E.P. Tremblay and Associates, Inc.

Firm Cover Letter

February 12, 2022

Dear :

As in past years, it is generally not necessary to make an appointment for your tax work if we prepared your 2020 tax returns. There are several options for providing your tax documents and data so we may prepare your returns.

You may post scanned images of your tax documents (we prefer **PDF**s vs photos) to a NetClient CS client internet portal provided by E.P. Tremblay. If you don't currently have, but would like a NetClient CS internet portal, call the office. We do recommend that you avoid sending unsecured email with documents that contain account or social security numbers.

You may send your tax return information by US Postal Service or other delivery service. We encourage you to send copies and retain the originals. We also recommend that you elect tracking service.

You may drop off your paperwork at any time through the mail slot in the main office door.

If you prefer to make an appointment to discuss your tax returns, please call the office or go to eptremblay.com and click the icon to schedule your appointment using our online scheduling tool. You may schedule an in-person meeting at the office (subject to restrictions) or via Zoom online video conference. All you need for a Zoom meeting is a device (smartphone, tablet or computer) that has a camera, microphone and speaker. When your Zoom meeting is scheduled, you will receive a clickable hyperlink with the appointment invitation email that will install Zoom, if needed, and log you into the Zoom meeting.

New clients should call the office to schedule an in-person or Zoom online video conference appointment unless other arrangements have been made.

If you are not scheduling an in-person office appointment or Zoom online video conference, it is very important that you **include your signed Tax Services Engagement letter and your completed, signed Questionnaire** with your tax information and documents.

To protect our clients and staff from Covid-19 infection, our Covid-19 protocols remain in place until further notice. Therefore only members of one household may be at the front counter or meeting in our conference room at any one time. Masks are requested for clients who are not fully vacinated for in-person meetings at the office.

Tax season hours, from January 29th through April 16th, will be 9:00AM to 6:30PM Monday through Thursday, 9:00AM to 5:00PM Friday & Saturday. We will close at 5:00PM on April 18th and will return to normal office hours, 9:00AM to 5PM Monday through Friday.

We have included a tax organizer with this letter. We use tax organizers as a tool to accumulate information needed to prepare your tax returns. If you used a complete organizer last year (complete organizers include all the tax data in your file), you should receive a complete organizer with this letter. Otherwise you should receive a partial organizer containing basic information. If you didn't receive a complete organizer and would like one, please call the office.

Please review and revise the basic information. Also, please complete the questionnaire included with this letter. Don't be concerned if you don't know how to answer a question. Just leave a question mark next to the question and we will contact you if the question is applicable to your tax situation and we need an answer.

There are some important notices and changes that we want to bring to your attention. Some of these changes may require that you provide us with information that we have not asked you for in the past. Please review the following pages of Important Notices and Federal & State tax law changes, and provide us with any applicable information.

Sincerely,

Mark L. Tremblay, President

Important Notices

λ **Important-Due Diligence Requirements-**Tax preparers are required to ask questions and obtain documentation from taxpayers who qualify for Earned Income Tax Credit, Child Tax Credit, American Opportunity Tax Credit or who will file as Head of Household. If you qualify for any of these credits or will file as Head of Household on your 2021 Federal tax return, we will need you to complete and sign the questionnaire included with the enclosed organizer.

λ **Venmo-** We now accept Venmo payments for tax prep fees. Direct your payment to EP Tremblay Companies.

λ **Electronic Filing Copies of Returns/eSignatures-**Clients who use our NetClient CS internet portals to transmit electronic copies of their tax documents will receive their completed returns via their NetClient CS internet portal. All clients have the option of having their returns posted to their portal and/or eSigning their tax returns by electing the options on the Questionnaire. An email will be sent via RightSignature notifying you that your return is ready for filing and will provide you with instructions to eSign your eFile authorizations and complete your filing requirements.

λ **Engagement Letter-**Please be sure to review and sign the Tax Preparation Services Engagement Letter before you post, mail or bring your tax documents to the office. If you would like someone to sign the 2021 tax return for you (spouse or other person) please complete the authorization at the bottom of the engagement letter. **We must have a signed Letter of Engagement before we begin working on your returns.**

λ **Consent to Use-**A "Consent to Use of Tax Return Information" form is required if you ask for information about certain other services offered by E.P. Tremblay. You do not need to sign a Consent to Use of Tax Return Information for the preparation of your tax returns.

λ **Dependent Tax Returns-**State health insurance requirements and due diligence requirements for Head of Household status, Earned Income Tax Credit, Child Tax Credit & American Opportunity (education) Tax Credit have a significant impact on the filing of our clients' returns and generate more problems when the data is not reported properly on each return. We recommend that you consider asking your dependents to file their returns <u>after</u> you have filed your own return or to provide you with copies of returns they have filed. **If you have dependents who have taken college courses in 2021, we will need their Form 1098-T and** 2021 **statement of charges and payments from the college. Please note: dependents are not allowed to take education credits on their own returns unless they qualify to take their own dependency exemption.**

Federal Income Tax Changes & Important Information

- **EIP Payments (aka Stimulus Payments)-**The American Rescue Plan Act authorized stimulus payments of $1400 for taxpayer, spouse and depedents subject to adjusted gross income phaseout limits of $75,000 those filing single and $150,000 for those married filing jointly. Taxpayers whose advance payment was reduced due to income reported on their 2019 or 2020 tax returns may be able to claim the Recovey Rebate credit if their 2021 income is below the phaseout limits. To assist us in preparing your 2021 tax returns, please provide us with any IRS notice 1444-C and IRS letter 6475 that was mailed in January. If you don't have the notices, please provide the amounts received on the Recovery Rebate Credit (Economic Impact Payment) organizer page.
- **Advanced Child Tax Credt-**Taxpayers who had qualifying children received advanced child tax credit payments starting in July of 2021. The amount of those payments must be reconciled on Form 1040 for 2021. If you received advanced child tax credit payments, please provide us with IRS letter 6419 that was mailed in January or indicate the amounts received on the "Advanced Child Tax Credit Payments" organizer page.
- **Charitable Contributions for Non-Itemizers-**For those taxpayers who benefit by deducting the standard deduction instead of itemizing deductions, there is a deduction for charitable contributions of up to $300 if filing single and up to $600 for married filing jointly. You are not allowed to deduct non-cash (clothing, furnishings, etc.) contributions unless you have total itemized deductions in excess of the standard deduction. You are required to have documentation to support the amount of your deduction. Please check the applicable checkbox on the questionnaire and provide the amount of your deductible charitable contributions paid in 2021.
- **W-4 Forms-**The IRS has created a W-4 form that is intended to improve the calculation of federal withholding to more accurately reflect the changes made in the Tax Cut and Jobs Act (Tax Reform). If you are asked by your employer to complete a new Form W-4 and complete it on your own, we recommend that you provide us with a copy of the completed signed Form W-4, a paystub that shows withholding before the change and the next paystub that reflects changes made by the newly completed W-4. If you prefer, we can prepare your new Form W-4. The fee for this service is $29 per W-4.
- **Child and Dependent Care Credit-**The limit on expenses eligible for child and dependent care credit has been increased from $3,000 for one child and $6,000 for two or more children to $8,000 for one child and $16,000 for 2 or more children for 2021 only. The credit rates and income phaseout limits have also been increase for 2021 only.
- **Expired Tax Provisions-**The tuition and fees deduction and the qualified principal residence discharge of indebtedness exclusion expired on 12/31/20. The expansion of child tax credit, expansion of child and dependent care credit and charitable contribution for non-itemizers expired on 12/31/21.
- **2022 Tax Projection Worksheets-**For clients who are concerned with how personal and/or tax law and withholding changes will affect their 2022 results, we recommend that you ask us to prepare a tax projection worksheet. Check the appropriate box on the enclosed questionnaire. It's also helpful if you provide us with a copy of your most recent paystubs. There is a fee for this service.

MA Income Tax Changes & Important Information

λ **2021 EIP Payments (aka Stimulus Payments)-**EIP payments are not subject to MA income tax.

λ **Childcare Credit and Dependent Care Deductions are now refundable credits-**The maximum childcare credit is $240 for 1 qualifying individual and $480 for 2 or more qualifying individuals. The maximum dependent under 12/disabled dependent credit is $180 per qualifying dependent, $260 for 2 or more qualifying dependents.

λ **Short-term rentals-**Effective 7/1/19 owners of short-term rentals are now subject to MA Hotel & Motel Tax. Owners must register their properties, obtain minimum liability insurance and are required to collect and remit the appropriate tax.

λ **College Savings Plan Deduction-**MA residents can deduct contributions to MEFA UFund or MA UPlan up to $1,000 for individuals and $2,000 for a married couple filing jointly.

λ **Use Tax Safe Harbor-**For those clients who purchased personal property used in MA from retailers who do not collect MA sales tax, you can elect to pay use tax using the "safe harbor" method as opposed to calculating the actual amount due. This method is only effective for purchases of taxable items with a sales price less than $1,000. If you want to elect this method, please indicate by checking the appropriate box on the questionnaire. Please be sure to let us know about any purchases of $1,000 or more.

RI Income Tax Changes & Important Information

λ **Individual Health Insurance Mandate-**Effective 1/1/20, RI residents are required to maintain health insurance or be subjected to penalties assessed on their individual tax returns.

λ **Modification Decreasing Taxable Income for Social Security Benefits, Pensions and Annuities -**For those who qualify, there is a modification reducing the amount of social security, pension and annuity benefits that are taxable in RI. Distributions from IRAs are not elibigle.

λ **Use Tax Lookup Table-**For those clients who purchased personal property used in RI from retailers who do not collect RI sales tax, you can elect to pay use tax using the "Use Tax Lookup Table" method as opposed to calculating the actual amount due. This method is only effective for purchases of taxable items with a sales price less than $1,000. If you want to elect this method, please indicate by checking the appropriate box on the questionnaire. Please be sure to let us know about any purchases of $1,000 or more.

E.P. Tremblay & Associates, Inc.
35 Bowker Terrace
Somerset, MA 02726
508-675-7557

Organizer Cover Letter

Dear :

This tax organizer is designed to help you gather the tax information needed to prepare your 2021 personal income tax return. To help you complete the organizer with minimal time and effort, when available, you will find certain information from your 2020 personal income tax return.

In your tax organizer, all social security numbers, dates of birth and bank account numbers that we currently have in our file have been replaced with asterisks (***-**-****) and (****1234) to protect your privacy and personal information. If you need to change or update a social security number, add information for a new spouse or dependent and/or add or change bank account information, you may do so on the appropriate organizer page.

Enter 2021 information on the tax organizer pages provided. If any information does not apply to you or is incorrect, please draw a line through it or make the necessary corrections.

The client questionnaire asks about pertinent tax items necessary for preparing the most accurate tax return possible. Please answer all applicable questions and attach a statement when necessary for additional information not provided in the client organizer.

We will also need the following information:

- Birth certificates for dependents born in 2021.
- Copies of documents showing proof of residency for each dependent for Earned Income Tax Credit and Child Tax Credit.
- Forms W-2 for wages, salaries and tips.
- All Forms 1099 for interest, dividends, retirement, miscellaneous income, unemployment, non-employee compensation, social security, state or local refunds, gambling winnings, etc.
- Brokerage tax statements showing investment transactions for stocks, bonds, mutual funds, virtual currencies etc.
- Schedule K-1 from partnerships, S corporations, estates and trusts.
- Statements supporting educational expenses, deductions or distributions, including any Forms 1098-T, 1098-E, or 1099-Q.
- All Forms 1099-HC, 1095-A, 1095-B and/or 1095-C related to health care coverage or premium tax credit.
-All Forms 1099-QA and/or5498-QA related to ABLE (Achieving a Better Life Experience) accounts.
-All Forms 1099-H related to Health Coverage Tax Credit (HCTC) advance payments.
- Statements supporting deductions for mortgage interest, taxes, and charitable contributions (including any Mortgage Interest Form 1098 or Contributions of Cars, Boats ... Form 1098-C).
- Copies of closing statements regarding the sale or purchase of real property or refinance of an existing mortgage.
- Legal papers for adoption, divorce, or separation involving custody of your dependent children.
-IRS Notice 1444-C and Letter 6474, showing amount of the stimulus payments you received.
-Letter 6419 showing advanced child tax credit payments you received in July-December 2021.

-Identity Protection PIN if sent to you by the IRS.
-Any previous year tax return change notices sent to you in 2021 by the IRS or other state income tax authority, if we have not already reviewed the adjustment.

Important for New Clients-If we did not prepare your 2020 returns, we will need your income tax returns for the previous three years; social security cards for taxpayer, spouse and all dependents; birth certificates for dependents under age 24; and driver's license or other photo ID(s) for taxpayer & spouse.

IRS regulations require us to prepare and file individual or trust tax returns electronically by default unless you elect to file on paper. To comply with this requirement your return will be electronically filed this year. The benefits of e-filing include a secure way to file tax returns and it provides proof that the IRS has accepted your return for processing. Please check the appropriate box on your questionnaire if you prefer your return be filed on paper. If you elect to file on paper, you will also be required to sign paper file return authorizations which we will provide with the filing copies of your returns.

Important-The IRS does not send out unsolicited emails requesting detailed personal information. Such authentic-looking emails are called "phishing" emails and responding may expose you to identity theft. If you receive such an email from the IRS, send a copy of the email to phishing@irs.gov. Please do not respond to the email unless the email request you send to the IRS has been verified as legitimate. You may also contact our office regarding any correspondence, written or electronic, that you receive from the IRS.

Thank you for the opportunity to serve you.

Sincerely,

E. P. Tremblay & Associates Inc.

Our Privacy Policy

We collect nonpublic personal information about you from tax preparation worksheets and other documents we use in preparing your tax returns or other forms. We do not disclose any nonpublic personal information about you to anyone, except as authorized by you or as permitted by law. If you decide to become an inactive customer, we will adhere to the privacy policies and practices as described in this notice. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Your confidence in us is important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.

E. P. Tremblay & Associates Inc.
35 Bowker Terrace
Somerset, MA 02726
508-675-7557

Tax Preparation Services Engagement Letter
(Please sign and return to E.P. Tremblay)

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Dear :

The purpose of this document is to promote mutual understanding and expectations with regard to the service that we provide to you in connection with preparing your tax returns. Please feel free to ask us to clarify any of the following statements.

We will prepare your 2021 federal and state individual income tax returns from information you furnish to us. We will provide you with questionnaires and worksheets to guide you in gathering the necessary information. You agree to accept responsibility for errors related to your failure to complete, review or correct your basic organizer information and/or questionnaire.

Please note, we do not and will not prepare estate tax returns for clients (taxpayer or spouse) who are deceased. Upon request, we can provide contact information for someone who can assist you with the preparation of estate tax returns.

If your information is incomplete or documentation is missing, we will complete as much of your returns as possible and will let you know by phone, mail or email what additional information is required to complete your returns. Please be aware that if an extension of time for filing is needed, we will need as much information and documentation as possible to estimate your final tax liability since this information is required for preparing the extensions.

We expect that the information you are providing us is accurate and complete to the best of your knowledge and that you have evidence and records to support your data. We will not audit or verify the information except in cases where the information or documents provided appear to be in error. We may ask for clarification of your data. You have the final responsibility for the income tax returns and, therefore, you should review them carefully before you sign them.

Federal & state tax regulations require you to maintain documentation to substantiate data reported on your returns. Checks, bank statements, invoices, receipts, real estate settlement statements, brokerage statements and mileage logs are examples of these documents. It is also important to have and maintain records (statements, log books, etc.) to substantiate business use of auto, cell phone and personal computers. It is our policy to return all original documentation (W-2s, 1099s, 1098s, K-1s, etc) to you with the client copy of your tax returns. We do not generally keep copies of these documents (except the federal copy of W-2s, some brokerage statements and the original copy of your handwritten information worksheets). We recommend that you keep these documents for at least seven years. Please let us know if you have any questions about requirements for documentation.

Our work in connection with the preparation of your income tax returns does not include any procedures designed to discover defalcations and/or irregularities, should any exist. We will render such accounting and bookkeeping assistance as determined to be necessary for preparation of the income tax returns.

The law provides various penalties that may be imposed when taxpayers understate their tax liability. If you would like information regarding these penalties, please contact us.

Your tax returns are subject to review and audit by the IRS and State tax departments for a period of three years from the due date of the returns or the date filed, if later. If your returns are audited, we can assist you with the audit if you desire. Such additional service is not included in your tax preparation fee.

If you receive a notice from the IRS or a State Tax Department, we encourage you to contact us so that we may help you with the appropriate response. Notices of changes and additional tax assessments are not always correct and should be verified.

If we prepare married filing joint returns, we will provide an additional copy of the return to either spouse upon request.

If you are separated or divorced and we are also preparing tax returns for your current or ex-spouse, you agree to notify us. You may do so by signing the line below. In order to prepare both returns, we will need signatures by both spouses on a conflict of interest waiver.

Our fees for tax preparation service are based on a number of factors such as the time required to complete the returns, the schedule of forms that we must prepare, and the additional service included in connection with the preparation of the returns, such as future year tax projections and bookkeeping. It is our practice to adjust fees annually.

Therefore, assuming that we are completing the same returns in about the same time as previous years, the fee for the current year will most likely be higher. If your fee is significantly higher than the previous year, it is because there was either a significant change in the forms that needed to be prepared or the amount of time it took to prepare the returns.

The fee for preparing your returns is determined upon completion of the returns. We will provide a fee estimate upon request. Payment of the fee for preparing your returns is due upon completion of the filing copies of your returns unless some other arrangement is made in advance. Fees unpaid more than 30 days beyond the due date are subject to interest of 1% per month (12% per year).

E. P. Tremblay & Associates Inc.

Date: __________________

Accepted By: _________________________ _________________________
Taxpayer Spouse

If you wish to authorize another person to sign tax documents on your behalf, please sign the authorization below.

I hereby authorize the person designated below to sign and receive tax documents on my behalf.

_______________________ _______________________
Person to sign for Taxpayer Person to sign for Spouse

Authorized By: ________________________ ________________________
Taxpayer Spouse

_________________________By signing here, I'm providing notice to E. P. Tremblay & Associates Inc. of a potential conflict of interest with a current or ex-spouse.

BLANKPRO

E.P. Tremblay And Associates, Inc.
2021 Income Tax Questionnaire

________________________________ ________________________________

Please check the appropriate box and include all necessary details and documentation.
* Due Diligence Question #Office use

Personal Information	Yes	No	
Did your filing status (single, married, head of household) change in 2021?	☐	☐	#
If yes, what was your marital status on 12/31/21? ☐ Single ☐ Married ☐ Separated ☐ Widowed			
Did you pay more than 1/2 the cost of maintaining a home for a dependent who lived with you at least 6 months during 2021?	☐	☐	*
Did you live with a parent of any dependent in 2021 who is not your spouse?	☐	☐	*
Did your address change from last yr? (please indicate changes on the Pers Info Page)	☐	☐	#
Can you be claimed as a dependent by another taxpayer?	☐	☐	#
Did you change any bank accounts that have been used for direct deposit of refunds or EFT payments of federal or state income tax? (If yes, please indicate changes on the Direct Deposit/Electronic Funds Withdrawals page.)	☐	☐	#
Did you, your spouse or dependent receive an Identity Protection PIN from the IRS?	☐	☐	#
If you answered no to the previous question, are any of you a victim of ID theft?	☐	☐	
Did or will your (or your spouse's) driver's license expire or renew by 4/15/22?	☐	☐	#
If yes, please update the identity authentication page if your license is renewed.			
Dependent Information			
Were there any changes in dependents from the prior year? If yes, please provide info	☐	☐	#
Did any dependent not live with you all year except for temporary absences?	☐	☐	*
Do you have dependents who must/are filing returns not prepared by this office?	☐	☐	
Do you have any dependent children with **investment** income in excess of $1,100?	☐	☐	
Did you provide over half the support for any person(s) other than your dependent children during the year?	☐	☐	
Did you pay for child or other dependent care while you worked, looked for work or while a full-time student?	☐	☐	
If you are divorced or separated with child(ren), do you have a divorce decree or other form of separation agreement which establishes custodial responsibilities?	☐	☐	*
If yes, please provide a copy of the agreement, if you haven't already.			
Did you pay any expenses related to the adoption of a child during the year?	☐	☐	
Did you receive any Advanced Child Tax Credit payments in 2021?	☐	☐	
(if yes, please include IRS letter 6419)			
Purchases, Sales and Debt Information			
Did you start a new business or purchase rental property during the year?	☐	☐	
Did you sell, trade in, or purchase any real estate or business assets during the year?	☐	☐	
Did you acquire, sell, or withdraw any stock or mutual funds during the year?	☐	☐	
Did you refinance a mortgage or take out a home equity loan this year?	☐	☐	
If yes, please provide a copy of the loan closing settlement statement.			
Did you sell an existing business, rental, or other property this year?	☐	☐	
Did you lend money with the understanding of repayment and this year it became totally uncollectable?	☐	☐	
Did you have any debt cancelled/forgiven during the year?	☐	☐	
Income Information			
Did you receive any income from property sold prior to 2021?	☐	☐	
Did you receive disability, social security or unemployment benefits during the year?	☐	☐	
Did any of your life insurance policies mature, or did you surrender any policies?	☐	☐	
Did you receive any awards, prizes, hobby income, gambling or lottery winnings?	☐	☐	
Did you have any non-employee self-employment income in 2021?	☐	☐	
Did you make any withdrawals from any type of retirement plan in 2021?	☐	☐	
Did you roll over any retirement plan distributions received in 2021?	☐	☐	
Did you convert IRA or pension funds to Roth IRAs in 2021?	☐	☐	

Income Information(continued)

Did you cash any U.S. savings bonds in 2021?	☐	☐
Did you receive any distributions from estates or trusts in 2021?	☐	☐
Did you receive any Paid Family Medical Leave payments in 2021?	☐	☐

Health Care Information

	Yes	No
Did you enroll for lower cost Marketplace coverage through healthcare.gov or state health ins exchange? If yes, please provide any Form(s) 1095-A you received.	☐	☐
Did you receive any distributions from a Health Savings Account (HSA)?	☐	☐
Did you make any direct contributions (not via payroll) to an HSA?	☐	☐
Did you pay any health or long term care ins. premiums directly to the Ins. co?	☐	☐
Did you receive any Health Coverage Tax Credit(HCTC) payments?	☐	☐

Education Information

Did you have any college expenses during the year on behalf of yourself, spouse, or a dependent? (We need 2021 Forms 1098-T and Account Statements)	☐	☐
Did you pay any student loan interest this year? (Please give us your Forms 1098-E)	☐	☐
Were there any distributions from Ed Savings/529 Plans in 2021?	☐	☐
Did you make contributions to any state sponsored college saving programs in 2021?	☐	☐

Deduction/Tax Credits Information

Do you have cancelled checks or receipts for all individual charitable contributions?	☐	☐
If you have business or self-employment income, did you use any part of your home **exclusively** for job or business?	☐	☐
Did you make personal (not via payroll) contributions to IRAs for the 2021 tax year?	☐	☐
If yes, were any IRA payments made in 2022 for the 2021 tax year?	☐	☐
Did you repay any CARES Act retirement distributions in 2021?	☐	☐
Did you donate a vehicle in 2021? If yes, Form 1098-C must be issued by the charity.	☐	☐
Did you make energy saving upgrades in your principal residence in 2021?	☐	☐
Did you pay mortgage insurance premiums for a loan starting in years 2007-2021?	☐	☐
Did you purchase a qualified plug-in electric driver or fuel cell vehicle in 2021?	☐	☐
Is the total mortgage balance for all personally owned real estate > $750,000?	☐	☐
Do you have any equity loans?	☐	☐
If yes, was any of the amount borrowed not used to buy or improve your home?	☐	☐
Did you remove lead paint or repair a septic system in 2021?	☐	☐
If filing in MA, did you pay rent for a home or apartment in MA for 2021?	☐	☐
If filing in MA, did you pay more than $150 for EZ Pass Tolls, MBTA Transit or Commuter Rail passes in 2021? If yes, please provide details.	☐	☐
If filing in MA, did you pay any moving expenses in 2021?	☐	☐

Miscellaneous Information

Did you make gifts of more than $15,000 to any individual?	☐	☐
Did you or your employer make contributions to a retirement plan in 2021?	☐	☐
Did you retire or change jobs this year?	☐	☐
Did you pay anyone $2,300 or more for housecleaning or childcare performed in your home in 2021? (If yes, you may be required to pay the "Nanny Tax")	☐	☐
Did you have a financial interest in or signature authority over a financial account such as a bank account, securities account, or brokerage account, located in a foreign country?	☐	☐
Has the IRS notified you that you are disqualified from claiming Earned Income Tax Credit, Child Tax Credit or American Opportunity Tax credit for 2021?	☐	☐ *
Do you have previous yrs of tax returns unfiled or filed with unpaid balances due?	☐	☐
Did you have any sales or other exchanges of virtual currencies, did you pay for goods or service with virtual currencies or are you holding virtual currencies as an investment?	☐	☐ #
Did you make any out-of-state or internet purchase in 2021 that is subject to use tax? (Use tax is sales tax on purchases made outside of one's state of residence for taxable items that will be used, stored or consumed in one's state of residence)	☐	☐ #
Check here to elect the Safe Harbor or Lookup Table method for payment of use tax. (Contact the office if you purchased an item for $1000 or more subject to use tax)	☐	

Miscellaneous Information(Continued)	**Yes**	**No**
If you had business or self-employment income, did you pay $600 or more for rent or to a non-employee for services in 2021?	☐	☐ #
If you are reporting business or self-employment income, did you provide us with information regarding all deductions and do you have evidence to support your info?	☐	☐ *
Did you make contributions or take withdrawals from an ABLE account?	☐	☐
Do you want to designate $3 to the Presidential Election Campaign Fund?	☐	☐
Covid-19 Information		
Did you receive any Economic Impact Payments (aka Stimulus Payments)?	☐	☐ #
Please include any IRS notice 1444-C forms or Letter 6475 you received		
Did you receive a Paycheck Protection Plan loan?	☐	☐ #
If yes, did you apply for and receive PPP loan forgiveness in 2021?	☐	☐ #
Were you or your spouse unable to work because any member of the household tested positive or was advised to be tested for Covid-19?	☐	☐
Estimated Tax (applies only if you make quarterly estimated tax payments)		
Did you pay federal estimated tax for 2021? *****	☐	☐
Did you pay state estimated tax for 2021? What state(s) _____ ______ *****	☐	☐
*** Please provide us with the dates & amounts of estimated payments**		
Do you want any part of your refund applied to your 2022 estimated tax?	☐	☐
Do you want us to prepare your 2022 estimated tax vouchers?	☐	☐
Will your income, deductions or tax withholding change substantially in 2022?	☐	☐
Check here if you want Tax Projection Worksheets prepared for 2022.	☐	
Electronic Filing/Direct Deposit/Electronic Payment/Email/Client Web Portal, Etc		
Check here if you **do not** want to file your ☐ federal or ☐ state return electronically.		
Check here to electonically sign eFile authorizations.	☐	
Check here to pay your tax prep fee via online with your credit card or bank account.	☐	
Do you want your 2021 Tax Returns and W-2s posted to your NetClient web portal?	☐	☐
Do you want your refunds direct deposited to checking or savings?**	☐	☐ #
Do you want to have taxes due electronically withdrawn from checking or savings?**	☐	☐
May we correspond with you, regarding your tax returns, via email?**	☐	☐ #
If yes, send email to ☐ Taxpayer ☐ Spouse or ☐ Both		
May we correspond with you via text?**	☐	☐ #
If yes, send text messages to ☐ Taxpayer ☐ Spouse ☐ Both		

**** Please revise/add bank account, email address or mobile phone info on the appropriate organizer page.**

If you would like to receive our free "Tax and Business Strategies" Newsletter via email please check the box here ☐ and confirm your email address on the Client Contact Information page.

Check here if you want to be removed from the newsletter distribution list. ☐

Additional notes or information:

The information I (we) have provided in and with this client organizer and questionnaire is complete and correct to the best of my (our) knowledge.

______________	_______	______________	_______
Taxpayer	**Date**	**Spouse**	**Date**

E.P. Tremblay

There when you need us most

We're looking forward to seeing you in the coming months now that tax season is upon us. We've made some exciting changes to our firm, centered around our mission: "*to serve clients - freeing them to do what they do best while providing answers to questions they didn't know to ask and assistance they didn't know they need.*"

We believe our responsibility is to provide guidance in decisions which can affect you financially. So, while we're working with you this year, in addition to our normal tax conversation, we would like to discuss other areas in your life, and help you to find a sense of restored order and financial peace.

Your life is made up of more than what is captured on the 1040 tax form and over the years many clients have expressed their desire that we broaden our oversight in order to enhance their quality of life.

Though we'll cover the items below when we connect, if there's something fresh on your mind, please check the boxes below and send this page to us with your tax documentation.

Requests for information on other products & services offered by E.P. Tremblay

Only check boxes for items about which you would like additional information.

- I'm interested in learning more about how E.P. Tremblay can provide service that will give me a sense of restored order and financial peace. ☐*
- I'm interested in more information about help with setting up or converting to Quickbooks Online software for my business financial record keeping. ☐ *
- I'm interested in more information about bookkeeping and payroll services. ☐ *
- I'm interested in more information about IRAs. ☐ *
- I'm interested in more information about Homeowners, Auto, Life, Disability, Long Term Care and Business insurance. ☐ *
- I'm interested in more information about Real Estate Services. ☐ *
- I'm interested in more information about Retirement Planning. ☐
- I'm interested in more information about Investment Services. ☐
- I'm interested in more information about Legal Services. ☐

If you have checked any boxes marked by an * (asterisk) please sign and return the "Consent To Use Tax Return Information" letter included with this questionnaire.

Personal Information

Filing (Marital) status code (1 = Single, 2 = Married filing joint, 3 = Married filing separate, 4 = Head of household, 5 = Qualifying widow(er))
Mark if you were married but living apart all year
Mark if your nonresident alien spouse does not have an Individual Taxpayer Identification Number (ITIN)

	Taxpayer	Spouse
Social security number		
First name		
Last name		
Occupation		
Designate $3.00 to the presidential election campaign fund? (1 = Yes, 2 = No, 3 = Blank)		
Mark if dependent of another taxpayer		
Taxpayer with income less than 1/2 support age 18 or 19 - 23 full-time student? (Y, N)		
Mark if legally blind		
Date of birth		
Date of death		
Work/daytime telephone number/ext number		
Home/evening telephone number		
Do you authorize us to discuss your return with the IRS? (Y, N)		

Present Mailing Address

Address
Apartment number
City, state postal code, zip code
Foreign country name
Foreign phone number
In care of addressee

Dependent Information

(*Please refer to Dependent Codes located at the bottom)

First Name	Last Name	Date of Birth	Social Security No.	Relationship	Months*** in home	Dep Codes *	Dep Codes **	Care expenses paid for dependent

Name of child who lived with you but is not your dependent
Social security number of qualifying person

Dependent Codes

***Basic**
- **1 = Child who lived with you**
- **2 = Child who did not live with you due to divorce/separation**
- **3 = Other dependent**
- **4 = Other dependents, but do not qualify for Credit for Other Dependents (ODC)**
- **5 = Qualifying child for Earned Income Credit only**
- **6 = Children who lived with you, but do not qualify for Earned Income Credit**
- **7 = Children who lived with you, but do not qualify for Child Tax Credit**
- **8 = Children who lived with you, but do not qualify for Child Tax Credit/Credit for Other Dependents/Earned Income Credit**

****Other**
- **1 = Student (Age 19 - 23)**
- **2 = Disabled dependent**
- **3 = Dependent who is both a student and disabled**

*****Months**
- **77 = Reported on odd year return**
- **88 = Reported on even year return**
- **99 = Not reported on return**

Client Contact Information

Preparer - Enter on Screen Contact

Tax matters person (Indicate which spouse handles tax return related questions) (Blank = Both, T = Taxpayer, S = Spouse) ___

Taxpayer email address ______

Spouse email address ______

	Taxpayer	Spouse
Fax telephone number		
Mobile telephone number		
Mobile telephone #2 number		
Pager number		
Other:		
Telephone number		
Extension		
Preferred method of contact:		
Email, Work phone, Home phone, Fax, Mobile phone, Mobile phone #2		

NOTES/QUESTIONS:

Direct Deposit/Electronic Funds Withdrawal Information

Per IRS Security Summit requirements, verify the name of financial institution, routing transit number, account number , and type of account below. If you would like to have a refund direct deposited into or a balance due debited from your bank account(s), please enter information in the fields below. Note that electronic funds will be withdrawn only from the primary account listed below.

Mark to verify all accounts listed below have been reviewed, updated as needed, and are correct.

Primary account:

Financial institution routing transit number

Name of financial institution

Your account number

Type of account (1 = Savings, 2 = Checking, 3 = IRA*)

Mark if married filing jointly and this is a joint account (Both taxpayer and spouse names are on the account)

Mark if financial institution is foreign based (Not located in the territorial jurisdiction of the United States)

Enter the maximum dollar amount, or percentage of total refund Dollar **or** Percent (xxx.xx)

Secondary account #1:

Financial institution routing transit number

Name of financial institution

Your account number

Type of account (1 = Savings, 2 = Checking, 3 = IRA*)

Mark if married filing jointly and this is a joint account (Both taxpayer and spouse names are on the account)

Mark if financial institution is foreign based (Not located in the territorial jurisdiction of the United States)

Enter the maximum dollar amount, or percentage of total refund Dollar **or** Percent (xxx.xx)

Secondary account #2:

Financial institution routing transit number

Name of financial institution

Your account number

Type of account (1 = Savings, 2 = Checking, 3 = IRA*)

Mark if married filing jointly and this is a joint account (Both taxpayer and spouse names are on the account)

Mark if financial institution is foreign based (Not located in the territorial jurisdiction of the United States)

Enter the maximum dollar amount, or percentage of total refund Dollar **or** Percent (xxx.xx)

*Refunds may only be direct deposited to established traditional, Roth or SEP-IRA accounts. Make sure direct deposits will be accepted by the bank or financial institution.

Refund - U.S. Series I Savings Bond Purchases

A tax refund may be used to buy up to $5,000 of U.S. Series I Savings bonds and registered for up to three different persons. If you would like to purchase U.S. Series I Savings bonds (in increments of $50) with your refund, if applicable, please complete the following information. Please note you may enter only one name per registration (with exception of married filing joint returns) and must enter the party's given name, do not use nicknames.

Indicate either a maximum dollar amount (up to $5,000), or percentage of refund you would like used to purchase bonds

The bonds will be registered to the name(s) on the return. For married filing joint returns this means the bonds will be registered in both names listed on the return.

To register the bonds separately, leave these fields blank and use the fields provided below.

Enter either a dollar amount or percent, but not both Dollar **or** Percent (xxx.xx)

Bond information for someone other than taxpayer and spouse, if married filing jointly

Maximum dollar amount (up to $5,000), or percentage of refund used to purchase bonds Dollar **or** Percent (xxx.xx)

Owner's name (First Last)

Co-owner or beneficiary (First Last)

Mark if the name listed above is a beneficiary

Bond information for someone other than taxpayer and spouse, if married filing jointly

Maximum dollar amount (up to $5,000), or percentage of refund used to purchase bonds Dollar **or** Percent (xxx.xx)

Owner's name (First Last)

Co-owner or beneficiary (First Last)

Mark if the name listed above is a beneficiary

Identity Authentication

Taxpayer -

Form of identification (1 = Driver's license, 2 = State issued identification card, 3 = No applicable identification, 4 = Identification not provided) 1
Identification number
Issue date
Expiration date (mm/dd/yyyy) Expires before 04/18/22
Location of issuance (State issued only)
Document number (New York only)

Spouse -

Form of identification (1 = Driver's license, 2 = State issued identification card, 3 = No applicable identification, 4 = Identification not provided)
Identification number
Issue date
Expiration date (mm/dd/yyyy)
Location of issuance (State issued only)
Document number (New York only)

NOTES/QUESTIONS:

Recovery Rebate Credit (Economic Impact Payment)

Please provide copies of all Notice(s) 1444-C and Letter(s) 6475

A third round of stimulus payments was issued in 2021 for qualifying individuals. The third economic impact payment, referred to as EIP3, was issued in 2021 to qualifying individuals. Refer to the IRS notice or letter indicating the payment amount received. You can look up your EIP3 amount by either creating or viewing your IRS online account at **https://www.irs.gov/payments/view-your-tax-account.**

The EIP3 was an advance on a 2021 tax credit. The payments will be used to determine if you qualify for an additional recovery rebate credit on your 2021 return. The EIP3 will not increase the total amount of tax you pay but may reduce the amount owed or increase a tax refund.

	Taxpayer/Joint	Spouse
Economic impact payment (EIP). Enter a zero (0) if none was received:		
EIP no. 3 reported on Notice 1444-C	+ ________	+ ________
Mark if taxpayer, or spouse (if filing jointly) was a member of the US Armed Forces in 2020		_
EIP3 amount projected from your prior year return		+ ________
EIP3 projection tax year		____
Mark if the EIP3 you received matches the **EIP3 amount projected from your prior year return**		__

NOTES/QUESTIONS:

Advanced Child Tax Credit Payments

Please provide copies of all IRS Letter 6419

The Child tax credit payments were an advance on the 2021 Child tax credit. These advance payments will be used to reduce your 2021 Child tax credit for qualifying individuals. Refer to the IRS letter indicating the amount of Advanced Child Tax Credit payments received. You can look up your Advanced Child Tax Credit amounts by either creating or viewing your IRS online account at **https://www.irs.gov/credits-deductions/child-tax-credit-update-portal.**

	Taxpayer/Joint	Spouse
Advanced Child Tax Credit payments. Enter a zero (0), if none was received:		
July	+ 0	+
August	+ 0	+
September	+ 0	+
October	+ 0	+
November	+ 0	+
December	+ 0	+
Number of qualifying children used to determine Adv CTC Payments rec'd (Letter 6419)		

NOTES/QUESTIONS:

Massachusetts General Information

Mark if name and address have changed since last year ___
Mark if noncustodial parent ___
In care of address or address of legal residence or domicile:
Street ___
City, state, zip code ___ ___ ___
Foreign country name ___
Foreign province or county ___
Foreign postal code ___

Use Tax

Estimate use tax for out of state purchases less than $1,000 ___
Out of state purchases ___ Sales tax paid to other state ___

Contributions

Amount of political and charitable contributions you wish to make to:

	Taxpayer	Spouse
Mark to contribute to the State Election Campaign Fund	___	___

Organ Transplant Fund ___
Endangered Wildlife Conservation ___
Public Health HIV and Hepatitis Fund ___
United States Olympic Fund ___
Military Family Relief Fund ___
Homeless Animal Prevention and Care Fund ___

Adjustments and Deductions

Rental Deduction

Residence #1 rented address ___
Landlord's name and address ___
Date from ___ Date to ___ Rent paid ___

Residence #2 rented address ___
Landlord's name and address ___
Date from ___ Date to ___ Rent paid ___

Health Insurance Information

	Taxpayer	Spouse
Enrolled in Minimum Creditable Coverage (MCC) health insurance plan for entire year	___	___
Insurance information has changed from last year	Yes ___ No ___	Yes ___ No ___
Federal identification number	___	___

Subscriber number ___
Name of insurance company (Taxpayer) ___
Name of insurance company (Spouse) ___

Commuter Deduction

	Tolls paid through Fastlane	MBTA Transit/commuter passes
Taxpayer	___	___
Spouse	___	___

Part-year Resident Information

If you were a part-year resident during the tax year, enter the dates you lived in Massachusetts

Part-year residency dates:
From ___
To ___

Form ID: RI

Rhode Island General Information

Enter city or town of legal residence

Use Tax

Purchases subject to use tax

Total sales tax paid to other states

Purchases subject to use tax is unknown except purchases greater than or equal to $1,000 (Use tax table based on federal AGI)

Purchases subject to use tax greater than or equal to $1,000:

Description	Purchases Subject to Use or sales Tax	Sales Tax Paid to Other State

Contributions

Amount of political and charitable contributions you wish to make to:

Political Contributions

Mark to make an electoral system contribution (NOTE: This will NOT increase your tax or decrease your refund)

If you wish for a portion of your electoral contribution to be paid to a political party, enter name of party

Charitable Contributions

Drug Program Account

Mark if you wish to make an Olympic Contribution

Organ Transplant Fund

Council on the Arts

Nongame Wildlife Fund

Childhood Disease Victims' Fund

Military Family Relief Fund

Part-year Resident Information

Part-year residency dates:

From

To

Property Tax Relief Claim

Mark if disabled and received social security disability payments during the tax year

Live in household or rent dwelling subject to property tax? (Y, N)

Current for property taxes and rent due for 2021 and all prior years (Y, N)

Rent paid (Enter 100%)

If renting, Landlord name:

Landlord Address:

Landlord city, state and zip code

Landlord phone number:

NOTES/QUESTIONS:

Notes to Preparer

Submit questions and provide additional information to your tax return preparer here.

Taxpayer name(s) ______________________________

Social security number ______________