separate engagement letter signed by both parties, we will not advise you regarding the economic viability or consequences of an investment or whether you should or should not make a particular investment.

18. Billings become delinquent if not paid within 30 days of the invoice date. If billings are not paid within 60 days of the invoice date, at our election, we may stop all work at our discretion until your account is brought current, or we may withdraw from this engagement. You acknowledge and agree that we are not required to continue work in the event of your failure to pay on a timely basis for services rendered as required by this engagement letter. You further acknowledge and agree that in the event we stop work or withdraw from this engagement as a result of your failure to pay on a timely basis for services rendered as required by this engagement letter, we shall not be liable to you for any damages that occur as a result of our ceasing to render services. Our services will conclude upon delivery of the completed income tax returns discussed above or upon our suspension of services or resignation from the engagement.

19. In recognition of the relative risks and benefits of this agreement to both the client and the accounting firm, the client and the accounting firm have discussed and have agreed on the fair allocation of risk between them. As such, the client agrees, to the fullest extent permitted by law, to limit the liability of the accounting firm to the client for all claims, losses, costs, and damages of any nature whatsoever, so that the total aggregate liability of the accounting firm to the client shall not exceed the accounting firm's total fee for services rendered under this agreement. The client and the accounting firm intend and agree that this limitation apply to all liability or cause of action against the accounting firm, however alleged or arising, unless otherwise prohibited by law. Both parties agree that there is a one-year limitation period to bring a claim against us for errors and omissions. The one-year period will begin upon the date of the tax professional's signature on the tax returns covered by this engagement letter.

20. From time to time various third parties may request that we sign, for you, some verification of income, employment, or tax filing status. Because we were engaged only to prepare your income tax return, without examination, review, audit, or verification our insurance carriers as well as the state board of accountancy prohibit us from signing any such document and we suggest that you have them send IRS Form 4506 to the IRS to obtain such verification.

21. We appreciate the opportunity to serve you. Please date and sign the enclosed copy of this letter to acknowledge your agreement with and acceptance of your responsibilities and the terms of this engagement. It is our policy to initiate services after we receive the executed engagement letter. If any provision of this agreement is declared invalid or unenforceable, no other provision of this agreement is affected, and all other provisions remain in full force and effect.

Sincerely,



VanderLugt, Mulder, DeVries, & Elders Inc.

**I have read the above terms of the engagement letter and agree with the terms of this engagement.**

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Taxpayer

Date

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Spouse

Date