



PLEASE READ

TAX SEASON 2024 IMPORTANT OPERATING PROCEDURES

- **VERY IMPORTANT – OUR WALTHAM OFFICE IS PERMANENTLY CLOSED.**

We are all continuing to work remotely and are no longer using the Waltham office. **Nothing can be brought to Waltham.** Your tax documents will need to be sent via secure upload, mailed to our Ashland address or dropped off at our Ashland address.

- **Secure Upload of tax documents:**

To ensure that information sent electronically is protected, all files should be sent securely using the links at www.kaplowcpas.com/secure-upload, use the “Secure Upload to Heidi” option.

Please send in as few PDFs as possible, with as few uploads as possible.

Pictures taken on phones or in JPEG format are too difficult to work with. If you cannot put the information into PDF's, it will need to be mailed or dropped off.

- **If you plan to mail in your tax documents, see the following instructions:**

If mailing via USPS we suggest you send with tracking. Send to **37 Sudbury Road, Ashland, MA 01721.**

If you send via FedEx, UPS or any other method, please **do not** require a signature and send to **37 Sudbury Road, Ashland, MA 01721.**

- **To schedule a phone call or video meeting:**

If you need to have a phone call or video meeting to go over any questions, please call to set it up. We cannot schedule via e-mail.

We will call or e-mail you with any questions when working on your tax return.

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KAPLOW & KAPLOW

CERTIFIED PUBLIC ACCOUNTANTS, PC

Please remember we **do not** want you to include back up receipts for medical expenses, business expenses, charitable donations, etc. You need to have all of this back up in your records to substantiate what is put on the tax return, but we prefer a summary of the totals. Summaries in Word or Excel are acceptable. Please also do not send us documents in unopened envelopes.

Please note: If you usually send payment for your tax preparation through your online banking, please be sure the address in online banking matches the address on our invoice.

Check our website (www.kaplowcpas.com) for the most current updates to this information.

Michael S. Kaplow
Certified Public Accountant



Tax Season 2024

Dear Client,

Enclosed are your 2023 tax organizer and engagement letter. We ask that you sign the engagement letter and return it to us with your tax information. **Please do not mail it separately.**

The tax organizer is intended to assist you in collecting and reporting information necessary for us to properly prepare your income tax returns. Please complete the appropriate organizer sections and provide supporting tax documents where necessary. **At a minimum make sure to answer the yes/no question section of the organizer.** Prior year data is included in the organizer sections for your reference. Please be sure to check for any misspellings and also please take the time to ensure we have correct dates of birth, current address and direct deposit information. It is also extremely important we have your correct contact information so that we can reach you if we have questions.

Over the past few years, we have noticed increased problems with the IRS processing anything received in the mail (returns and payments). We e-file all tax returns we possibly can and only file on paper when there is no other option. We will continue to provide payment vouchers, but we strongly recommend payments due with the tax return and estimated tax payments be made online with the IRS or state taxing authority.

Please provide us with the following additional information:

- A copy of your 2022 tax returns, if not prepared by this office
- Form(s) W-2 (wages, etc.)
- Form(s) 1099 (interest, dividends, etc.)
- Schedule(s) K-1 (income/loss from partnerships, S corporations, trusts, etc.)
- Form(s) 1098 (mortgage interest) and property tax statements
- Brokerage statements from stock, bond or other investment transactions
- Closing statements pertaining to real estate transactions
- Form(s) 1099-K (Merchant Card and Third-Party Network Payments)
- Any tax notices received from the IRS or other taxing authorities

We are forbidden from signing a tax return unless we have a reasonable belief that a tax position taken on the return is supported by substantial authority (greater than 40%) of being sustained on its merits unless we disclose the tax position on a separate attachment to the tax return. However, under no circumstances may we sign a tax return with a tax position that has no reasonable basis.

We are required to obtain your **written** authorization before we can release your tax information to any third party, e.g. a bank or mortgage company. We can not act on verbal authorizations. We will provide the consent form when written authorization is required or forward the tax return directly to you.

We would also like to remind you that you can always count on us to provide thorough tax planning and saving strategies. However, to get the most value from our advice, it is necessary to inform us as early as possible, when the most options are available. Examples of such events are, but are not limited to, career changes, retirement, sale or purchase of a business, inheritance, estate planning, education planning, etc.

As always, please feel free to call with any questions regarding the upcoming tax season whether pertaining to any of the information above or any personal tax issues you wish to discuss.

Sincerely,

Michael S. Kaplow
Certified Public Accountant



2023 Individual Tax Return Annual Engagement Letter

We appreciate the opportunity to work with you. To minimize the possibility of a misunderstanding between us, we are setting forth pertinent information about the services we will perform for you. **Please sign and date this letter to acknowledge your agreement with and acceptance of your responsibilities and the terms of this engagement.** (Note our new address – our Waltham office is closed, permanently.)

1. We will prepare your 2023 US and Resident State (if any) individual income tax returns and the related tax return schedules from information you furnish us. We will rely upon the completeness and accuracy of the information and representations you provide to us to prepare your tax returns. We will not audit or otherwise verify the data you submit although we may ask you to clarify some of the information. Accordingly, our engagement cannot be relied upon to disclose errors, fraud, or other illegal acts that may exist. 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.
2. We must receive all information to prepare your tax returns by March 16, 2024 to ensure that they will be completed by April 15, 2024. We will make every attempt to prepare returns by the due date, but we anticipate many returns will need to go on extension. If we have received your documents, but are unable to complete your returns by the deadline we will be in touch with you regarding an extension. We may not be able to provide the same level of assistance in determining extension amounts if your return information is received after March 16, 2024. Since extensions do not constitute a complete calculation of your return, payments suggested with those extensions could be inadequate and you may be subject to late filing or late payment penalties if taxes are due when the extended return is filed. **We do not file tax extensions for clients who have not sent us information, unless specifically requested to do so.**
3. It is your responsibility to maintain, in your records, the documentation, e.g., receipts, mileage logs, etc., necessary to support the data used in preparing your tax returns. We routinely scan and keep copies of some supporting documents; however, you should retain all the documents, canceled checks and other data that form the basis of income and deductions. These may be necessary to prove the accuracy and completeness of the returns to a taxing authority. 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 mailing them to the tax authorities or authorizing electronic filing. We are not responsible for the disallowance of doubtful deductions or inadequately supported documentation, nor for resulting taxes, penalties and interest.
4. We are responsible for preparing only the returns listed above. Resident state returns will be prepared based on your representation to us of resident status during the tax year. If there are non-resident state returns or other additional returns you wish us to prepare, please insert them here: _____.
Our services are not intended to determine whether you have filing requirements in taxing jurisdictions other than the one(s) you have informed us of. Our fee does not include responding to inquires or examination by taxing authorities. However, we are available to represent you and our fees for such services are at our standard rates.
5. As part of your filing obligations, you may be required to report the maximum value of specified foreign financial assets, which include financial accounts with foreign institutions and certain other foreign non-account investment assets that exceed certain thresholds. You are responsible for informing us of all foreign financial assets, so we may properly advise you regarding your tax filing obligations.
6. If the income tax returns we are to prepare in connection with this engagement are joint returns, and because you will each sign those returns, each of you is 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 the preparation of your return.
7. Our work is not intended to benefit or influence any third party, including any entity or investment which may seek to evaluate your creditworthiness or financial strength. You agree to indemnify and hold us harmless from any and all claims arising from the use of the tax returns for any purpose other than complying with your tax filing obligations regardless of the nature of the claim. We will not respond to any request from banks, mortgage

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brokers or others for verification of any information reported on these tax returns. We do not communicate with third parties or provide them with copies of tax returns.

8. Assisting you with your compliance with the Corporate Transparency Act (CTA) of 2024, including beneficial ownership information (BOI) reporting, is not within the scope of this engagement. Information regarding the BOI reporting requirements can be found at <https://www.fincen.gov/boi>. CTA only applies to corporations and LLCs including disregarded entities.
9. 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 standard rates, 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.
10. 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.
11. 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, provided it is consistent with our understanding of tax reference materials and our professional standards.
12. The law provides various penalties and interest that may be imposed when taxpayers underestimate their tax liability. 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. You have final responsibility for the accuracy of your tax returns.
13. Our fee for these tax services will be based on our standard rates. Invoices are due and payable upon presentation. Tax returns may not be electronically filed if payment has not been received. The suspension or termination of our work may cause you to fail to meet deadlines imposed by creditors, governments or other third parties or may result in other adverse consequences and is a proper consequence of nonpayment of our statements. Our services will conclude upon delivery of the completed tax returns discussed above or upon our resignation from the engagement.

It is our policy to initiate services after we receive the executed engagement letter. However, if this firm does not receive from you this letter, in fully executed form, but receives from you a completed copy of the tax organizer and/or supporting documentation requested therein, then such receipt by this office shall be deemed to evidence your acceptance of all of the terms set forth above and we will commence with the tax return preparation process.

We appreciate the opportunity to serve you.

Sincerely,

Michael S. Kaplow
Certified Public Accountant

I have read, understand and accept the terms and conditions of this engagement letter.

Client (or representative) signature

Date

Client name

2023	1040	US	Tax Organizer
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Kaplow & Kaplow CPAS PC
37 Sudbury Rd
Ashland MA 01721

Telephone number: **(781) 891-5070**
 Fax number: **(781) 647-1776**
 E-mail address: **customerservice@kaplowcpas.com**

Tax Return Appointment

Date:
 Time:
 Location:

This tax organizer will assist you in gathering information necessary for the preparation of your 2023 tax return. Please enter all pertinent 2023 information.

NOTE: If you claim the earned income credit, please provide proof that your child is a resident of the United States. This proof is typically in the form of: school records or statement, landlord or property management statement, health care provider statement, medical records, child care provider records, placement agency statement, social service records or statement, place of worship, Indian tribal office statement, or employer statement.

NOTE: If your child is disabled, please provide one of the following forms of proof of disability: doctor statement, other health care provider statement, or social services agency or program statement.

CLIENT INFORMATION

Taxpayer

Spouse

First name and initial		
Last name		
Title/suffix		
Social security number		
Occupation		
Date of birth (m/d/y)		
Date of death (m/d/y)		
1=blind		
Home phone		
Work phone		
Work extension		
Cell phone		
E-mail address		

Address	In care of	
	Street address	
	Apartment number	
	City	
	State	
	ZIP code	

DEPENDENTS

Dependent No.

Dependent No.

First name		
Last name		
Title/suffix		
Date of birth (m/d/y)		
Date of death (m/d/y)		
Date of adoption (m/d/y)		
Social security number		
Relationship		
Months lived at home		

Dependent No.

Dependent No.

First name		
Last name		
Title/suffix		
Date of birth (m/d/y)		
Date of death (m/d/y)		
Date of adoption (m/d/y)		
Social security number		
Relationship		
Months lived at home		

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US

Miscellaneous Questions

Yes No

PERSONAL INFORMATION

- Did your marital status change during the year?
- Did your address change during the year?
- Could you be claimed as a dependent on another person's tax return for 2023?
- Were either you or your spouse legally blind?
- Was your health insurance obtained through a state-sponsored marketplace? If so, you should have received a Form 1095-A (Health Insurance Marketplace Statement). Please include form 1095-A with your tax documents.

DEPENDENTS

- Were there any changes in dependents?
- Were any of your unmarried children who might be claimed as dependents 19 years of age or older at the end of 2023?
- Did you have any children under age 19 or full-time students under age 24 at the end of 2023, with interest and dividend income in excess of \$1,250, or total investment income in excess of \$2,500?

INCOME

- Did you receive any unemployment income?
- Did you receive any disability income?
- Did you receive unreported tip income of \$20 or more in any month?
- Did you cash any Series EE U.S. savings bonds issued after 1989 and pay qualified higher education expenses for yourself, your spouse, or your dependents?

PURCHASES, SALES AND DEBT

- Did you start a business; sell or acquire rental or royalty property; or sell or acquire an interest in a partnership, S corporation, trust, or REMIC?
- Did you purchase or dispose of any business assets (furniture, equipment, vehicles, real estate, etc.), or convert any personal assets to business use?

2023**1040****US****Miscellaneous Questions**

Yes

No

Did you sell any stocks, bonds or other investment property in 2023? Please attach a statement of cost basis, dates of purchase, shares acquired, shares sold, date of sale, and sales price for items sold.

If you sold any stocks, bonds or other investment property at a loss, did you buy back the identical security sold within 30 days before or after the sale?

Did you sell any company stock that was acquired directly from a current or former employer through stock options, an employee stock purchase plan, or any other circumstances where the cost to purchase the stock was at less than fair value? If so, please include information regarding any amounts related to the stock sold that may have already been included as income on your W-2.

At any time during 2023, did you: receive, sell, send, earn, exchange or otherwise acquire or dispose of any financial interest in cryptocurrency or other digital asset?

Did you purchase, sell, or refinance your principal home or second home, or did you take a home equity loan? If so, please include a copy of the closing statement.

Did you make any residential energy-efficient improvements or purchases involving solar, wind, geothermal or fuel cell energy sources?

Did you have any debts cancelled or forgiven?

Does anyone owe you money which has become uncollectible?

RETIREMENT PLANS

Did you receive a distribution from a retirement plan (401(k), IRA, SEP, SIMPLE, Qualified Plan, etc.)?

Did you make a contribution to a retirement plan (401(k), IRA, SEP, SIMPLE, Qualified Plan, etc.)?

Did you transfer or rollover any amount from one retirement plan to another retirement plan?

Did you convert part or all of your traditional, SEP, or SIMPLE IRA to a Roth IRA in 2023?

Did you make any qualified charitable distributions from an IRA (only allowed for taxpayers over the age of 70 1/2)?

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Miscellaneous Questions

Yes No

EDUCATION

- Did you or your spouse have any educator (Teacher of K-12) expenses? If so, please provide separate totals. You \$ _____ Spouse \$ _____.
- Did you or your dependent receive a distribution from an Education Savings Account or a Qualified Tuition Program?
- Did you, your spouse, or a dependent incur any tuition expenses that are required to attend a college, university, or vocational school? If yes, please include Form 1098-T, and inform us whether the student had a felony drug conviction that would preclude them from receiving the American Opportunity Credit.

ITEMIZED DEDUCTIONS

- Do you have proper substantiation for ALL of the cash, check, credit card and physical (e.g. used clothing) contributions? Substantiation is defined as follows: For donations less than \$250, substantiation can be a bank record, e.g. a canceled check, or written communication from the charity. For donations of \$250 or more, substantiation consists of a written acknowledgement from the charity with the organization's name, address, date and location of donation, and dollar amount of the donation. Acknowledgements of non-cash donations must also include a reasonably detailed description of the property. (Note: please keep your contribution substantiation.)
- Does the social security number of another appear on Form 1098 (mortgage interest statement) for any mortgage interest you intend to deduct during 2023?
- If you donated used clothing and/or household items, were they in "good used condition or better"?
- If you have a mortgage on personal residence or second home, was any portion of its original proceeds used for purposes other than purchasing or substantially improving the property?
- For individuals who itemize with little or no state income tax, did you make any large purchases, such as motor vehicles or boats during 2023?

MISCELLANEOUS

- Do you ___ or your spouse ___ want to allocate \$3 to the Presidential Election Campaign Fund?
- Did you have an interest in or signature or other authority over a financial account in a foreign country, such as a bank account, securities account, or other financial account? If yes, you may be required to file Form 114 Report of Foreign Bank and Financial Accounts. **Failure to file can result in significant penalties.**

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Miscellaneous Questions

Yes

No

Did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust or did you have an interest in any foreign assets or accounts?

Was your home rented out or used in your self-employed business?

If you have business car expenses, do you have a mileage log documenting the trips? If yes, please specify which vehicle _____ and total miles _____ and business miles driven _____. (W-2 employees can no longer take deductions for unreimbursed expenses. Also, a deduction for business use of your vehicle **cannot** be taken without keeping proper documentation.)

Did you (or someone on your behalf, including your employer) make contributions to a health savings account (HSA) this year? Or, did you receive an HSA distribution or acquire an interest in an HSA due to the death of the account beneficiary?

Did you have a medical savings account (MSA), a Medicare + Choice MSA, or acquire an interest in an MSA or a Medicare + Choice MSA because of the death of the account holder? Or, were you a policyholder who received payments under a long-term care (LTC) insurance contract or received any accelerated death benefits from a life insurance policy?

Are you a member of the Armed Forces of the United States on active duty who moved pursuant to a military order related to a permanent change of station?

Did you pay or receive alimony? If so, what was the date of the original divorce or separation agreement?

Did you or your spouse pay for childcare while you worked, looked for work, or attended school full time?

Did you adopt a child or begin adoption proceedings during 2023?

Did you engage in any bartering transactions?

Did you incur a loss because of damaged or stolen property in a federally declared disaster area for 2023?

Were you notified or audited by either the Internal Revenue Service or the State taxing agency?

Did you or your spouse make any gifts to an individual that total more than \$17,000, or any gifts to a trust?

Have you been an identity theft victim and have you contacted the IRS? If yes, please provide the 6-digit identity protection PIN notice issued by the IRS.

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Miscellaneous Questions

Yes No

MASSACHUSETTS RESIDENTS (IF APPLICABLE)

Did you make charitable donations in 2023? **NEW FOR MASSACHUSETTS:** Contributions to charitable organizations may be deductible on Massachusetts taxes even if you are not itemizing your deductions on your Federal taxes. Please enter your contributions in the ITEMIZED DEDUCTIONS section of the organizer. (As always, you are responsible for keeping substantiation of your donations.)

Did you or your spouse have a FastLane account or purchase weekly or monthly transit passes for MBTA transit or commuter rail? If Yes, please provide the total for the year. You \$_____ Spouse \$_____.

Did you contribute to a Massachusetts-sponsored 529 plan?

Did you incur repair or replacement costs to comply with the sewer system requirements of Title V for your principal residence in 2023?

Did you rent a principal residence at any time during 2023? If so, please provide the name and address of the landlord

_____,
dates rented _____, and the total you paid for rent in 2023

_____.

Were you and your spouse covered by health insurance at any time during 2023? If yes, please provide a 1099-HC. A 1099-HC is not required for tax payers covered by Medicare.

Were you or your spouse over age 65 at the end of the year? If yes, please include the amount you paid for water and sewer during the year. If your income is low enough, you may qualify for the Massachusetts circuit breaker credit.

Did you make any purchases in 2023 subject to Massachusetts use tax, i.e. taxable items purchased in other states without paying Massachusetts sales tax? If so, specify the amount of such purchases _____ and sales/use taxes paid to other states or jurisdictions on the same purchases _____.

Please enter all pertinent 2023 information. If you have attached a government form for an item, check the box and do not enter a 2023 amount.

WAGES, SALARIES AND TIPS

Employer name:

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

2023 Amount	2022 Amount
Attach Forms W-2	

INTEREST INCOME

Payer name:

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

Attach Forms 1099-INT	

DIVIDEND INCOME

Payer name:

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

Attach Forms 1099-DIV	

PENSIONS, IRA AND GAMBLING INCOME

Payer name:

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

Attach Forms 1099-R & W-2G	

Winnings not reported on W-2G.....
Total gambling losses.....

OTHER GOVERNMENT FORMS - INCOME

<input type="checkbox"/>	Form 1099-B - Sales of stock (also include transaction history)
<input type="checkbox"/>	Form 1099-MISC - Miscellaneous income
<input type="checkbox"/>	Form 1099-K - Merchant card and third party network payments
<input type="checkbox"/>	Form 1099-S - Sales of real estate (also include closing statements) .

Attach Forms 1099	
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<input type="checkbox"/>	Form 1099-G - State tax refunds.....
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Attach Forms 1099	
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Taxpayer:

<input type="checkbox"/>	Form SSA-1099 - Social security benefits
<input type="checkbox"/>	Form 1099-G - Unemployment compensation
<input type="checkbox"/>	Form 1099-Q (529 Plan)
<input type="checkbox"/>	Form 1099-QA/5498-QA (ABLE Accounts)

Attach Forms 1099	
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Spouse:

<input type="checkbox"/>	Form SSA-1099 - Social security benefits
<input type="checkbox"/>	Form 1099-G - Unemployment compensation
<input type="checkbox"/>	Form 1099-Q (529 Plan)
<input type="checkbox"/>	Form 1099-QA/5498-QA (ABLE Accounts)

Attach Forms 1099	
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2023

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Tax Organizer

MISCELLANEOUS INCOME

Taxpayer: Alimony received

Spouse: Alimony received

Other:

Table with 2 columns for 2023 and 2022 amounts for miscellaneous income.

RETIREMENT PLAN CONTRIBUTIONS

Taxpayer: Traditional IRA contributions (1=maximum)

Roth IRA contributions (1=maximum)

Self-employed, SEP, SIMPLE, & qualified plan contributions (1=maximum)

Spouse: Traditional IRA contributions (1=maximum)

Roth IRA contributions (1=maximum)

Self-employed, SEP, SIMPLE, & qualified plan contributions (1=maximum)

Table with 2 columns: 2023 Amount, 2022 Amount for retirement contributions.

OTHER GOVERNMENT FORMS - DEDUCTIONS

Form 1098-E - Student loan interest

Form 1098-T - Tuition and related expenses

Attach Forms 1098

AFFORDABLE CARE ACT

Form 1095-A - Health Insurance Marketplace Statement

Attach Forms 1095

ADJUSTMENTS TO INCOME

Taxpayer:

Self-employed health insurance premiums

Educator expenses

Other adjustments to income:

Alimony paid - Recipient name & SSN

Spouse:

Self-employed health insurance premiums

Educator expenses

Other adjustments to income:

Alimony paid - Recipient name & SSN

Table with 2 columns for 2023 and 2022 amounts for adjustments to income.

MEDICAL AND DENTAL EXPENSES

Prescription medicines and drugs

Doctors, dentists and nurses

Hospitals and nursing homes

Insurance premiums

Long-term care premiums - taxpayer

Long-term care premiums - spouse

Insurance reimbursement

Out-of-pocket lodging and transportation expenses

Number of medical miles

Other:

Table with 2 columns for 2023 and 2022 amounts for medical and dental expenses.

TAXES PAID

State income taxes - 1/23 payment on 2022 state estimate

Table with 2 columns for 2023 and 2022 amounts for taxes paid.

Please enter all pertinent 2023 information.

APPLICATION OF 2023 OVERPAYMENT (7.1)

If you have an overpayment of 2023 taxes, do you want the excess refunded? or applied to 2024 estimate?

Other (please explain): _____

2024 ESTIMATED TAX INFORMATION

Do you expect your 2024 taxable income to be different from 2023? Yes No

If "yes" explain any differences in income, deductions, dependents, etc.: _____

Do you expect your 2024 withholding to be different from 2023? Yes No

If "yes" explain any differences: _____

