

January 2021

Dear Client:

We would like to remind you to make arrangements for us to receive your 2020 tax information as soon as possible in order that we can complete your 2020 tax returns in a timely manner.

You can drop your information off at one of our offices, mail it to us, or send it electronically in a ZIP File via our secure "Send Us A File" option on our website at www.wg-cpa.com.

We will no longer be providing paper copies of tax returns. The completed tax returns will be provided to you in electronic format thru your secure portal. You will receive an email notifying you that the tax returns have been completed and are available in your portal. Instructions will be included in the email on how to access and download your tax returns for your review.

Due to Federal and State Regulations, we are required to have you complete a 2020 Year-End Individual Client Questionnaire and sign our 2020 Individual Client Engagement Letter. Our questionnaire will assist you in assembling your 2020 tax information and provide us with the information needed for us to prepare accurate tax returns. Please review and complete both of these and return them to us.

The Individual Tax Engagement Letter outlines our services being provided in preparing your 2020 individual tax returns and will also provide you with a better understanding of our services and limitations.

The Questionnaire and Engagement Letters are available on our website at www.wg-cpa.com on the "2020 Tax Returns" tab.

We will initiate the 2020 year-end tax services after we receive your signed engagement letter and the completed questionnaire. We must receive all the information needed to prepare your return by March 19, 2021 to ensure that your return will be completed by the due date of April 15, 2021.

We appreciate your assistance and look forward to working with you. Please continue visiting our website at www.wg-cpa.com for up-to-date business and tax information, and feel free to contact us with any questions.

Sincerely,



Worthing & Going, P.A.
Certified Public Accountants

2020 Individual Tax Return Engagement Letter

Dear Client:

We want to express our appreciation for this opportunity to work with you. This letter is to confirm and specify the terms of our engagement for the 2020 tax year and to clarify the nature and extent of the tax services we will provide.

Our engagement is limited to performing the following services:

1. Prepare your 2020 federal and state Individual tax returns based upon the information you provide us. This engagement pertains only to the 2020 tax year and our responsibilities do not include preparation of any other tax returns that may be due to any taxing authority. Our engagement will be complete once the tax returns have been electronically filed and accepted by the taxing agency and/or the delivery to you, of any return(s) that need to be paper filed.

If you have a financial interest in any foreign accounts, you must electronically file the FinCEN Form 114, *Report of Foreign Bank and Financial Accounts* ("FBAR"), as required by the U.S. Department of the Treasury. Such filing requirements apply to taxpayers that have a 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.

If you fail to disclose the required information to the U.S. Department of the Treasury, the failure to disclose may result in substantial civil and/or criminal penalties. You are responsible for providing us with all the information necessary to prepare the FBAR. **Failure to file can result in penalties ranging from \$10,000 to the greater of \$100,000 or 50% of the account balance.**

We will prepare your returns based upon the information you provide us. It is your responsibility to provide all the information required to prepare your returns, as well as verifying that the information is accurate and complete. We will provide you with a questionnaire and/or checklists of information required for the returns, and you represent that the information you provide will be accurate and complete to the best of your knowledge. Your use of such forms will assist us in preparing accurate tax returns. We will not audit or otherwise verify the information provided, although we may ask for clarification if the information appears to be incorrect, inconsistent, or incomplete. Our work in connection with the preparation of your income tax returns does not include any procedures designed to discover errors or other irregularities, should any exist. We will inform you of any material errors, fraud or other illegal acts that come to our attention, unless clearly inconsequential. Our responsibility as a tax preparer is limited to the tax period specified above, and does not extend to any later periods of which we are not engaged as tax preparers. **You have the final responsibility for the income tax returns and, therefore, you should review them carefully before signing.**

If, during our work, we discover information that affects your prior-year tax returns, we will make you aware of the facts. However, we cannot be responsible for identifying all items that may affect prior-year returns. If you become aware of such information during the year, please contact us to discuss the best resolution of the issue.

Our fees for tax services will be based upon the time and expertise required to complete the engagement. In certain situations we may request a retainer for our expected fees for the engagement. This retainer will be applied against the final invoice for our services. Any difference between the retainer and our actual fees will be payable upon receipt or refunded. **Our invoices are due and payable upon presentation and payment is expected when your tax return is completed. Your tax return will not be filed until our invoice is paid in full.**

Amounts not paid within 30 days from the date of the invoice will be subject to a late payment charge of 1.5% per month (18% per year). If, for any reason, the account is turned over to an attorney for collection, an additional charge of 33% will be added to cover collection costs.

If we elect to terminate our services for nonpayment, or for any other reason provided for in this letter, our engagement will be deemed to have been completed upon written notification of termination, even if we have not completed your return. You will be obligated to compensate us for all time expended, and to reimburse us for all of our out-of-pocket costs, through the date of termination.

The Internal Revenue Service's assesses penalties in some circumstances when taxpayers understate their tax liability. For example, if a position with respect to an item on your return does not have the appropriate support in the tax law and other authorities, a penalty of 20% of the understated tax could be asserted against you. You acknowledge that any such understated tax and any imposed interest and penalties are your responsibility and that we have no responsibility in that regard. In our role as preparer of your tax return, we will not prepare a return that in our view lacks the appropriate support.

Your returns may be selected for audit or review by one or more than one taxing authority. Any proposed adjustments by the examining agent are subject to certain rights of appeal. In the event of such government tax examination, we will be available upon your written request to represent you during the examination and / or during any appeal. Any such representation will be the subject of, and governed by, a separate engagement letter.

Although we may orally discuss tax issues with you from time to time, such discussions will not constitute advice upon which we intend for you to rely on for any purpose. Rather, any advice upon which we intend for you to rely, and upon which you will rely, will be embodied in a written report or correspondence from us to you, and any such writing will supersede any prior oral representation between the parties on the issue.

Certain communications involving tax advice may be privileged and not subject to disclosure to the IRS. By disclosing the contents of those communications to anyone, or by turning over information about those communications to the government, you (or other employees) may be waiving this privilege. To protect this right to privileged communication, please consult with us or your attorney prior to disclosing any information about our tax advice.

You are responsible for maintaining an adequate and efficient accounting system, for safeguarding assets, for authorizing transactions, and for retaining supporting documentation for those transactions, all of which will, among other things, help assure the preparation of proper returns. Furthermore, you are responsible for evaluating the adequacy and results of the services we provide.

We may encounter instances where the tax law is unclear, or where there may be conflicts between the taxing authorities' interpretations of the law and other supportable positions. In those instances, we will outline for you each of the reasonable alternative courses of action, including the risks and consequences of each such alternative. In the end, we will adopt, on your behalf, the alternative which you select after having considered the information provided by us.

Without disclosure in the return itself of the specific position taken on a given issue, we must have a reasonable belief that it is more likely than not that the position will be held to be the correct position upon examination by taxing authorities. If we do not have that reasonable belief, we must be satisfied that there is at least a reasonable basis for the position, and in such a case the position must be formally disclosed on Form 8275 or 8275-R, which form would be filed as part of the return. If we do not believe there is a reasonable basis for the position, either the position cannot be taken or we cannot sign the return. In order for us to make these determinations, we must rely on the accuracy and completeness of the relevant information you provide to us, and, in the event we and / or you are assessed penalties due to our reliance on inaccurate, incomplete, or misleading information you supplied to us (with or without your knowledge or intent), you will indemnify us, defend us and hold us harmless as to those penalties.

We can also provide you with interim and year-end tax planning services on issues that you specifically bring to our attention in writing. Our ability to provide you with appropriate guidance on such issues will be entirely dependent on the timeliness, accuracy, and completeness of the relevant information bearing on the issue which we will rely on you to provide to us.

You should retain all the documents, canceled checks and other data that form the basis of income and deductions for seven years. These may be necessary to prove the accuracy and completeness of the returns to a taxing authority. You have the final responsibility for the income tax returns and, therefore, you should review them carefully before you sign them. It is our policy to retain engagement documentation for a period of seven years, after which time we will commence the process of destroying the contents of our engagement files. To the extent we accumulate any of your original records during the engagement; those documents will be returned to you promptly upon completion of the engagement. The balance of our engagement file, other than a copy of your income tax return, which we will provide to you at the conclusion of the engagement, is our property, and we will provide copies of such documents at our discretion, and we may ask to be compensated for any time and costs associated with the effort.

In connection with this engagement, we may communicate with you or others via e-mail transmission. As e-mails can be intercepted and read, disclosed, or otherwise used or communicated by an unintended third party, or may not be delivered to each of the parties to whom they are directed and only to such parties, we cannot guarantee or warrant that e-mails from us will be properly delivered and read only by the addressee. Therefore, we specifically disclaim and waive any liability or responsibility whatsoever for interception or unintentional disclosure of e-mails transmitted by us in connection with the performance of this engagement. In that regard, you agree that we shall have no liability for any loss or damage to any person or entity resulting from the use of e-mail transmissions, including any consequential, incidental, direct, indirect, or special damages, such as loss of revenues or anticipated profits, or disclosure or communication of confidential or proprietary information.

We use outside IT service providers to monitor our computer systems. We also use outside third party service providers for computer software and processing. We have confidentiality agreements with these providers who are responsible for all work performed. You authorize us to use such outside service providers.

We periodically send out letters, e-mails, and newsletters with information that we believe may be useful to you. The information may be related to taxes, wealth management, mortgage and other economic matters. You authorize us to send you such information from time to time.

Because the income tax returns we are to prepare in connection with this engagement may be joint returns between spouses, and because you will each sign those returns, you are each our client. You each acknowledge that there is no expectation of privacy from the other concerning our services in connection with this engagement, and we are at liberty to share with either of you, without the prior consent of the other, any and all documents and other information concerning preparation of your returns. We will require, however, that any request for documents or other information be communicated to us in written form. You also acknowledge that unless we are notified otherwise in advance and in writing, we may construe an instruction from either of you to be an instruction on your joint behalf. Absent a contrary written instruction in the future, from either or both of you, we will communicate with either or both of you at your home mailing address.

In the event we are required to respond to a subpoena, court order or other legal process for the production of documents and/or testimony relative to information we obtained and/or prepared during the course of this engagement, you agree to compensate us at our hourly rates, as set forth above, for the time we expend in connection with such response, and to reimburse us for all of our out-of-pocket costs incurred in that regard.

In the event that we are or may be obligated to pay any cost, settlement, judgment, fine, penalty, or similar award or sanction as a result of a claim, investigation, or other proceeding instituted by any third party, and if such obligation is or may be a direct or indirect result of any inaccurate, incomplete, or misleading information that you provide to us during the course of this engagement (with or without your knowledge or intent), you agree to indemnify us, defend us, and hold us harmless as against such obligation.

In the event of a dispute related in any way to our services, our firm and you agree to discuss the dispute and, if necessary, to promptly mediate in a good faith effort to resolve. We will agree on a mediator, but if we cannot, either of us may apply to a court having personal jurisdiction over the parties for appointment of a mediator. We will share the mediator's fees and expenses equally, but otherwise will bear our own attorney's fees and mediation cost. Participation in such mediation shall be a condition to either of us initiating litigation. In order to allow time for the mediation, any applicable statute of limitations shall be tolled for a period not to exceed 120 days from the date either of us first requests in writing to mediate the dispute. The mediation shall be confidential in all respects, as allowed or required by law, except our final settlement positions at mediation shall be admissible in litigation solely to determine the prevailing party's identity for purposes of the award of attorney's fees. Any litigation arising out of this engagement, except actions by us to enforce payment of our professional invoices, must be filed within one year from the completion of the engagement, notwithstanding any statutory provision to the contrary. In the event of litigation brought against us, any judgment you obtain shall be limited in amount, and shall not exceed the amount of the fee charged by us, and paid by you, for the services set forth in this engagement letter.

We have the right to withdraw from this engagement, at our discretion, if you don't provide us with any information we request in a timely manner, refuse to cooperate with our reasonable requests or misinterpret any facts. Our withdrawal will release us from any obligation to complete your return and will constitute completion of our engagement. You agree to compensate us for our time and out-of-pocket expenses through the date of our withdrawal.

We must receive all pertinent information to prepare your return by March 19, 2021 to ensure that your returns will be completed by the due date of April 15, 2021. The timeliness of your cooperation is essential to our ability to complete this engagement. If we have not received all of your information by that date then the tax returns will not be completed by the due date and thus you may be subject to late filing or late payment penalties. If you would like us to prepare an extension of time to file on your behalf, you must contact us directly.

We are required to obtain a signed copy of the engagement letter and completed 2020 Year End Client Questionnaire before commencing work on your 2020 tax returns.

This engagement letter is contractual in nature, and includes all of the relevant terms that will govern the engagement for which it has been prepared. The terms of this letter supersede any prior oral or written representations or commitments by or between the parties. Any material changes or additions to the terms set forth in this letter will only become effective if evidenced by a written amendment to this letter, signed by all of the parties. If, after full consideration and consultation with counsel if so desired, you agree to authorize us to prepare your personal income tax returns pursuant to the terms set forth above, please execute this letter on the line below designated for your signature, and return the original of this executed letter to this office, along with a completed copy of the 2020 Individual Tax Return Questionnaire and the supporting documentation requested therein. You should keep a copy of this letter for your records.

If the foregoing correctly sets forth your understanding of our tax engagement, please sign this letter in the space below and return it to our office. By signing below, you are agreeing with the terms of this engagement, and you are also signing that you have read and accurately completed our 2020 Year End Client Questionnaire to the best of your knowledge.

Sincerely,



Worthing & Going, P.A.
Certified Public Accountants

AGREED TO & ACCEPTED: *Please note that this must be signed by each taxpayer for a joint tax return.*

The foregoing is in accordance with my/our understanding of your engagement to provide tax services. The terms described in this letter are acceptable and are hereby agreed to:

Signature Date

Signature (Spouse) Date

Print Name

Print Name (Spouse)

2020 YEAR END INDIVIDUAL CLIENT QUESTIONNAIRE

We cannot begin our work on the tax returns until we receive this completed Questionnaire and the signed Engagement Letter. The accuracy of the tax returns is dependent upon us receiving all of the requested information. If any question is left blank, the answer is assumed to be either "No" or "\$0".

Please send us documents via the "Send us a File" feature on our website, please be sure to utilize a "Zip File". See our website for instructions on how to use the "Send us a File" feature and how to utilize "Zip File".

TAXPAYER(S): _____

PRIMARY CONTACT NAME & EMAIL ADDRESS	PRIMARY PHONE #	
Name: _____ Email Address: _____ <i>(This should be the Email to be used for your portal.)</i> <p align="center">IMPORTANT INFORMATION</p> We will no longer be providing paper copies of tax returns. The completed tax returns will be provided to you in electronic format thru your secure portal. You will receive an email notifying you that the tax returns have been completed and are available in your portal. Instructions will be included in the email on how to access and download your tax returns for your review. Any original paper documents you sent to us can be picked up at our offices or mailed to you at your request.	Preferred Method of Contact: Email _____ or Phone _____ <i>(Check 1 option)</i>	
BANK INFO FOR DIRECT DEPOSIT OR ELECTRONIC FUNDS WITHDRAWAL	YES	NO
Do you want any refunds deposited directly into your bank account?		
Do you want any balances due directly withdrawn from your bank account?		
Do you want next year's estimated tax payments withdrawn from your bank account?		
PER IRS SECURITY REQUIREMENTS, PLEASE VERIFY YOUR BANK ACCOUNT INFORMATION.	YES	NO
Is your bank account information the same as last year?		
If you checked "NO", please provide us with a copy of a voided check or the following: Bank Name: _____ Bank Routing #: _____ Account #: _____ Type of Account: CHECKING _____ or SAVINGS: _____		

RESIDENCY CHANGE If you changed residences or moved during the year, please provide a copy of the Settlement Statement:

PRIOR ADDRESS:	DATE MOVED FROM: ____ / ____ / ____
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NEW ADDRESS:	DATE MOVED: ____ / ____ / ____
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For the sale of your personal residence: did you own & live in it for 2 of the 5 years prior to the sale?	YES	NO
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FAMILY / HOUSEHOLD CHANGES

	YES	NO
<p>1. Were there any changes on any of the following? If yes, please provide details.</p> <p><u>Births/Adoptions:</u> Full Name: _____ DOB: _____ SSN#: _____</p> <p><u>Marriage:</u> Spouse's Name: _____ DOB: _____ SSN#: _____</p> <p><u>Divorce:</u> Date of Divorce Decree: _____ Please provide a copy of the Divorce decree.</p> <p><u>Deaths:</u> Full Name: _____ Please provide death certificate.</p>		
<p>2. Were there any changes in dependents from the prior year? If yes, please provide details.</p> <p><u>Always check with your child to ensure that he/she has not already filed a tax return and claimed themselves.</u></p>		
<p>3. Did any of your dependents have unearned income of \$2,200 or more? If yes, do you want to include your child's income on your return?</p>		
<p>4. Did any dependent child 19-23 years of age attend school full-time for less than 5 months during the year? If YES, please refer to Miscellaneous Items & Potential Credits, Question#10.</p>		

ESTIMATED PAYMENTS Please list any estimated payments made for 2020.

	FEDERAL		STATE: (Name) _____	
	Date Paid	Amount Paid	Date Paid	Amount Paid
Prior Year Overpayment Applied				
1 st Quarter				
2 nd Quarter				
3 rd Quarter				
4 th Quarter				

STIMULUS

	<u>YES</u>	<u>NO</u>
1. Did you receive your first Economic Impact (Stimulus) Payment around April 2020? If so, how much? _____		
2. Did you receive your second Economic Impact (Stimulus) Payment around December 30, 2020? If so, how much? _____		

IRS INFORMATION

	<u>YES</u>	<u>NO</u>
1. Has the IRS, or any state or local taxing agency, notified you of changes to a prior year tax return? If yes, please provide copies of all notices or correspondence received.		
2. Are you aware of any changes to your income, deductions and credits reported on any prior years' returns? If yes, please provide details.		
3. If the IRS has issued Personal Identity Number(s) (PIN) as a result of any identity theft issues, please provide the number(s). Taxpayer: _____ Spouse: _____		

FOREIGN ACCOUNTS & INCOME

	<u>YES</u>	<u>NO</u>
1. Did you have any interest in, or signature, or other authority over a bank, securities, or other financial account in a foreign country? <u>If you are not sure what assets may be applicable, please go the Resources tab on our website for more information.</u>		
2. Were you the grantor, transferor or beneficiary of a foreign trust?		
3. Did you have foreign income, pay any foreign taxes, or file any foreign information reporting or tax return forms? If yes, please provide details.		

WAGES, SALARIES & EMPLOYEE COMPENSATION *Enclose all Forms W-2***SOCIAL SECURITY BENEFITS RECEIVED** *Enclose all Forms 1099-SSA***PENSION, IRA & ANNUITY INCOME** *Enclose all Forms 1099-R*

	<u>YES</u>	<u>NO</u>
1. Did you roll over any distributions to an IRA or qualified plan? If yes, please provide details and the amount of the rollover. _____		
2. Did you transfer or convert IRA funds to a Roth IRA this year? If yes, please provide details and the amount converted. _____		
3. Did you make any withdrawals from an IRA, Roth, Keogh, SIMPLE SEP, 401(k) or other qualified retirement plan? If yes, were any withdrawals due to Federally declared disaster or COVID-19?	_____	_____
4. If you received any qualified disaster retirement plan distributions, did you repay any of the distribution in 2020? If yes, how much?		

INTEREST INCOME *Enclose all Forms 1099-INT and statements of tax-exempt interest earned.*

DIVIDEND INCOME *Enclose all Forms 1099-DIV and statements of tax exempt dividends earned.*

CAPITAL GAINS & LOSSES

Enclose all Forms 1099-B & the supplemental year end brokerage statements with gain/loss information.

Please list any sales NOT reported on Forms 1099-B and 1099-S:

Description	Date Acquired	Date Sold	Sales Proceeds	Cost or Basis	Gain (loss)

ADDITIONAL INCOME

	YES	NO
1. Did you sell, purchase, or refinance a principal residence or other real estate? If yes, please provide settlement statement and Form 1099-S.		
2. Did you receive any payments on an installment contract during the year? If yes, please provide details.		
3. During this year, do you have any securities that became worthless or loans that became uncollectible? If yes, please provide details.		
4. Did you use the proceeds from Series EE U.S. Savings Bonds, purchased after 1989, to pay for higher education expenses? If yes, please provide details.		
5. Did you receive income from any legal proceedings, cancelation of student loans or other indebtedness during the year? If yes, please provide details.		
6. Were you granted, or did you exercise, any stock options from your employer? If yes, please provide the Form 1099-B and the tax information provided by your employer.		
7. Did you have any sales or other exchanges of virtual currencies, or used virtual currencies to pay for goods or services, or are holding them as an investment? If yes, please provided details of the transaction(s).		
8. Do you own a business? If yes, please complete the <u>“Self-Employment Income Organizer”</u> on our website in the 2020 Tax Returns tab.		
9. Do you own rental property or rent property on a short term basis? If you owned rental property please complete the <u>“Rental Property Organizer”</u> on our website, in the 2020 Tax Returns tab. If you rented your home or vacation property on a short term basis please complete the <u>“Short Term Rental Property Organizer”</u> on our website, in the 2020 Tax Returns tab.		
10. Did you have any interest(s) in Partnerships, LLCs, S Corporations, Estates or Trusts this year? If yes, please provide the entire Schedule K-1 package that the entity has issued to you if they were prepared by someone other than Worthing & Going.		

List or enclose all related Forms 1099 or other documentation for any of the following types of income:

Description	Amount	Description	Amount
Disability Payments (Form W-2 or 1099)	\$	Unemployment Compensation (Form 1099-G)	\$
State and local income tax refund(s)	\$	Director's fees (Form 1099-Misc)	\$
Alimony (not including child support) if your divorce was final before 2019	\$	Prizes (Form 1099-Misc.)	\$
Jury fees	\$	Gambling winnings (Form 1099-G)	\$
Finder's fees	\$	Other miscellaneous income	\$

MISCELLANEOUS ITEMS & POTENTIAL CREDIT INFORMATION

				YES	NO
1. Did you pay any household employee over age 18 wages of \$2,200 or more? If yes, please provide copy of Form W2 issued to each household employee.					
If yes, did you pay total wages of \$1,000 or more in any calendar quarter to all household employees?					
2. Did you make any gifts during the year directly or in trust exceeding \$15,000 per person? If yes, please provide details. _____					
3. Did you make any energy-efficient home improvements such as exterior doors, windows, furnace, heat pump, solar, geo-thermal, etc.? If yes, please provide details and supporting documents. _____					
4. Did you purchase a vehicle that qualifies for a tax credit? If yes, please provide the vehicle invoice.					
5. If you paid alimony, and your divorce was final before 2019, please provide the following: Name of Person: _____ Amount paid: \$ _____					
6. If you had any gambling winnings reported on Form W-2G, please provide the amount of gambling losses \$ _____. Please note that these losses need to be substantiated by third party documents.					
7. Did you or do you plan to contribute to a Traditional IRA, or a Roth IRA for 2020 before April 15, 2021? If yes, please provide the amount, type and date below:					
		\$ AMOUNT	TYPE OF IRA	DATE PAID	
	TAXPAYER				
	SPOUSE				
8. If you participated and contributed to an H.S.A. during 2020, please provide copies of Form 1099-SA or Form 5498-SA.					
9. If you have made or plan to make any additional H.S.A. contributions for 2020 before April 15, 2021, please provide the amount and date below:					
		\$ AMOUNT	DATE PAID	DATE TO BE PAID	
	TAXPAYER				
	SPOUSE				
10. Did you or any dependents pay any post-secondary educational expenses? If so, please provide Form 1098-T from the school that reports the qualified tuition.					
11. If any of those funds were withdrawn from an educational IRA or 529 plan, please also provide the Form 1099-Q.					
12. Did you or any member of your family pay any student loan interest? If so, please provide the Form 1098-E from the lender.					

HEALTH INSURANCE COVERAGE

If your health insurance plan with thru the Marketplace and you received an advance payment credit please provide Form 1095-A "Health Insurance Marketplace Statement" that you received from the insurance provider.

CHILD CARE / DEPENDENT EXPENSES

	YES	NO
1. Did you pay any individual, or an organization, to provide services for the care of a dependent under 13 years old, in order to enable you to work or attend school on a full time basis?		
2. Did you pay an individual to perform in-home health care services for yourself, your spouse, or dependents?		

IF THE RESPONSE TO EITHER QUESTION ABOVE IS YES, you must provide ALL of the following information to be eligible for any tax credits:

Provider's Name and Address	Provider's Tax ID #	Amount	Dependent

ITEMIZED DEDUCTIONS

As a result of the income tax changes many taxpayers will no longer benefit from Itemized Deductions due to the increase in the Standard Deduction. The Standard Deduction amounts for 2020 are as follows:

Single	\$12,400
Married, filing jointly or Qualifying Widow(er)	\$24,800
Married, filing Separately	\$12,400
Head of Household	\$18,650

If you feel your total Itemized deductions exceed the above thresholds, please provide the information requested in the following sections. If you are below these thresholds there is no need to complete the Itemized Deductions.

MEDICAL & DENTAL EXPENSES	
MEDICAL & DENTAL EXPENSES	AMOUNT
<p><i>Medical and dental expenses, including health insurance premiums, paid with <u>after-tax</u> dollars may be deductible if they <u>exceed</u> 7.5% of your adjusted gross income. If you feel they <u>exceed</u> 7.5%, please complete the section below.</i></p>	
1. Long-term care premiums: Taxpayer: \$ _____ Spouse: \$ _____	
2. Health Insurance premiums paid <u>outside</u> of pre-tax employer sponsored plan	
3. Medicine and drugs. (Prescription only)	
4. Doctors, dentists, nurses, etc.	
5. Hospitals, clinics, laboratories	
6. Eyeglasses / corrective surgery	
7. Medical supplies / equipment / hearing aids	
8. Travel, lodging and meals	
9. Mileage (number of miles)	
10. Long-term care expenses	
11. Payments for in-home care (Complete later section on dependent care expenses)	
12. Other expenses	
13. Insurance reimbursements received	

TAXES <i>Please note that these deductions are now capped at \$10,000</i>	
	<u>AMOUNT</u>
1. State and local income tax payments made this year for prior year(s).	
2. Real estate taxes: PRIMARY RESIDENCE	
SECONDARY RESIDENCE	
OTHER	
3. Personal property or auto excise tax:	

MORTGAGE INTEREST EXPENSE		
<i>Enclose all Forms 1098 that reports the mortgage interest paid.</i>		
	YES	NO
1. Have you refinanced a mortgage or taken out a home equity loan on your personal residence this year?		
If yes, did you use any of the proceeds for any other purpose than improving your principal residence? If yes, please provide supporting documentation, including the Settlement Statement (HUD-1) and a list of the improvements.		
2. Did you refinance your principal mortgage in a prior year and use proceeds for any other purpose than improving your principal residence? If yes, please provide the information on the loan proceeds not used to improve the property.		

CHARITABLE CONTRIBUTIONS			
For CASH CONTRIBUTIONS: Please provide receipts, cancelled checks, etc. Written acknowledgement from any charity is required if you made individual donations of \$250 or more during the year.			
<u>Organization</u>	<u>Amount</u>	<u>Organization</u>	<u>Amount</u>
	\$ _____		\$ _____
	\$ _____		\$ _____
Expenses incurred in performing volunteer work for charitable organizations.			
Supplies and other expenses:			
Automobile mileage driven:			
For NON-CASH CONTRIBUTIONS: please enclose receipts or provide other documentation including the Donation recipient, description of property, cost, date and how acquired, the date and fair market value (FMV) of the donation, as well as how that FMV was determined. For contributions over \$5,000, please include a copy of the letter from the charity and the acquired appraisal.			

STATE OF MAINE

	YES	NO
1. Did you make any out-of-state purchases that the seller did not collect Maine sales tax? (Purchase by Internet, Telephone or in Person). If yes, how much? \$ _____		
2. OR do you want us to calculate this amount by using the State of Maine table based upon your income?		

PLEASE NOTE: The following elections will have an impact on your refund or amount due.

State of Maine Contribution Elections	Select Fixed Amount			Enter Other Amount
	\$5.00	\$10.00	\$25.00	
Endangered & non-Game Wildlife Fund "Chickadee check off"				
Maine Children's Trust				
Companion Animal Sterilization Fund				
Maine Military Family Relief Fund				
Maine Veteran's Memorial Cemetery Maintenance Fund				
Maine Public Library Fund				
Maine Children's Cancer Research Fund				

STATE OF MAINE – PARK PASSES	NUMBER
Number if Individual Park Passes - \$55 each	
Number of Vehicle Passes - \$105 each	

MAINE CLEAN ELECTION FUND. (MAINE RESIDENTS ONLY)	YOU	SPOUSE
Check here if you, or your spouse if filing jointly, want \$3 to go to the fund.		

2020 MAINE EDUCATIONAL OPPORTUNITY TAX CREDIT

To find out if you qualify for this credit, please refer to our website, in the *2020 Tax Returns* tab, for the "**2020 Maine Educational Opportunity Tax Credit Organizer**". Fill out this form and return to us.