



1460 Ritchie Hwy., Suite 207, Arnold, MD 21012  
Phone (410) 224-2600  
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## WELCOME!

We are pleased to have the opportunity to assist you in your 2018 tax return preparation and 2019 tax planning. In order to expedite your handling and our mutual processing of the enclosed documents, we have prepared this short list as an overview of what needs to be accomplished:

1. Enclosed is a pre-appointment checklist that will help you compile the information needed to efficiently prepare your tax returns. If you prefer to use a pre-fillable pdf organizer (this is never required), you can download it [here](#). It is our experience that some clients use this organizer consistently and find it quite helpful in organizing their data. Others have developed a process for gathering the pertinent information that works for them and is organized well enough for us to follow and comprehend. Items such as W-2's, 1099's and K-1's can simply be paper clipped to the top of the organizer so that we can input and verify the required figures directly from the source forms.
2. After you have received all of your information to complete your tax returns, feel free to call us to make an appointment at 410-224-2600, mail us your information, or upload your information to your secure web portal. **BE SURE TO REVIEW, SIGN AND INCLUDE THE FOLLOWING:**
  - a) **SIGNED ENGAGEMENT LETTER**
  - b) **SIGNED HEALTH INSURANCE COVERAGE INFO SHEET**
  - c) **CLIENT CARE PACKAGE (OPT IN OR OUT)**

**WE WILL NOT START WORKING ON YOUR RETURNS WITHOUT RECEIVING THE ABOVE THREE FORMS!**

### **New This Year - \$25 DISCOUNT**

If you provide ALL of your information at one time (in our meeting or in a SINGLE PDF document to your portal), you will receive a \$25 DISCOUNT.

Why? Because we don't have to download multiple documents and don't need to send follow-up emails (which takes A LOT OF TIME.)

If we receive your information after March 23, 2019, we cannot guarantee your tax returns will be completed by April 15, 2019. An extension may be required.

If you know anyone you would like us to provide a blank organizer to, please do not hesitate to call us.

Thank you so very much for your attention to these important details. We sincerely appreciate your assistance, cooperation, and of course, your patronage.

***Happy New Year!***



## 2018 Individual Income Tax Return Annual Engagement Letter

We are pleased to confirm our understanding of the arrangements for the preparation of your income tax return(s). 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. In other words, we want you to know the limitations of the services you have asked us to perform. If you are confused at all by this letter or believe we have misunderstood what you need, please call to discuss this letter before you sign it.

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:

We will prepare your **2018** Individual Federal and Maryland Income Tax Returns and related schedules from information you furnish us. We do not use foreign third parties for preparation of your tax return. We will not audit or otherwise verify the data you submit although we may ask you to clarify some of the information. If additional time is necessary to compile information to prepare your return, it will be billed at \$75/hour. We may furnish you with tax organizers and questionnaires to help you gather and organize the necessary information for us, in order to keep our fee to a minimum. **We are responsible for preparing only the returns listed previously, if you have taxable activity in a state other than that specifically listed you are responsible for providing our firm with all information necessary to prepare any additional applicable state(s) income tax returns as well as informing us of the applicable states.** Any additional state income tax returns will be prepared as a separate engagement. If you have income tax filing requirements in a given state but do not file that return, there could be possible adverse ramifications such as an unlimited statute of limitations, penalties, etc. If you would like us to investigate to determine each state where you may have an income tax filing requirement, please inform us.

If you have derived income from a foreign country, we will use the foreign country income information which you provide to calculate any applicable federal or state foreign tax credit or other affected federal or state income tax items. However, you are responsible for meeting any foreign country income tax or other foreign country reporting requirements. This engagement does not cover FBARs (Foreign Bank and Financial Account Returns). If you need assistance, please let us know and we can establish a separate engagement to take care of the FBAR return.

We must receive all information to prepare your return by March 22, 2019, to ensure that your return will be completed by April 15, 2019. If we have not received ALL of your information by March 22, 2018 and your return is not completed by April 15, 2019, you may be subject to late filing or late payment penalties. We do not file tax extensions for clients unless specifically requested to do so.

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 auto (including contemporaneous mileage logs), travel, entertainment, and related expenses and the required documents to support charitable contributions. 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 sending 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 3<sup>rd</sup> parties including, but not limited to, K-1s, 1099's, 1098's, receipts and similar items.

We are responsible for preparing only the returns listed above. All others are to be prepared by you or other preparers. If there are additional returns you wish us to prepare, such as sales tax, property tax, inheritance, gift or estate tax, other income tax returns for other entities, FBAR returns (Foreign Bank and Financial Account Returns) or other states' or cities tax returns, please list them below:

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Our fee does not include responding to inquiries or examination by taxing authorities. 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.

We will use our professional judgment in preparing your returns. Whenever we are aware that a possible 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. You agree to limit our liability to not exceed the fees we have received for our services.

It is our policy to keep records related to this engagement for three years after which they are destroyed. However, Emerald Financial Partners does not keep any original client records, so 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 possible future use, including potential examination by any government or regulatory agencies. We are not the



**2018 HEALTH INSURANCE COVERAGE INFORMATION - for INDIVIDUALS**

List all individuals listed on the tax return including taxpayer / spouse / dependents	Insurance coverage provided by....	Number of months covered....	Did you receive a Form 1095?
<b>For each person listed on the tax return, please provide the applicable insurance coverage information</b>	Name of insurance coverage including private carriers such as United Health, Kaiser, HMSA, etc. as well as government plans including Medicare, Medicaid, VA, Tricare, ChampVA, Quest, etc. If "no coverage" please enter that and explain below.	Were you covered by this policy for the entire calendar tax year? If not, please provide dates of coverage and reasons for any period when any individual did not have coverage. Use lines below for more space to write your explanation.	If you received a Form 1095-A, 1095-B, or 1095-C, you must include it with your tax data. No exceptions. If such a form is attached, please enter "Yes / attached" in this space.
1)			
2)			
3)			
4)			
5)			
6)			

**ADDITIONAL EXPLANATION regarding insurance coverage issues for any individuals who are listed on your tax return including change in policy, periods with no insurance, and reason.**

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_
- 5) \_\_\_\_\_
- 6) \_\_\_\_\_

**TAXPAYER ATTESTATION:** The above information is true and correct to the best of my knowledge.      Signature \_\_\_\_\_      Date \_\_\_\_\_

**COVERAGE INFORMATION - for INDIVIDUALS with INSURANCE through the HEALTH INSURANCE MARKETPLACE [called MARKETPLACE, also often called the EXCHANGE].**

**You should have received Form 1095-A, as they are required to provide it to you by January 31st each calendar year.**

MEMO: If you have received a Form 1095 A, B, or C and have not attached it to this worksheet....  
 .... be advised, it must be provided as your return cannot be completed without it.  
 If you cannot find it, you must obtain another copy so that it can be provided to your tax preparer.

If you have not received a Form 1095-A from your MARKETPLACE health insurance provider, you must follow-up with your insurance company and obtain a copy of the form. The most common reason for not receiving a copy of the Form: A recent CHANGE OF ADDRESS.

The IRS instructions to the Recipient for FORM 1095-A say: You received this Form 1095-A because you or a family member enrolled in health insurance coverage through the Health Insurance Marketplace.

Form 1095-A provides the needed information to complete Form 8962 (Premium Tax Credit aka PTC) which must be completed and filed with your tax return if you wish to claim the premium tax credit whether or not you received advance credit payments at the time that you enrolled.

NOTE THIS: For issues related to the PTC, Form 8962 must be filed even if you would not otherwise be required to file a federal tax return.

Form 1095-A is your copy of what The Health Insurance Marketplace has reported to the IRS. You will receive a separate Form 1095-A for each policy obtained through The Health Insurance Marketplace.

***There are additional forms in order to be in compliance with the ACA (Affordable Care Act). Please allow for that as you carefully and completely gather your tax data. As a result of the required additional reporting, additional preparation time is also necessary in order to meet all of the requirements. Please allow your preparer more time. As has been reported widely in the news, there are penalties for being out of compliance (not having the required insurance). Please allow for that, too, as applicable.***



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## Client Care Package

With the ever-changing Tax Cuts and Jobs Act and continual updating of W-4 forms etc. there are multiple issues that continue to affect taxpayers during the year.

As federal, state, and local budget deficits balloon out of control, the IRS and other taxing authorities are working harder to chase every tax dollar. The IRS continues to close more offices and send erroneous notices. Call wait times are many times more than an hour. Your odds of getting some of these notices are increasing every year. And like it or not, the IRS assumes their conclusions are correct unless you prove otherwise. We have an IRS exclusive phone number available to us called the Practitioner Priority Line. We can usually get issues resolved much more efficiently than the average taxpayer, because of access to this special department.

Responding to simple written notices can be expensive and time-consuming, and responding to an actual audit can mean real financial disruption. Here at **Emerald Financial Partners**, we've created our **Client Care Package** to help shield you from those unexpected costs. In consideration for a fee of \$199, we will perform the following services:

- Respond to written notices from federal, state, or local taxing authorities.
- Waive our hourly fee for up to 5 hours of audit representation. Additional hours will be billed at our regular rate of \$150/hour.
- Mid-Year Consult (Regular fee - \$250)
- Provide additional copies of your tax returns upon your request. (Regular fee - \$25)
- Prepare income verification ("comfort") letters for lenders or other parties. (Regular fee - \$150)
- W-4 Calculations (Regular fee - \$75)

This protection becomes effective upon filing your 2018 Form 1040 Individual Tax Return and lasts through April 15, 2022.

\_\_\_\_\_ YES! Sign me up!

(Opt-OUT) \_\_\_\_\_ By checking here, I indicate my choice **NOT** participate in the **Client Care Package**. I understand that I will be subject to additional charges if my return is selected for audit, if I receive a notice from a taxing authority, or if I need additional services not included with my tax preparation.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date



Providing a holistic approach to  
your tax, accounting and financial needs.

### Pre-Appointment Checklist

- Copy of last year's return
- W-2's
- Interest & Dividend Income
- Stock Sales or Broker Statements
- Self-Employment Income & Expenses
- Sale of Personal Residence & Re-Finance Papers (HUD-1's)
- Rental Income & Expenses
- Gambling & Lottery Winnings
- State Income Tax Refund
- Pension Income
- Estimated Taxes Paid
- Social Security Year-End Statement
- IRA or 401(k) Distributions & Contributions
- Unemployment Compensation
- Medical Expenses
- Real Estate Taxes
- Mortgage Interest
- Charitable Contributions
- Employee Business Expenses
- Gambling Losses
- Employment-Related Moving Expenses
- Childcare Expenses
- Higher Education Expenses

**Contact Us Today!**

**410-224-2600**

**[www.EmeraldFinancialPartners.com](http://www.EmeraldFinancialPartners.com)**

<b>Suggested Price Range</b>	<b>LOW</b>	<b>HIGH</b>	<b>Number</b>	<b>Total</b>	<b>Suggested Price Range</b>	<b>LOW</b>	<b>HIGH</b>	<b>Number</b>	<b>Total</b>
	<b>PRICE</b>	<b>PRICE</b>	<b>of items</b>	<b>Value</b>		<b>PRICE</b>	<b>PRICE</b>	<b>of items</b>	<b>Value</b>
<b>FURNITURE</b>					<b>MEN'S ITEMS</b>				
BED (DOUBLE/BOX SPRING/MATT.)	\$50	\$204			BELTS	\$2	\$15		
BED (SINGLE/BOX SPRING/MATT.)	\$35	\$120			JACKETS	\$4	\$30		
BEDROOM SET (COMPLETE)	\$250	\$1,000			JEANS	\$4	\$21		
CARRIAGE	\$5	\$100			OVERCOATS	\$7	\$72		
CHEST	\$20	\$114			PAJAMAS	\$2	\$10		
CHINA CABINET	\$40	\$360			PANTS OR SHORTS	\$1	\$12		
CLOTHES CLOSET	\$15	\$60			SHIRTS	\$2	\$14		
COFFEE TABLE	\$10	\$78			SHOES	\$4	\$30		
CONVERTIBLE SOFA	\$85	\$360			SLACKS	\$2	\$14		
CRIB (W/MATTRESS)	\$25	\$120			SUITS	\$10	\$72		
DESK	\$30	\$168			SWEATERS	\$5	\$14		
DINING ROOMM SET	\$150	\$900			SWIM TRUNKS	\$4	\$9		
DRESSER (W/MIRROR)	\$25	\$120			TUXEDO	\$10	\$72		
END TABLES (2)	\$5	\$60			UNDER-SHIRTS	\$1	\$3		
FLOOR LAMP	\$5	\$48			UNDER-SHORTS	\$1	\$3		
FOLDING BED	\$20	\$72							
HIGH CHAIR	\$10	\$60			<b>WOMEN'S ITEMS</b>				
KITCHEN CABINETS	\$25	\$75			BATHING SUITS	\$4	\$12		
KITCHEN CHAIR	\$2	\$10			BATHROBES	\$2	\$12		
KITCHEN SET	\$40	\$96			BLOUSES	\$2	\$12		
MATTRESS (DOUBLE)	\$12	\$90			BOOTS	\$2	\$6		
MATTRESS (SINGLE)	\$15	\$42			BRAS	\$1	\$3		
PLAY PEN	\$3	\$36			COATS	\$10	\$48		
RECLINERS	\$30	\$50			DRESSES	\$4	\$22		
RUGS	\$20	\$90			EVENING DRESSES	\$12	\$72		
SECRETARY	\$50	\$140			FOUNDATION GARMENTS	\$3	\$9		
SOFA	\$30	\$150			FUR COATS	\$30	\$480		
STUDIO COUCH	\$35	\$75			FUR HATS	\$7	\$15		
TABLE LAMP	\$2	\$20			HANDBAGS	\$2	\$24		
TRUNK	\$15	\$30			HATS	\$1	\$9		
UPHOLSTERED CHAIR	\$25	\$120			JACKETS	\$4	\$14		
WARDROBE	\$15	\$60			JEANS	\$4	\$21		
					NIGHTGOWNS	\$4	\$14		
<b>APPLIANCES</b>					SHOES	\$4	\$30		
AIR CONDITIONER	\$20	\$108			SKIRTS	\$3	\$12		
DRYER	\$45	\$108			SLACKS	\$3	\$10		
GAS STOVE	\$50	\$150			SLIPS	\$1	\$6		
HEATERS	\$7	\$25			SOCKS	\$1	\$1		
LAMPS	\$4	\$12			SUITS	\$6	\$30		
RADIO	\$2	\$15			SWEATERS	\$3	\$20		
REFRIGERATOR (WORKING)	\$15	\$250							
STEREO SYSTEM	\$25	\$240							
T.V. (B/W AND WORKING)	\$25	\$60							
T.V. (COLOR AND WORKING)	\$60	\$170							
VACUUM CLEANER (WORKING)	\$20	\$72							
WASHING MACHINE (WORKING)	\$27	\$150							
<b>COLUMN TOTAL IN \$\$\$</b>					<b>COLUMN TOTAL IN \$\$\$</b>				

**THIS WORKSHEET MUST INCLUDE \$\$\$ VALUES**

Suggested Price Range	LOW	HIGH	Number	Total	Suggested Price Range	LOW	HIGH	Number	Total
	PRICE	PRICE	of items	Value		PRICE	PRICE	of items	Value
<b>DRY GOODS</b>					<b>CHILDREN'S ITEMS</b>				
BEDSPREADS	\$6	\$28			BLOUSES	\$2	\$9		
BLANKETS	\$2	\$15			BOOTS	\$3	\$24		
CHAIR COVERS	\$15	\$42			COATS	\$3	\$24		
CURTAINS	\$2	\$14			DRESSES	\$2	\$14		
DRAPES	\$7	\$48			JACKETS	\$3	\$30		
PILLOWS	\$2	\$9			JEANS	\$3	\$14		
SHEETS	\$2	\$9			PANTS	\$2	\$14		
THROW RUGS	\$3	\$14			SHIRTS	\$2	\$6		
TOWELS	\$1	\$4			SHOES	\$2	\$10		
					SKIRTS	\$1	\$7		
<b>SPORTING GOODS</b>					<b>MISC ITEMS</b>				
BASEBALL BAT	\$2	\$10			SLACKS	\$2	\$9		
BASEBALL GLOVE	\$3	\$35			SNOWSUITS	\$4	\$19		
BASKETBALL	\$2	\$8			SOCKS	\$1	\$1		
BICYCLE	\$15	\$78			SWEATERS	\$2	\$9		
BOWLING BALL	\$2	\$15			UNDERWEAR	\$1	\$3		
CAMP STOVE	\$5	\$20							
CLEATS	\$5	\$15			BOOKS HARDCOVER	\$2	\$8		
FISHING RODS	\$5	\$15			BOOKS PAPERBACKS	\$1	\$3		
GOLF BAGS	\$10	\$30			CHAIRS	\$4	\$15		
GOLF CLUBS (SET)	\$10	\$150			CHAIR (UPHOLSTERED)	\$30	\$90		
GOLF CLUBS (SINGLE)	\$2	\$40			COFFEE MAKER	\$5	\$50		
ICE SKATES	\$5	\$15			COMPUTER MONITOR	\$100	\$400		
ROLLER SKATES	\$5	\$15			COMPUTER SYSTEM	\$2	\$10		
SKI POLES	\$2	\$8			COOKWARE	\$1	\$2		
SKIS	\$5	\$120			GLASSES/MUGS	\$5	\$15		
SLEEPING BAG	\$5	\$30			LUGGAGE	\$1	\$3		
TENNIS RACKET	\$3	\$48			PIANO	\$90	\$240		
TENT	\$10	\$75			POTS AND PANS	\$5	\$150		
					PRINTER	\$8	\$15		
<b>TOOLS</b>					<b>GARDEN EQUIPMENT</b>				
ADJUSTABLE WRENCH	\$2	\$10			ELECTRIC (TRIMMER OR BL	\$5	\$30		
BELT SANDER	\$6	\$30			GAS LEAF BLOWER	\$10	\$50		
BRAD NAILER	\$5	\$30			PUSH MOWER	\$10	\$130		
CHAIN SAW	\$20	\$100			RAKE	\$2	\$8		
CORDLESS SCREWDRIVER	\$2	\$10			RIDING MOWER	\$100	\$300		
FLASHLIGHT	\$2	\$3			SHOVEL	\$2	\$8		
IMPACT WRENCH	\$4	\$30			SPRINKLER	\$2	\$5		
LEVEL	\$2	\$10			TILLER	\$40	\$100		
POWER DRILL	\$5	\$30			WHEELBARREL	\$5	\$15		
ROUTER	\$5	\$30							
WHEELBARROW	\$5	\$15							
<b>COLUMN TOTAL IN \$\$\$</b>					<b>COLUMN TOTAL IN \$\$\$</b>				

**THIS WORKSHEET MUST INCLUDE \$\$\$ VALUES**



## **Annual Privacy Disclosure Statement**

Dear Client:

Under the Gramm-Leach-Bliley Act of 1999, financial institutions must provide their customers with a "clear and conspicuous" notice about their privacy policies and practices; the conditions under which they disclose nonpublic personal information about consumers to nonaffiliated third parties; and how consumers can prevent the disclosure of their information. You already may have received such notices from the banks and brokerage firms with which you do business.

Following the passage of this legislation, the Federal Trade Commission (FTC) issued detailed rules on these privacy notices, including to whom they should apply. In those rules, the FTC defined "financial institutions" to include all those who provide "financial or investment advisory services." In turn, the FTC rules chose to broadly interpret "financial or investment advisory activities" to cover "tax planning and tax preparation."

In compliance with the FTC rules, printed below is our firm's current Privacy Disclosure Statement. Be assured that this firm has always considered our professional relationship with you to be one requiring the utmost trust and confidence. In order to provide you with comprehensive tax and financial planning information, we from time to time share some of your personal data with other service providers who may be able to assist you with your overall tax and financial plans. We consider this information-sharing to form a valuable part of the services that we are able to provide to you. If you do not wish this information-sharing to continue for whatever reason, please contact us and we will make arrangements to comply with your request. Please do not hesitate to call me if you have any questions whatsoever about this notice.

### **PRIVACY DISCLOSURE**

Emerald Financial Partners does not disclose any nonpublic personal information about our clients or former clients, without their permission, to anyone except: (1) as absolutely required by law, (2) as needed by our employees to provide services or products to you, and (3) to financial service providers, such as mortgage bankers, securities broker-dealers, and insurance agents, as we, in our judgment, deem may be worthwhile to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

If you have any concerns about the disclosure of your personal information to third parties, or wish to stop any disclosure that has been noted above, you may call the following number (410) 224-2600 or write to us at 1460 Ritchie Hwy., Suite #207, Arnold, MD 21012.