Electronic Filing Instructions for your 2018 Federal Tax Return

Important: Your taxes are not finished until all required steps are completed.

Karen S Chan
352 S Van Ness Ave
San Francisco, CA 94103

Balance Due/ Refund	Your federal tax return (Form 1040) shows a refund due to you in the amount of $1,003.00. Your tax refund will be direct deposited into your account. The account information you entered - Account Number: 36024917448 Routing Transit Number: 031176110.
When Will You Get Your Refund?	The IRS issued more than 9 out of 10 refunds to taxpayers in less than 21 days last year. The same results are expected in 2019. To get your estimated refund date from TurboTax, log into My TurboTax at www.turbotax.com. If you do not receive your refund within 21 days, or the amount you get is not what you expected, contact the Internal Revenue Service directly at 1-800-829-4477. You can also check www.irs.gov and select the "Where's my refund?" link.
What You Need to Keep	Your Electronic Filing Instructions (this form) Printed copy of your federal return

2018 Federal Tax Return Summary	Adjusted Gross Income	$ 117,086.00
	Taxable Income	$ 105,086.00
	Total Tax	$ 18,128.00
	Total Payments/Credits	$ 19,131.00
	Amount to be Refunded	$ 1,003.00
	Effective Tax Rate	15.48%

Hi Karen,

We just want to thank you for using TurboTax this year! It's our goal to make your taxes easy and accurate, year after year.

With TurboTax Deluxe:
Your Head Start On Next Year:
When you come back next year, taxes will be so easy! We'll have all your information saved and ready to transfer in to your new return. We'll ask you questions about what changed since we last talked, and we'll be ready to get you the credits and deductions you deserve, no matter what life throws at you.

Here's the final wrap up for your 2018 taxes:

Your federal refund is: $ 1,003.00

Your Guarantee of Accuracy:
Breathe easy. The calculations on your return are backed with our 100% Accuracy Guarantee.
- We double checked your return for errors along the way.
- We helped with step-by-step guidance to get your answers on the right IRS forms.
- We made sure you didn't miss a deduction even if something in your life changed, like a new job, new house - or more kids!

Also included:
- We provide the Audit Support Center free of charge, in the unlikely event you get audited.

Many happy returns from TurboTax.

Form **1040** Department of the Treasury—Internal Revenue Service (99)

U.S. Individual Income Tax Return

2018 OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing status: ☒ Single ☐ Married filing jointly ☐ Married filing separately ☐ Head of household ☐ Qualifying widow(er)

Your first name and initial	Last name	Your social security number
Karen S	Chan	619-36-7067

Your standard deduction: ☐ Someone can claim you as a dependent ☐ You were born before January 2, 1954 ☐ You are blind

If joint return, spouse's first name and initial	Last name	Spouse's social security number

Spouse standard deduction: ☐ Someone can claim your spouse as a dependent ☐ Spouse was born before January 2, 1954 ☐ Spouse is blind ☐ Spouse itemizes on a separate return or you were dual-status alien

☒ Full-year health care coverage or exempt (see inst.)

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	Presidential Election Campaign (see inst.) ☐ You ☐ Spouse
352 S Van Ness Ave		

City, town or post office, state, and ZIP code. If you have a foreign address, attach Schedule 6.	If more than four dependents, see inst. and ✓ here ▶ ☐
San Francisco CA 94103	

Dependents (see instructions): (1) First name Last name	(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for (see inst.): Child tax credit	Credit for other dependents
			☐	☐
			☐	☐
			☐	☐
			☐	☐

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Designer	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Paid Preparer Use Only

Preparer's name	Preparer's signature	PTIN	Firm's EIN	Check if:
				☐ 3rd Party Designee
Firm's name ▶ Self-Prepared		Phone no.		☐ Self-employed
Firm's address ▶				

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040** (2018)

Attach Form(s) W-2. Also attach Form(s) W-2G and 1099-R if tax was withheld.

1	Wages, salaries, tips, etc. Attach Form(s) W-2				1	101,034.
2a	Tax-exempt interest	2a		b Taxable interest	2b	230.
3a	Qualified dividends	3a	2,005.	b Ordinary dividends	3b	2,648.
4a	IRAs, pensions, and annuities	4a		b Taxable amount	4b	
5a	Social security benefits	5a		b Taxable amount	5b	
6	Total income. Add lines 1 through 5. Add any amount from Schedule 1, line 22 13,174.				6	117,086.
7	Adjusted gross income. If you have no adjustments to income, enter the amount from line 6; otherwise, subtract Schedule 1, line 36, from line 6				7	117,086.
8	**Standard deduction or itemized deductions** (from Schedule A)				8	12,000.
9	Qualified business income deduction (see instructions)				9	
10	Taxable income. Subtract lines 8 and 9 from line 7. If zero or less, enter -0-				10	105,086.
11	**a** Tax (see inst.) 18,149. (check if any from: **1** ☐ Form(s) 8814 **2** ☐ Form 4972 **3** ☐ _____)					
	b Add any amount from Schedule 2 and check here ▶ ☐				11	18,149.
12	**a** Child tax credit/credit for other dependents _____ **b Add** any amount from Schedule 3 and check here ▶ ☒				12	21.
13	Subtract line 12 from line 11. If zero or less, enter -0-				13	18,128.
14	Other taxes. Attach Schedule 4				14	0.
15	Total tax. Add lines 13 and 14				15	18,128.
16	Federal income tax withheld from Forms W-2 and 1099				16	19,131.
17	Refundable credits: **a** EIC (see inst.) _____ **b** Sch. 8812 _____ **c** Form 8863 _____					
	Add any amount from Schedule 5 _____				17	
18	Add lines 16 and 17. These are your total payments				18	19,131.

Standard Deduction for—
- Single or married filing separately, $12,000
- Married filing jointly or Qualifying widow(er), $24,000
- Head of household, $18,000
- If you checked any box under Standard deduction, see instructions.

Refund

19	If line 18 is more than line 15, subtract line 15 from line 18. This is the amount you **overpaid**	19	1,003.
20a	Amount of line 19 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐	20a	1,003.
▶ b	Routing number 031176110 ▶ c Type: ☒ Checking ☐ Savings		
▶ d	Account number 360249174488		
21	Amount of line 19 you want **applied to your 2019 estimated tax** ▶ 21		

Direct deposit? See instructions.

Amount You Owe

22	**Amount you owe.** Subtract line 18 from line 15. For details on how to pay, see instructions ▶	22	
23	Estimated tax penalty (see instructions) ▶ 23		

SCHEDULE 1
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

► **Attach to Form 1040.**
► **Go to *www.irs.gov/Form1040* for instructions and the latest information.**

OMB No. 1545-0074

2018

Attachment Sequence No. **01**

Name(s) shown on Form 1040: Karen S Chan

Your social security number: 619-36-7067

Additional Income	**1–9b**	Reserved		**1–9b**	
	10	Taxable refunds, credits, or offsets of state and local income taxes		**10**	
	11	Alimony received		**11**	
	12	Business income or (loss). Attach Schedule C or C-EZ		**12**	
	13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ► ☒		**13**	13,174.
	14	Other gains or (losses). Attach Form 4797		**14**	
	15a	Reserved		**15b**	
	16a	Reserved		**16b**	
	17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		**17**	
	18	Farm income or (loss). Attach Schedule F		**18**	
	19	Unemployment compensation		**19**	
	20a	Reserved		**20b**	
	21	Other income. List type and amount ►		**21**	
	22	Combine the amounts in the far right column. If you don't have any adjustments to income, enter here and include on Form 1040, line 6. Otherwise, go to line 23		**22**	13,174.
Adjustments to Income	**23**	Educator expenses	**23**		
	24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	**24**		
	25	Health savings account deduction. Attach Form 8889	**25**		
	26	Moving expenses for members of the Armed Forces. Attach Form 3903	**26**		
	27	Deductible part of self-employment tax. Attach Schedule SE	**27**		
	28	Self-employed SEP, SIMPLE, and qualified plans	**28**		
	29	Self-employed health insurance deduction	**29**		
	30	Penalty on early withdrawal of savings	**30**		
	31a	Alimony paid **b** Recipient's SSN ►	**31a**		
	32	IRA deduction	**32**		
	33	Student loan interest deduction	**33**		
	34	Reserved	**34**		
	35	Reserved	**35**		
	36	Add lines 23 through 35		**36**	

SCHEDULE 3
(Form 1040)

Department of the Treasury
Internal Revenue Service

Nonrefundable Credits

► **Attach to Form 1040.**
► **Go to *www.irs.gov/Form1040* for instructions and the latest information.**

OMB No. 1545-0074

2018

Attachment Sequence No. **03**

Name(s) shown on Form 1040: Karen S Chan

Your social security number: 619-36-7067

Nonrefundable Credits	**48**	Foreign tax credit. Attach Form 1116 if required	**48**	21.
	49	Credit for child and dependent care expenses. Attach Form 2441	**49**	
	50	Education credits from Form 8863, line 19	**50**	
	51	Retirement savings contributions credit. Attach Form 8880	**51**	
	52	Reserved	**52**	
	53	Residential energy credit. Attach Form 5695	**53**	
	54	Other credits from Form **a** ☐ 3800 **b** ☐ 8801 **c** ☐ _____	**54**	
	55	Add the amounts in the far right column. Enter here and include on Form 1040, line 12	**55**	21.

SCHEDULE B
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Interest and Ordinary Dividends

▶ Go to *www.irs.gov/ScheduleB* for instructions and the latest information.
▶ Attach to Form 1040.

OMB No. 1545-0074

2018

Attachment Sequence No. 08

Name(s) shown on return: Karen S Chan

Your social security number: 619-36-7067

Part I Interest

(See instructions and the instructions for Form 1040, line 2b.)

Note: If you received a Form 1099-INT, Form 1099-OID, or substitute statement from a brokerage firm, list the firm's name as the payer and enter the total interest shown on that form.

			Amount
1	List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see the instructions and list this interest first. Also, show that buyer's social security number and address ▶		
	American Express National Bank	1	203.50
	Capital One N.A.		26.07
2	Add the amounts on line 1	2	229.57
3	Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815	3	
4	Subtract line 3 from line 2. Enter the result here and on Form 1040, line 2b ▶	4	229.57

Note: If line 4 is over $1,500, you must complete Part III.

Part II Ordinary Dividends

(See instructions and the instructions for Form 1040, line 3b.)

Note: If you received a Form 1099-DIV or substitute statement from a brokerage firm, list the firm's name as the payer and enter the ordinary dividends shown on that form.

			Amount
5	List name of payer ▶ LEGG MASON FUNDS CLEARBRIDGE APPRECIATION FUND CL		1,495.60
	VANGUARD MARKETING CORPORATION		710.57
	e*Trade Securities LLC		118.40
	Morgan Stanley Funds	5	323.70
6	Add the amounts on line 5. Enter the total here and on Form 1040, line 3b ▶	6	2,648.27

Note: If line 6 is over $1,500, you must complete Part III.

Part III Foreign Accounts and Trusts

(See instructions.)

You must complete this part if you **(a)** had over $1,500 of taxable interest or ordinary dividends; **(b)** had a foreign account; or **(c)** received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

		Yes	No
7a	At any time during 2018, 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? See instructions		X
	If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements		
b	If you are required to file FinCEN Form 114, enter the name of the foreign country where the financial account is located ▶		
8	During 2018, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions		X