

2026 Tax Season: Overview of Our Work, New Tax Laws, Warnings & Special Tax Circumstances

Tax Deadlines and Our General Strategy

Our firm works hard to produce tax returns that minimize your tax liability. We structure our workflow to ensure that returns are prepared accurately and on time, so you are not penalized by the tax authorities. Quality is our first priority. We constantly work long hours during tax season, so that we can prepare quality tax returns and conform to critical deadlines. Although we understand that you may want to know when your return will be finished, please keep inquiries about your return's status, and/or requests for its estimated completion date to a minimum, as these inquiries only slow us down. Rest assured, your return has not been forgotten.

Let Us Know About Special Circumstances Early If you have a special need to have a return by a certain date (i.e. for a bank or other important issue) let us know when you drop off the return, and we will accelerate your job as appropriate.

On Special Analysis Questions / Please Call Us if You Think You are being Scammed

We feel our time is most effectively spent on preparing returns and helping our clients sort out issues we can uniquely assist them with. Sometimes we will contact you about an issue, if we feel it is appropriate. We are happy to provide value added information raised from client inquires, which we prefer to handle via email. Thus far, we have not charged an additional fee to provide these services, and are happy to continue doing so infrequently during your tenure as a client, if we can do so efficiently. **A list of frequently asked questions, and advise on how to avoid being scammed are included in the section labeled "Advice on Issues That Have Arisen."**

Our First Priority Prior to April 15th & Extensions

Our first priority is to reasonably determine your tax liability before April 15th, as that is the deadline to pay tax. We advise our clients to send their information to us as soon as possible, but before April 10th, so we can make a preliminary determination if you will owe tax, if your return will not be finished by April 15th. If our workload requires that some of our clients will go on extension, we will shift our priority from return completion to determination of tax liability, to ensure tax compliance. This shift in priority will take place between the last week of March and the first week of April.

This first priority is of higher importance than filing a tax return before April 15th, as the deadline to file is October 15th, not April 15th. As long as your tax is completely paid before April 15, you will not be penalized if your return is finished before October 15. If you end up going on extension, please know that we cared enough about the quality of your return to not rush it out before we were reasonably certain of its accuracy.

If you provide your information to us before April 10th, we will have enough time to determine your tax liability before April 15th and advise you to make an extension payment, if appropriate. If we determine that you do not have a tax liability, we will file a zero balance due extension for you. We file extensions for all clients we filed returns for in the previous year, unless we have been told that that you will not return.

The April 15 extension payment is the last payment for the previous tax year. It is a different payment than the April 15 (first) estimate payment, if you pay estimates. However, if you usually make estimated tax payments, we suggest that you make an extension payment to cover the first estimate, even if you don't think you will owe. This extra payment can be applied to the next tax year and used in lieu of the first estimated tax payment. If we suggest that you make a payment with your extension, it does not mean we are finished with the return. It only means that the return is accurate enough to estimate how much you will owe, but it has not gone through quality control checks to finalize.

Our Priority Between April 15th and October 15th

After October 15th, our priority is to complete returns that came in before April 15th. First, we will complete returns that owed tax and then we will finish returns that did not owe tax. Returns that arrive after April 15 will be completed on a first come, first served basis, but after we complete the returns that came in before April 15th.

General Rules to Follow

Send Us All of Your Itemized Deduction Information

From 2018-2024, almost all of our Schedule A filers were homeowners with a mortgage. However, this year, you are more likely to file Schedule A than you were last year, due to tax law changes. The more state income tax you pay (up to \$40,000), from withholding or estimated tax, the more your other deductions will matter, because you are more likely to have more deductions than the standard deduction provides.

We advise our clients to provide us with information about every type of itemized deduction, even if you think it may not apply. Sometimes, the deduction item can save tax at the state level, if the state allows the deduction, or does not impose a limitation.

Tell Us Your IRS Identity Protection PIN

If you ever had an IP PIN, or if you just received an IP PIN, please let us know your IP PIN as soon as possible. PINs typically change each year and should be retrieved from the IRS website. We have had a number of rejected e-file returns because we were not informed about an IP PIN and had to paper file. This issue has been a significant non-value added time drain that could impact our ability to service other client needs. You can do a Google search for "IP Protection PIN" log into the IRS website, retrieve your PIN and provide it to us as soon as possible.

Read & Fill Out the Entire Organizer

The questions area trigger us to ask for more information, if you did not provide it to us. Some of the questions lead to tax credits or other important circumstances.

Let us know if you have stock options that you exercised but didn't sell

We have to make an alternative Minimum Tax (AMT) adjustment. If AMT tax results, a credit will be available in future years.

If You Had Stock Options We Will Need Additional Information From Your Stock Broker, Especially E-trade or Computershare

If you sold stock options, and they were held at E-Trade, make sure you send us the E-Trade Supplement. We usually need to see the Supplement if your 1099-B shows the cost of a sold stock as \$0. If your brokerage does not have a supplementary statement, you will need to provide us information from your employer about the stock purchases that tell us how much income they added to your W-2 as income. Your employer will add (the difference between what you paid for the stock and its fair market value) to your W-2 income when you exercise the shares. If you don't want to pay tax twice on the options, get us the additional information like the supplemental report from E-Trade, or information from your employer.

Give Us the Letter That Estimates the Medical Percentage of Assisted Living Costs

If you are in an assisted living arrangement, a portion of your costs may be deductible, if medical services are provided. These organizations will typically provide a letter to estimate the portion of the cost that is a medical expense. We will need your total cost for the year and the percentage that is medical cost. We would prefer to have a copy of the letter.

Estimated Tax Payments

The Purpose of Estimated Tax Payments The primary purpose of estimated tax payments are to make sure you aren't penalized, not to ensure that you don't owe tax at the end of the year. Monitoring estimates during the year is a time consuming and error prone exercise, as we can't predict the future. As long as you have 110% of the prior year's tax paid by January 15th, your only concern should be getting us your tax information before April 10th so we can determine what you need to pay by April 15.

You don't have to pay everything you owe to the tax authorities by January 15th, that due date is April 15th. If you pay 110% of your prior year tax assessment (evenly through the year) (either through withholding or estimates) by January 15 (estimates only), the tax authorities can't penalize you, even if your tax assessment is 200% of the prior year's. Most of the time, if you pay 110% of your prior year tax assessment, you aren't going to have a very large amount due that will be difficult to pay, unless there is an unusual circumstance. I have had several lengthy conversations with clients about estimates, in an effort to approximate tax due at the end of the following year, all resulting in insignificant differences, when tax strategy changes were not involved.

However, you should contact us if you want to cover your taxes through withholding and eliminate the requirement to pay estimates, or if you have a very unusual circumstance compared to other years. For

example, if you have a very large capital gain on a home sale, or are trying to determine if you should do a 1031 exchange on a rental property, these are conversations that provide value to our clients and that we are happy to do (infrequently) without charge.

Estimate Payment Schedule & How Penalties Work

- 1st payment April 15, 2026
- 2nd payment June 15, 2026
- 3rd payment September 15, 2026
- 4th payment January 15, 2027
- Extension date: April 15, 2027 (All taxes should be paid by this date, if not, you can be penalized)

Log Into IRS.GOV and Your State Tax Authority's Website & Verify Your Estimate Payments

If you make estimated tax payments, we highly recommend that all of our clients sign up at IRS.gov and FTB.CA.GOV. Please print out the listing of your estimate payments from both sites to ensure that the correct amount of payments will be applied to your return. See the section labeled "Internet Resources" or go to our website <http://www.mortoncpa.com/InternetResources.html>.

Send Us Any Tax Notices You Receive From The IRS or State Tax Authority

We want to know if any changes were made to your returns. Sometimes the tax authorities make mistakes.

Send Us Your Escrow Statements, Present & Past

If you buy a home, send us the escrow statement, if you think we might not have one for your current home, please send us it, if you can find it. We will set the records aside for you until you sell the home.

Send Us Information About Dependent Care or Home Care Providers

If you have a dependent or home care provider, please provide their name, address and tax ID number or Social Security number and amount paid to the care provider.

Send Us Your K-1's / Don't Ignore K-1's

If you are a partner in a partnership, or own an S-Corp, its K-1 has reportable taxable income activity on it. This income activity must be reported on your form 1040 for each year you have a K-1.

Tell Us if You Formed an LLC / You Have a Filing Requirement

If you start up an LLC and are the only owner (single owner), you must file a state tax return each year until you dissolve the organization. If you don't, the state authorities will eventually dissolve the LLC and show a balance due, which could be a few to several thousand dollars. If we don't know about your LLC, we can't file. So let us know if you have one, if you think we don't know about it.

Tell Us About Refunds of Items We Previously Deducted From Income (Why State Tax Refunds Were Taxable)

Prior to 2018, it was common to have a taxable state tax refund, but they have become rare in recent years. However, they will become common again during the 2026 tax year, due to tax law changes. If you receive a refund of any item you deducted for tax purposes in a previous year, the refund is taxable to the extent that it resulted in a tax benefit (decrease in tax) in that previous year. As a counterexample, if you took the sales tax deduction on your return (instead of state and local taxes) the refund is not taxable, as you did not deduct the state taxes you paid in the prior year. A state tax refund is also not taxable if you paid AMT in the year the refund is for, as state taxes are not deductible for AMT purposes.

Let Us Know Your Age if it is Not in the Organizer

Although we probably have this information, please check to see that we have your date of birth in the organizer. Some benefits on a tax return are age related.

Let Us Know If You Have an Irrevocable Trust - You Have a Second Filing Requirement for the Trust Return

If a trust is irrevocable, you need to file a return for it. Don't ignore your responsibility to file. Tax can be paid by the trust (higher rate) or passed on to beneficiaries via a K-1.

Tax Law Changes

Schedule 1-A Deductions

Overtime Deduction AKA "No tax on overtime"

This deduction will be equal to only the premium portion (e.g., the "half" in time-and-a-half) of overtime pay. For example, if you worked a 10 hour day and were paid time and a half for the two overtime hours, and thus receive pay for 3 hours. you can only deduct the pay you receive for the extra hour. The maximum deduction is \$12,500 for a single taxpayers, and \$25,000 for married taxpayers that file jointly. The amount of deductible overtime may be included on Form W-2, box 12, code TT, or it may only be available on your pay stubs. If you were paid overtime in 2025, please make every effort to provide us with the information. As a side note, these earnings are subject to Social Security and Medicare tax that are withheld by your employer, in spite of the fact that it was advertised as "no tax on overtime."

Tip Income Deduction AKA "No tax on tips"

Up to \$25,000 of tip income can be deducted from income, if income is below \$150,000 for single taxpayers and \$300,000 for married taxpayers that file jointly. The amount of deductible tips may be included on Form W-2 box 12, code TP. As a side note, these earnings are subject to Social Security and Medicare tax that are withheld by your employer, in spite of the fact that it was advertised as "no tax on tips."

What is a tip? The IRS is concerned with individuals misclassifying non-tip compensation as tip income. As a result, they have stated that the deduction only applies to food service/hospitality workers. However, our belief is that, if you have an actual tip, this provision applies. In general, if you are paid more than an articulated by an agreed price, the extra funds you receive, is a probably tip. The key element is that the tip transaction must be both voluntary and spontaneous. Note that if you believe you have a deductible tip, but you don't work in professions the IRS has blessed as qualifying, you are taking a more aggressive tax position that may be challenged.

\$6,000 deduction for Seniors AKA "No tax on Social Security" Seniors with income below \$75,000 (Single) \$150,000 (Married) get the full deduction. A lower amount is available to senior taxpayers with income below \$175,000 (single) \$250,000 (Married)

Auto Loan Interest Deduction

The new auto loan interest deduction only applies to a narrow set of specific circumstances. The vehicle that the loan is for must have been purchased new and after December 31, 2024 and the vehicle must have been assembled in the United States. If your auto loan meets all of those conditions, you can deduct up to \$10,000 of the interest, if your income was below \$100,000 for single taxpayers and below \$200,000 for married taxpayers filing jointly. Tax information regarding how much qualified auto loan interest you paid will be provided on the new Form 1098-VLI.

Charitable Contribution Deduction (If You Don't Itemize)

If you do not end up itemizing your deductions by filing Schedule A, you can still deduct some or all of your charitable contributions. Single taxpayers can deduct up to \$1,000, while married taxpayers, who file jointly, can deduct up to \$2,000.

Schedule A Deductions

You can now deduct up to \$40,000 of State and local income tax, instead of \$10,000, as it had been since 2018.

Reporting Change Only

Crypto

A new form for digital asset sales was created by the IRS. Traditional brokers will report crypto sales on Form 1099-DA. It is our opinion that it is best to sell your crypto at a traditional brokerage. We

have seen clients with an insurmountable amount of buy and sell records, that were almost impossible to use, to calculate a capital gains on crypto sales. We also have reservations against using publicly available cost determination tools (that some crypto traders have used in the past) to calculate their capital gains. Brokers track these calculations accurately and could avoid a lot of headaches, whereas the aforementioned tools use questionable methods at best.

Better Tax Deduction Choices

A tax deduction is always more expensive than the tax savings the deduction provides.

If the standard deduction is larger than your total allowable itemized deductions, or if any category of your itemized deduction has a limitation, you are at risk of losing a tax benefit resulting from a tax deductible expenditure. However, if you are going to incur the below expenses anyway, I have outlined the best way to take the deduction as outlined below:

If You Are Over 70 1/2, Make Qualified Charitable Distributions From Your Traditional IRA Instead of Just Paying a Charity

Amounts paid directly out of an IRA and directly to a charity: 1. Reduces taxable portion of the IRA distribution AND Reduces adjusted gross income and could reduce medicare premiums. However, if you were to pay those contributions from an account that is not a traditional IRA, your charitable contribution deduction would be reduced by .5% of your income, before the contributions count, as part of total itemized deductions. Ultimately, if your itemized deductions are less than the standard deduction, the expenditure would have provided no tax benefit if you took the Standard Deduction.

Take a Home Office Deduction If You Are Self Employed and Work at Home

This deduction is based upon the square feet used exclusively for business as a percentage of the whole structure size (business use percentage). The business use percentage of mortgage interest, property taxes, utilities, gardening, repairs, etc. are deductible from Self Employment income.

Contribute Appreciated Stock to Charities Instead of Cash

Although not as beneficial as making a qualified charitable distribution from your IRA, you can donate unsold appreciated stock to charities. You get the deduction at fair market value, but you don't have to pay income tax on the difference between the cost and fair market value of the stock, before you are allowed to deduct the fair market value of the stock donation.

Take the Self Employed Health Insurance Deduction Rather Than Deducting Health Insurance on Schedule A

This cost 100% deductible if you are self-employed and your business has a profit. Self employed health insurance includes Medicare withheld from Social Security benefit payments. The deductability of these payments would be severely limited if you took this expense on Schedule A as a medical expense. This is because the portion of your medical expenses below 7.5% of your income don't count at all. The remaining amount counts as a part of your total of itemized deductions. However, if your itemized deductions are less than the standard deduction in total, you would take the standard deduction, and, as a result, the insurance payments would provide no benefit to you.

Advice on Issues That Have Arisen

Scams

Nothing annoys us more than a scammer taking advantage of one of our clients, because we work hard to save them tax and protect them from being penalized. I have made a quick outline of the more common types of scams that are perpetrated against Americans every day. **If you are ever uncertain about a circumstance in which you are asked to wire money, send gift cards, etc, you are welcome to call us for our opinion on the circumstances. Never wire money or send large amounts of money to an unverified Internet acquaintance without calling someone else for a second opinion. You are welcome to call us at any time under these circumstances.**

Refund Scam

If you are ever in a situation in which a company supposedly overpays you, and asks for large refund from you to repay the error, **stop it is a scam**. Usually a victim will receive an email that shows an erroneous charge and a phone number to call. After calling, the fake customer support service office usually asks the victim for remote access to their computer

Fund Protection Scam

If you are ever in any situation where an individual claims to be from the government and your funds need to be moved to protect it, **stop it is a scam**.

Emergency Funds Needed / Bail Scam

If you are ever in a situation where a supposed attorney calls you and says your relative is in jail or needs money, **stop it is a scam**.

Romance Scam

If you are ever in any situation where someone claims to have romantic feelings for you, constantly contacts you, then starts asking for money or gift cards, **stop it is a scam**.

Scam Losses May Not Be Deductible - And if Deductible, the Deduction is Severely Limited

Money lost due to a scam is MAY OR MAY NOT BE deductible. The loss is not deductible if you sent the funds yourself and you did not believe that the funds transfer was AN INVESTMENT. Casualty and theft losses are incredibly limited to the extent that I don't recall any client getting a tax benefit for this deduction in the 34 years I have been preparing tax returns.

Investment Brokers Won't Reimburse Victims of Scams

Furthermore, when it comes down to it, most brokerages will not reimburse individuals that are victims of fraud, like most banks do.

Post December 15, 2017 Home Mortgage Interest Deduction is Limited

You can only deduct the portion of your secured home mortgage interest that is incurred on the first \$750,000 of acquisition debt and \$100,000 for home improvement debt, if the mortgage was obtained after December 15, 2017. If your mortgage balance is above the previous amounts, then only a proportional percentage is deductible. Please see the organizer to determine what information to provide.

Traditional IRA Deduction

If you can contribute to a traditional IRA, you should. We also believe that a Traditional IRA deduction is preferable to funding a Roth IRA, where you get no immediate deduction. In general, it is usually better to delay your payment of income tax, if possible. Mathematically, traditional and Roth IRAs end up in the same place, assuming that the tax rate is the same. However, a regular IRA allows taxpayers to strategically increase or decrease their retirement distributions to take advantage of lower income tax rate years, whereas a Roth contributor is stuck with paying tax on the Roth IRA (at the rate of tax) for the year they contributed to the plan.

Unemployed Minors Should Not Open Roth IRA Accounts (Open a Trump Account Instead)

Individuals that do not have employment income should not fund a Roth IRA. Apparently, most brokerage firms won't stop individuals from doing this. I have not seen any of our clients receive a notice as a result, but I have noticed a few cases that this seemed to have happened. If you inform us that this took place, you either have to close the account, or pay an excise tax on the contribution and earnings.

Home Owners

Home sales have a gain exclusion \$500,000 (married) \$250,000 (single) [But Other Good Choices May Exist]

Sometimes it makes more sense to hold on to a property to allow an heir to retain the full value of the property without incurring a capital gain. This can happen if the owners of a home convert it into a rental.

When the owners pass away, the beneficiary is allowed to use the property's FMV (at the owners death) as the cost of the property when calculating their future capital gain. This is a collective solution, but can work, as some home sales in this area are seeing gains that far exceed the \$250,000/\$500,000 gain exclusion. If the home is converted to rental, you risk losing the \$500,000/\$250,000 gain exclusion. However, the gain could be completely excluded (by your heirs) if not sold until after you pass away.

Rentals can be disposed of in tax free exchanges, called 1031 exchanges.

These exchanges end up deferring capital gains tax, but the deferred capital gain is deducted from the cost of the new replacement rental property. The subsequent sale has a large built in capital gain that could be overcome via inheritance, as described above. As to the mechanics of the 1031 exchange, the sales proceeds is kept in escrow and forwarded to the second escrow company to secure the purchase of the replacement property. There is a short time window to complete the exchange.

Head of Household & Dependents:

A blood relative can be claimed as a dependent if you provide over 50% support. Children dependents provide an additional tax credit. A custodial in a divorce can claim head of household status.

Dependent in College

If your income is too high to take an education credit, your dependent child can take the credit if the parents don't take the exemption and the child files as a dependent.

Gifting

Annual Limit

An individual can give up to \$19,000 to as many persons as he/she wants without triggering a gift tax filing requirement. A couple counts as two separate persons for this purpose. The gift tax filing requirement is in place, because if an individual dies with a net worth exceeding \$15 Million dollars (lifetime exemption), any net worth in excess of that amount is subject to estate tax. Gifts in excess of the annual limit count against this \$15 Million lifetime exemption. So, for example, if a gift (from a single person) of \$40,000 was made to one person in the year, then the gift giver's lifetime exemption would be reduced to \$14,979,000. If their net worth exceeds that amount upon death, then estate tax will be assessed.

529 Accounts

Gifts to 529 accounts can be reported over 5 years, if over the limit, to preserve the totality of the lifetime exemption.

Taxation of Gifts

Gifts are not taxable income to the recipient

Retirement Account Beneficiary Designations

Check to see these are up to date. These designations bypass probate completely and might override a Will.

Warning About Forming A Small Foreign Legal Business Entity

First, if you are thinking of forming a foreign legal business entity for a rental or small farm, I strongly advise against it. A few of our clients have small foreign businesses that have a legal status If that foreign organization is deemed a corporation for U.S. Tax purposes (Despite the way the organization is named) there could be a significant filing requirement. Note that the IRS regulations are extremely important here and are more determinative of the entity type than the nature of the organization's legal status in the home country. Surprisingly, if a legal business entity in Canada does not have the words "company or corporation" in it, the organization is NOT a corporation for U.S. Tax purposes. This is true, in spite of the fact that Canadian LTD's and LLC's appear to have the same legal protections as "corporations and companies." Let us know if you own a foreign company. The forms to fill out are so complicated that most accountants refer their clients to attorneys to fill out the appropriate forms to incorporate into a return.

Internet Resources (<http://www.mortoncpa.com/InternetResources.html>)

The following links can provide tax forms if you are missing them, you will just need your account number and you will have to sign up at the site. If you can't obtain information from an institution, the IRS website may be able to provide a substitute form that is missing state information. The Franchise Tax Board may have the information missing from the IRS website. Both the California Franchise Tax Board and Internal Revenue Service has a record of your estimate payments, please verify them. If you are signed up at the IRS through ID.ME, you will be able to access the Social Security Administration, or vice versa. Phone numbers for dividend reinvestment accounts have been provided if you have issues signing up. If you have the account information, you can retrieve tax information over the phone as a last resort.

Government Resources

1. California Franchise Tax Board - (<https://www.ftb.ca.gov/myftb/index.asp>)
2. Internal Revenue Service - (<https://www.irs.gov/payments/online-account-for-individuals>)
3. Social Security Administration - (<https://www.ssa.gov/manage-benefits/get-tax-form-10991042s>)

Brokerages [1099-INT, 1099-DIV, 1099-B, 1099-R, K-1]

1. Betterment Securities - (<https://www.betterment.com/>)
2. Charles Schwab - (<https://www.schwab.com/>)
3. Etrade - (<https://us.etrade.com/etx/pxy/login>)
4. Morgan Stanley - (<https://login.morganstanleyclientserv.com/ux/>)
5. National Financial Services [Fidelity] - <https://digital.fidelity.com/prgw/digital/login/full-page>
6. T. Rowe Price - (<https://www.troweprice.com/en/us>)
7. TIAA-CREF Investments - (<https://shared.tiaa.org/private/partaccounts/accounts/statements>)
8. Vanguard Brokerage - (<https://investor.vanguard.com/my-account/log-on>)

Banks that pay interest [1099-INT]

1. Bank of America - (<https://www.bankofamerica.com/>)
2. Barclays Bank Delaware - (<https://banking.us.barclays/>)
3. Discover Bank - (<https://www.discover.com/>)
4. Goldman Sachs - (<https://www.marcus.com/us/en>)
5. JP Morgan Chase - (<https://personal.chase.com/personal/checking>)
6. Live Oak Bank - (<https://www.liveoak.bank/>)
7. Sallie Mae Bank - (<https://www.salliemae.com/banking/>)
8. Santa Cruz County Bank - (https://wccb.com/treasury_management)
9. Stanford Federal Credit Union - (<https://www.sfcu.org/tax-forms/>)
10. Synchrony Bank - (<https://www.synchrony.com/>)
11. Texas Capital Bank - (<https://texascapitalbank.com/>)
12. Wells Fargo - (<https://www.wellsfargo.com/>)

Dividend Reinvestment Plans - [1099-DIV]

1. Aflac Incorporated - (<https://www.broadridge.com/>) (800) 227-4756
2. AT&T - (<http://www.computershare.com/us>) (800) 351-7221
3. Becton, Dickenson & Company - (<https://www.computershare.com/us>) (817) 498-8861
4. Caterpillar Inc. - (<https://www.computershare.com/us>) (866) 203-6622
5. Colgate-Palmolive Company - (<https://www.computershare.com/us>) (800) 756-8700
6. Conocophillips - (<https://www.computershare.com/us>) (800) 356-0066
7. ConEdison - (<http://www.computershare.com>) (800) 522-5522
8. Diamondback Energy - (<https://www.stash.com/investments/stocks/diamondback-energy-inc-fang>)
9. Eaton Corporation, Plc - (<https://www.broadridge.com/>) (888) 587-8625
10. Emerson Electric Company - (<https://www.computershare.com/us>) (888) 213-0970
11. ExxonMobil - (<https://www.computershare.com/us>) (800) 252-1800
12. Johnson Controls International Plc - (<https://www.shareowneronline.com/>) (877) 602-7397
13. Masco Corporation - (<https://www.computershare.com/us>) (866) 230-0666
14. Minnesota Mining & Manufacturing Company - (<https://www.shareowneronline.com/>) (800) 401-1952
15. Pepsico - (<https://www.computershare.com/us>) (800) 226-0083
16. Pinnacle West Capital Corporation - (<https://www.computershare.com/us>) (800) 457-2983
17. Procter & Gamble Company - (<https://www.shareowneronline.com/>) (800) 488-9716
18. Regions Financial Corporation - (<https://www.broadridge.com/>) (800) 524-2879
19. Spire Inc - (<https://www.computershare.com/us>) (800) 884-4225
20. The Clorox Company - (<https://www.computershare.com/us>) (877) 373-6374
21. Truist - (<https://www.computershare.com/us>) (800) 213-4314
22. US Bancorp - (<https://www.computershare.com/us>) (888) 778-1311
23. Verizon - (<http://www.computershare.com/verizon>) (800) 631-2355

Retirement Plan Administrators (1099-R)

1. Alameda County Employees' Retirement System - (<https://www.acera.org/>)
2. California Public Employees' Retirement System - (<https://www.calpers.ca.gov/>)
3. Nationwide Retirement Solutions - (<https://www.nrsforu.com/rsc-preauth/forms-and-resources/forms/>)
4. Office of Personnel Management - (<https://www.opm.gov/support/retirement/how-to/get-your-1099-r-tax-form/>)
5. Teachers Insurance and Annuity Administrative Services - (<https://www.tiaa.org/public/support/forms/tax-forms>)

Book Royalty Payors

1. Author's Registry, Inc. - (<https://www.authorsrepublic.com/>)
2. Copyright Clearance Center - (<https://www.copyright.com/>)
3. Harvard University - (<https://www.hup.harvard.edu/resources/for-current-authors/royalties-faq>)
4. Oxford University Press - (<https://academic.oup.com/pages/contact-us/contact-the-royalties-department>)
5. Penguin Books - (email to: royalties@randomhouse.co.uk)
6. Princeton University Press - (<https://finance.princeton.edu/risk-management-tax-rents-mortgages/tax-compliance/independent-contractor-payments-and-taxes>)
7. University of Chicago - (<https://intranet.uchicago.edu/en/benefits-and-career/payroll/tax-information/tax-forms>)
8. University of Minnesota - (<https://policy.umn.edu/finance/accountspayable-proc04>)

Property managers

1. Arizona Property Brokerage - (<https://azpropertybrokerage.com/>)
2. Pure Property Management - (<https://www.purepm.co/>)

Insurance Companies for Rental Properties

1. State Farm - (<https://www.statefarm.com/>)

Medical Information

1. VI at Palo Alto resident expenses letter - (<https://www.viliving.com/locations/ca/palo-alto>)