

## עמוס כץ ושות' - רואי חשבון AMOS KATZ & CO. CERTIFIED PUBLIC ACCOUNTANTS (ISR.)

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מ.א. מינהל עסקים, מ.א. משפטים

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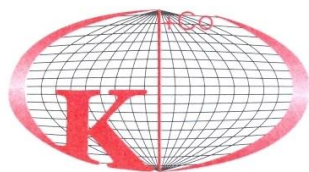
מוריה קדם - רו"ח, ב.א. חשבונאות ומערכות מידע, תואר בהוראה

בן לסנס - רו"ח, ב.א. כלכלה ומינהל עסקים

# Personal Tax Guide

Summarized Instructions for American Citizens living in Israel

**Amos Katz & Co.**  
**Edit by Rebecca Khodak**



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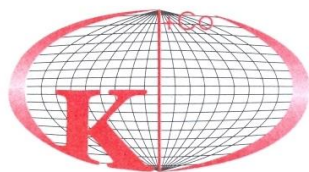
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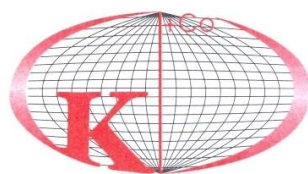
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### Tax Returns

It is mandatory to file taxes but it does not necessarily create a tax liability. The U.S. and Israel have an income tax treaty that prevents double taxation. Only in an event where the individual owes a higher tax rate to the U.S. than to Israel, will the tax payer would be required to pay a tax liability equaling the difference on the income tax return. In addition, by using the form 2555-earned income exclusion, every individual with an income outside of the U.S. can exclude that income in line with several regulations. In the year of 2015, the foreign earned income exclusion allows up to \$100,800 of foreign income to be excluded.

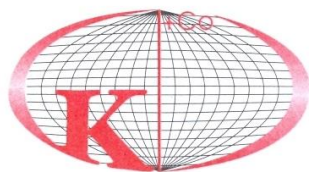
Passive income such as rental income, estate tax, mutual funds may have different tax rates in each country. The U.S. – Israel Tax Treaty indicates that U.S. citizens earning passive income must pay U.S. taxes only if the taxation in Israel is lower than the taxation in the U.S. tax return.

Before you start, you need some basic information. The required documents are:

1. Personal names and family names for each family member
2. Each family member's SSN (TIN, EIN, or ITIN)
3. Each family member's date of birth
4. Mailing address

Income information:

1. 106 forms – if employed throughout the year
  - If self-employed then send Israeli annual tax statements
2. W2 – if employed in the U.S.
3. 867 Form – if owns investment account in Israel
4. 1099 Form – if owns an investment account in the U.S.
5. Rental Income – if owns rental property in either the U.S. or Israel
6. K-1 – if has income from partnership



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For self-employed individuals, it is obligated by law to pay social security payments as long as they earn more than \$400 annually after expenses are deducted. The tax is split into two parts; 12.4% of net profit goes to Social Security payments and 2.9% goes to Medicare.

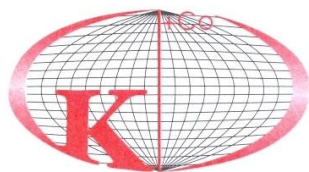
The address to where you must file your tax return depends on the state that you are filing to. You can find the addresses in [this link](#).

Most U.S. citizens need to file their taxes annually if their worldwide gross income is greater than:

- \$10,150 for filing as single
  - \$11,700 for 65 years old and up
- \$13,050 for filing as head of household
  - \$14,600 for 65 years old and up
- \$16,350 for filing as qualifying widow
  - \$17,550 for 65 years old and up
- \$20,300 for filing as married filing jointly
  - \$3,950 for those who do not live with the spouse at the end of the year
  - \$21,500 for one spouse that is 65 years and up
  - \$22,700 for both spouses that are 65 years and up
- \$3,950 for filing as married filing separately

The numbers generally increase each tax year.

The most common Forms that a U.S. citizen will fill out when he or she lives abroad are Form 1040-Personal income tax return, Form 8938-Statement of specified foreign financial assets, Form 2555-Foreign earned income, and FinCEN 114-report of foreign bank accounts.



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### **FBAR – Report of Foreign Bank and Financial Accounts**

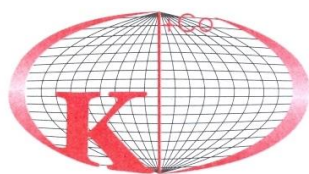
The Bank Secrecy Act (BSA) gave the department of treasury authority to collect information on U.S. persons with foreign financial interest or signature authority over foreign financial accounts maintained in foreign financial institutions. Because the FBAR is required by BSA and not under the provisions of the IRS, entities or U.S. persons that are disregarded for tax purposes may still be required to file an FBAR.

The purpose of the FBAR is to allow the United States to maintain the domestic reporting requirements in foreign bank institutions. The FBAR is also a tool that is used to track unreported income.

Every U.S. person is required to file FinCEN Report 114 with an aggregated amount of \$10,000 at any time of the year. The report is only available online and is due on June 30<sup>th</sup> of every tax year with no extensions.

### **A United State person means:**

- A citizen or a resident of the U.S.;
- An entity that is created or organized in the U.S. or under the law of the U.S.
  - Corporation, partnership, limited liability company etc.;
- A trust formed under the law of the U.S.;
- An estate formed under the laws of the U.S.



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#### Financial account includes the following:

- Bank accounts
  - Savings, checking's, and time deposits
- Securities accounts
  - Brokerage, securities derivatives and other financial instruments
- Commodity futures or options
- Insurance policies with a cash value
- Mutual funds or similar pooled funds
- Any other accounted maintained in a foreign institution or an agent performing services of a financial institution

#### Maximum account value

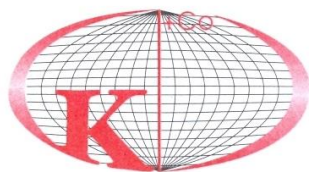
Determine the maximum amount in the account using the account's local currency. If the currency is not in U.S. dollars then it needs to be converted into U.S. dollars using the exchange rate on the last day of the calendar year. When a person holds more than one account, he or she needs to determine the aggregate (total) value of the accounts in U.S. dollars.

#### Financial Interest

A U.S. person has a financial interest when:

- U.S. person is the owner of record or holder of legal title regardless if it is to his or her benefit or someone else's.





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- When the owner of the account acts as an agent to the U.S. person with respect to the account
- The owner of a corporation in which the U.S. person owns directly or indirectly:
  - More than 50 percent of the total value of share of stock
  - More than 50 percent of the voting power of all shares in the stock:
- The owner of a partnership in which the U.S. person owns directly or indirectly
  - An interest in more than 50 percent of the company's profit
  - And interest in more than 50 percent of the partnership capital
- The U.S. person is a grantor and has an ownership interest in the trust for the United States federal tax purpose
- Owner of a trust in which the U.S. person receives more than 50 percent beneficial interest in the assets or income \*
- Any other entity in which the U.S. person owns directly or indirectly more than 50 percent than voting rights, total value of equity interest or assets, or interest in profits.

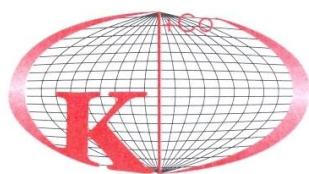
#### Signature Authority

Signature authority is when one or more U.S. persons have the control of the disposition of assets held in foreign financial institutions.

#### Reporting Jointly Held Accounts

If two or more persons jointly maintain or have interest in a foreign financial account, then each United States person must report the entire value of the account on an FBAR.





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If one or both spouses are United States persons they do not have to file two separate forms if:

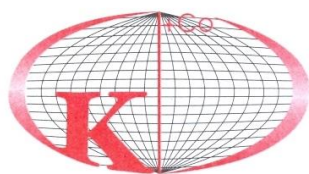
- All of the financial accounts that the non-filing person is require to report are joint with the filing spouse;
- The accounts are reported on a timely filled FBAR electronically signed (PIN) in item 44;
- Both spouses have completed and signed Form 114a

### Modified Reporting Requirements

A United States person with a financial interest in 25 or more foreign accounts should check yes in part I, item 14a, and indicate the number of accounts in the space provided. He or she should not complete part II or part III but still maintain a record of information. If the group of entities covered by a consolidated report has a financial interest in 25 or more foreign financial accounts, the reporting parent corporation need only complete part V, items 34 through 42, for the identity information of the account owners. The group does not need to complete the account information.

If a United States person has 25 or more signature authority over foreign financial accounts, he or she should check the yes box in part I, item 14b, and indicate the number of accounts in the space provided. In addition, the person needs to complete part IV, items 34-43m for each person the filer has signature authority.

If a United States person lives outside of the U.S. and is not employed by a U.S. person and has signature authority over a foreign financial account that is owned or maintained by the employer, then the United States person is only required to complete part I and part IV, items 34-43 of the FBAR and sign.



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AMOS KATZ - C.P.A. (ISR.), B.A. (ECON.), (ACCOUNT.)  
M.B.A, LL.M.

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מ.א. מינהל עסקים, מ.א. משפטים

שרה יוסוביץ - רו"ח, ב.א. חשבונאות, מ.א. מינהל עסקים

נחמה לינקר - רו"ח

שולמית יצחקי - רו"ח

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### Record Keeping

The United States person needs to keep a record of all the information that needs to be reported on the FBAR for five years starting June 30<sup>th</sup> of the year following the calendar year being reported. The records should contain:

- Name maintained on each account
- Number or other designation of the account
- Name and address of the foreign bank or other person with whom the account is maintained
- Type of account
- Maximum value of each account during the reporting year

Best option is to retain a copy of the FBAR each year.

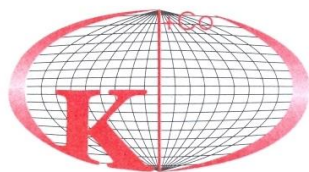
### Penalties

Failure to file an FBAR may result in civil and/or criminal penalties.

If a United States person fails to report an FBAR for the previous year he or she can file the delinquent FBAR using the BSA E-Filing System website. The filer needs to indicate the year that he or she is filing for and it offers a text box to explain for the failure to report for the previous year. If the account is properly reported on a late-filed FBAR, and IRS determines that the FBAR violation was due to reasonable cause, no penalty will be imposed.

[File here](http://bsaefiling.fincen.treas.gov/main.html) or copy the URL <http://bsaefiling.fincen.treas.gov/main.html>

Source: [http://www.irs.gov/pub/irs-utl/IRS\\_FBAR\\_Reference\\_Guide.pdf](http://www.irs.gov/pub/irs-utl/IRS_FBAR_Reference_Guide.pdf)



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### Filing Information

The FBAR needs to be filed through FinCEN's BSA E-Filing System. The application is available here: <http://bsaefiling.fincen.treas.gov/>

For any help call 1-866-346-9478 (option 1) or email [BSAEFilingHelp@fincen.gov](mailto:BSAEFilingHelp@fincen.gov).

All items marked with an asterisk (\*) in the instructions must be complete, although all items should be completed fully and accurately.

If you filed your FBAR but you need to amend it, you need to open and entire new FBAR and check the amend box in item 1. You will also need to provide your prior report BSA Identifier after selecting the amend box. The number was provided to you either through email or via the BSA E-Filing System's secure messaging feature. If your number is not known please enter 0000000000000000 in the Prior Report BSA Identifier Field.

For more information please refer to [attachment B – Error correction Instructions](#)

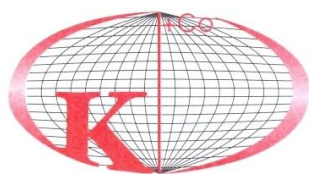
Or copy the URL

(<http://bsaefiling.fincen.treas.gov/docs/FinCENFBARElectronicFilingRequirements.pdf>).

**Address:** Enter the street address, city, postal code and the two letter country code or address equivalents. For Israel the two letters country code is 'IL'. Leave the state item blank. If the foreign address contains information that does not conform to the FBAR address format, record equivalent address information in the FBAR address item. Then enter as much of any non-conforming data as will fit in the 100-character street address field. No abbreviations are permitted in city names, each city must be spelled out.

**Telephone numbers:** record all numbers in a single number string. For example: (NNN) NNN-NNNN would be recorded as NNNNNNNNNN. The number should be preceded with a '1'.

**Identifying numbers:** numbers such as account numbers, alien registration numbers, employer identification numbers (EIN), passport numbers, SSN and foreign TIN's should all



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be entered as a single text string without formatting or special characters such as hyphens or periods. For example: NNN-NN-NNNN will be entered as NNNNNNNNNN.

**Monetary amounts:** when recording all of the amounts, record them as U.S. Dollars. Amounts are rounded up to the next whole dollar.

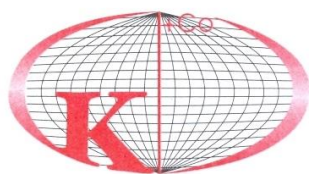
For the amounts you need to determine the most reasonable approximation of the maximum value of each account during the calendar year. For item 15, if you had a financial interest in more than one account, each amount must be valued separately.

If the account is not in U.S. dollars, you need to covert the foreign currency by using the Treasury's Financial Management Service rate for the last day of the calendar year. If it is not available use other verifiable exchange rate and provide the source of that rate.

#### Prohibited Entries:

The following entries are prohibited in the text fields:

- AKA
- COMPUTER GENERATED
- DBA
- NONE
- NOT APPLICABLE
- OTHER
- SAME
- SAME AS ABOVE
- SEE ABOVE
- SIGNATURE CARD



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- UNKNOWN
- VARIOUS
- XX

#### Name

The name should be written in the order of [first name] [middle name] [last name] regardless of any foreign naming conventions.

#### Filing by Third party

If a third party is filing the form then the filer needs to complete FinCEN Form 114a, Fin CEN BSA E-Filing Signature Authorization. The filer does not send Form 114a to FinCEN. Instead, the filer needs to keep a record of it and have it made available to FinCEN or IRS on request. Spouses that file a joint FBAR also need to complete this form.

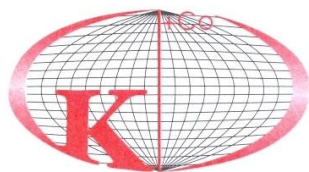
#### Item Instructions

Go to BSA E-Filing [website](#) to file an FBAR. You will have to register got a userID and password prior to submitting an FBAR. Once it is submitted a header/cover page will display the FBAR version number, OMB control number and several other items of information.

The filer will enter a unique name for the report. The code will help track down the statues of the report. Select a name such as "entity name 2014 FBAR". This is a filer determined name.

Select a relevant check box that for submission; new report or amendment. If an authorized third party is filing, check the provided box and complete the third party section on the first page.

If the report is filed after June 30 of the reporting year make selections from the drop-down list to indicate the reason. If the list does not apply to you, please select 'other' and provide



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a written explanation. If the report is filed late due to an earlier FinCEN filing waiver, check box "z" other and write the waiver number in the text field.

#### 1.

Scroll down or select page one (the page following the header/cover page)

**Item 1.** Enter the calendar year as a numeric 4-position entry in the format YYYY, e.g. 2014.

If the filer is amending the repost, select "amendment" and then provide the prior report BSA Identifier (more details are above under filing information).

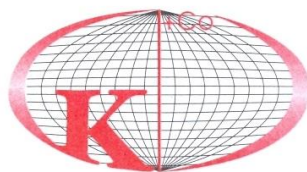
#### 2. Part I – filer information

##### Item 2

\*Type of filer – check if:

- a. Individual
- b. Partnership
- c. Corporation
- d. Consolidation
- e. Fiduciary or other (then then specify type in the space provided)
  - This includes but not limited to, trusts, estates, limited liability companies, and tax exempt entities. The entity must enter the type of entity followed by "(D.E.) e.g. Estate (D.E.).





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### 3.

\*U.S. tax payer Identification number

(If filer does not have a U.S. Identification number complete item 4)

#### Item 3

Provide the filer's U.S. Taxpayer Identification Number (TIN). Generally, it is the filer's SSN, ITIN, or EIN.

Select the appropriate entry to indicate the type of number entered in item 3

### 4.

**Item 4** – check ONLY if filer does NOT have a United States Taxpayer Identification Number

a. Select passport or foreign TIN or Other;

1. If other, provide the type of document in the text field

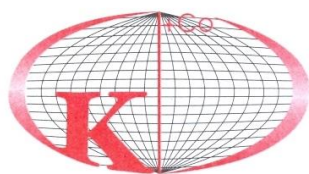
b. Enter the document number;

c. Followed by county of issue (two letter designation from the drop down country code lists e.g. IL for Israel)

### 5.

**Item 5** – Date of birth

Enter the date of birth in the format MM/DD/YYYY (month, day, year).



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#### 6-8. Filer name – more instructions are above under Name

##### Items 6-8

6. Last name or organization name

-if the filer is an organization leave item 7,8 and 8a blank

7. First name

8. Middle initial

-if there is no middle initial then leave blank

8a. Suffix

-if there is no suffix leave blank

#### 9-13 Filer address – more instructions are above under Filing Information: address

##### Items 9-13

9. Mailing address

10. City

11. State

12. ZIP/Postal Code

13. Country

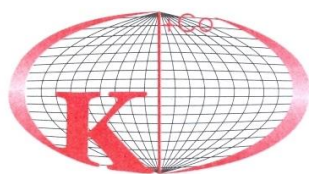
If an individual or entity is residing outside of the U.S. he or she must enter the United States mailing address. If the individual does not have a United States mailing address, the individual must enter the foreign residence address.

#### 14.

a) Check yes if the filer have a financial interest in 25 or more financial accounts and enter the total amount of accounts in the space provided (14a).

The filer does not have to complete part II or III, but maintain records of all accounts.

If filing a consolidated FBAR, also complete part V, Items 34-42 for each United States entity including the consolidated FBAR.



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b) Check yes if the filer have signature authority over but no financial interest in the 25 or more financial accounts and enter the total amount (14b).

Complete part IV, items 34 through 43 for each person on whose behalf the filer have signature authority.

If the group is covered by a consolidated report the reporting parent need only complete part V, Items 34-42, for the identity information of the account owners, but not the account information.

c) Check no if neither is applicable

The filer must keep record of all the information from parts II, III, IV, or V, as appropriate for five years starting June 30<sup>th</sup> of the year. All information must be available upon request of FinCEN or the IRS.

#### Part II – information on financial accounts owned separately

Part II holds information on accounts owned separately by the filer. Information about joint accounts (Part III), signature authority but no financial interest (Part IV), or accounts involved in a consolidated report (Part V) should not be recorded here.

#### 15.

Enter the maximum value of account during the year in U.S. Dollars.

Amount unknown – check the box "15a" if the amount cannot be determined.

#### 16.

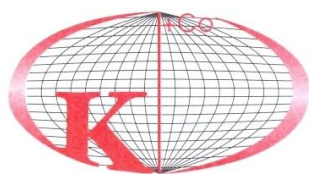
From the dropdown list select the type of account: bank, securities, or other. Specify type if selected other.

#### 17.

Provide the full name of the financial institution in which the account is held.

#### 18.

Provide the account number used by the financial institution for the account.



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שולמית יצחקי - רו"ח

שושנה חזן - רו"ח

אורנה בהר - רו"ח, ב.א. חשבונאות, ומינהל עסקים

מוריה קדם - רו"ח, ב.א. חשבונאות ומערכות מידע, תואר בהוראה

בן לסנס - רו"ח, ב.א. כלכלה ומינהל עסקים

#### 19-23. Financial institution address – more instructions are provided under Filing

information: Address

19. Mailing address (number, street, suit number)

20. City

21. State, if known

22. Foreign Postal Code, if known

23. Country

#### Part III – Information on financial accounts owned jointly.

If jointly filing with a spouse, both parties need to complete and sign Form 114a. Do not send the form to FinCEN. The form needs to be kept in your records.

Form 114a is available [here](#).

If there is not enough space to provide all the account information, click the "+" sign on the electronic report.

#### 15-23.

Account information.

Enter information about the account and the financial institution. See part two for specific instructions on Items 15-23. Each joint owner must report the entire value of the account as determined under Item 15.

#### 24.

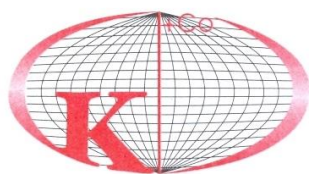
Enter the number of joint owners in the account. Do not count the filer when determining the number of joint owners.

#### 25-33.

Joint owner information.

If information is not available, leave blank.

If the filer's spouse has an interest in a jointly owned account, the filer's spouse is the principal joint owner. In line 26, enter the last name of the joint spousal owner.



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#### Item 25

Enter the taxpayer TIN of principle joint owner, if known. Enter the TIN of the principle joint owner.

TIN can be either SSN or EIN. The numbers should be entered as a single number string.

25a. TIN type – select entry to indicate the type of TIN entered

#### Items 26-28a

26. Last name or organization name of principle joint owner

27. First name of principle joint owner

28. Middle Initial

28a. Suffix

If there is no middle initial or Suffix leave Item 28 and 28a blank.

#### 29-33 Mailing address

29. Mailing address (number, street, suit number)

30. City

31. State

32. ZIP/Postal Code

33. Country

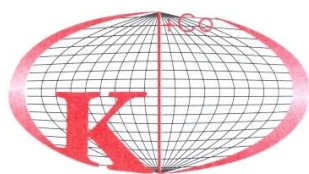
Enter the address of the principal joint owner. If the principal joint owner resides in the U.S. then enter the U.S. address. If he or she resides outside of the U.S. then enter the joint owner's U.S. mailing address. If neither is available then provide a foreign address.

**Part IV** – information on financial accounts where filer has signature authority but no financial interest in the accounts.

Filers with authority with 25 or more foreign financial accounts must complete only items 34-43 for each person.

If the United States person is either:

- Resides outside of the US



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- An officer or employee of an employer who is physically located outside of the U.S.
- Has signature authority over financial account that is owned or maintained by the individual's employer

Then the individual needs to complete Part I and Items 34-43 of part IV only. Part IV should only be completed one time about the employer. For more information click on the "+" sign.

#### 34-42.

Provide name, address, and identifying number of the owner of the foreign financial account. If there is more than one owner of the account for which the individual has signature authority, provide the information in Items 34-42 for the principal joint owner (excluding the filer).

34. Last name or organization name

36. First name

37. Middle initial

37a. Suffix

#### Item 35

Enter the tax identification number (TIN) of account owner. Enter the numbers in a single number string.

35a. enter TIN type.

38-42. Mailing address

38. Mailing address (number, street, and apt. or suit no.)

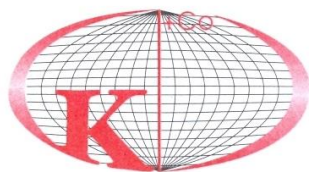
39. City

40. State

41. ZIP/Postal Code

42. Country





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#### 43.

Indicate the position of the filer's which authorizes him to have signature authority over the owner's account.

#### Part V

Here you provide information on financial accounts where the filer is filing a consolidated report. A United States person that owns directly or indirectly more than 50 percent interest in another entity that is required to file an FBAR is permitted to file a consolidated FBAR on behalf itself and the other entity.

For that you have already checked box "2d" in Part I. If you are filing a consolidated FBAR and reporting 25 or more foreign financial accounts, you can only complete part V items 34-42.

#### Items 15-23.

See Part II for instructions on these Items.

#### 34.

Enter organization name of account owner as shown on the books of the financial institution.

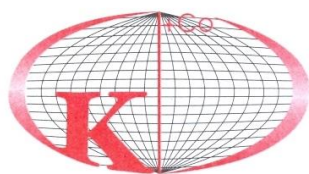
#### 35.

Enter the TIN number in a single number string.

35a. indicate the TIN type

#### 38-42.

Mailing address – see Part III for instructions



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#### Signature

#### 44.

Filer signature – the FBAR is considered signed when you electronically sign on the header/cover of the discrete FBAR or when you completed the 2A record in the batch file.

44a. Check here if the FBAR was completed by a third party – complete Items 47 – 59 that apply in this section

#### 45.

If filer is not reporting for personal account please indicate the Filer Title e.g. "Parent or Guardian filing for child" if you are filing for a child.

Enter the title if you have signature authority over the accounts or authorized to file on behalf of a legal entity such as a corporation which is shown as the filer.

#### 46.

Date (MM/DD/YYYY) – The item is automatically completed when signed on the header/cover page.

#### 47-59.

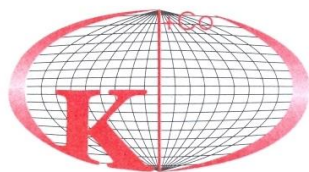
Third party preparer information. This section is not required for spouses filing jointly.

47. Preparer's last name

48. First name

49. MI

50. Check if third party preparer is self-employed. If the preparer is self-employed, leave items 53 and 54 blank.



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#### 51.

Enter the personal PTIN. This number is issued to the preparer by the IRS. If the preparer does not have PTIN, then he or she should enter the SSN or ITIN. The number should be entered as a single number string.

51a. Enter TIN type.

#### 52. Contact phone number and enter as a single number string

52a. Ext.

#### 53.

Firm's name – leave blank if self-employed

#### 54.

Enter firm's TIN – leave blank if self-employed

54a. Enter TIN type

#### 55-59.

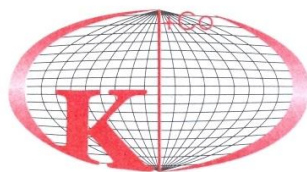
55. Mailing address (number, street, apt. or suite no.)

56. City

57. State

58. ZIP/Postal Code

59. Country



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### **Form 1040**

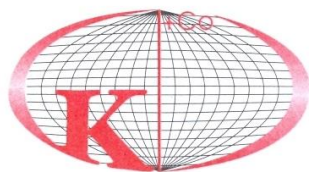
All the instructions are found in greater details in this link: <http://www.irs.gov/pub/irs-prior/i1040gi--2014.pdf>

Form 1040 is due by April 15, 2015. If you are a U.S. citizen or resident alien that lives outside of the U.S., you may qualify for an automatic extension of time to file. The automatic extension of time is an extra two months to file tax. The filer must attach a statement to the return explaining that he or she lives outside of the U.S.

Must file a return if:

- Line 1 – Single, legally separated or widowed without a child and
  - Under 65 with a gross income of at least \$10,150
  - 65 or older with a gross income of at least \$11,700
- Line 2 - Married and filing jointly
  - Both spouses are under 65 with a gross income of at least \$20,300
  - One spouse is under 65 with a gross income of \$21,500
  - Both spouses are 65 or older with a gross income of \$22,700
- Line 3 - Married and filing separately
  - At any age with a gross income of at least \$3,950
- Line 4 - Head of household
  - Under 65 with a gross income of at least \$13,050
  - 65 or older with a gross income of at least \$14,600
- Line 5 - Qualifying widower with dependent child
  - Under the age of 65 with a gross income of at least \$16,350
  - 65 or older with a gross income of at least \$17,550

If you meet any of the qualifications above, check the Line that is relevant to you on Form 1040.



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Note: If your spouse is not a U.S. citizen or a resident alien, then you can either file as Married filing separately (Line 3), file as head of household if you have children and if you provide more than half of the support to the children (Line 4), or lastly you can elect your spouse as a resident alien for tax purposes and file as married filing jointly (Line 2). Each option has its own benefits and each person needs to decide which option suit him or her best.

#### Filing regulations

If you are married and filing a separate return form, enter the spouse's name in line 3.

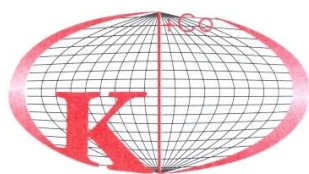
When entering a foreign address do not abbreviate the country name. Enter the city name in the appropriate line without adding any additional information. Complete the spaces below that line and use the practice for entering the postal code, province, country or state of that country.

If you do not have a Social Security Number (SSN), apply for one by filling Form SS-5 and return it with appropriate evidence documents. The process usually takes about two weeks.

Individuals who have entered into a registered domestic partnership, civil union, or other similar relationship that is not considered a marriage under the state or foreign country law, then they are not considered married for federal U.S. tax purposes.

If married and filing separately, you must enter your spouse's SSN or ITIN on Form 1040. If the spouse does not have or require an SSN or ITIN, enter "NRA".

Head of household means that you are unmarried (or considered unmarried) and provides a home for certain other persons. Also, head of household is someone who paid over half of the cost of keeping up a home in which you and others lived in for more than six months. If the dependent person is a child and that is not claimed as your dependent on line 6c, enter the child's name on line 4.



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In order to check line 5, all of the following must apply:

- Your spouse died within the two years prior to the tax year you are filing and you did not remarry during that tax year.
  - If spouse died during the tax year that you are filing you are not a qualified widower and you must check and follow instructions in line 2.
- You could have filed a joint return tax with your spouse on the year he or she died.
- You have a child or a step child that you qualify as dependent.
- The child lives with you for the entire duration of the tax year.
- You paid over 50 percent of the cost of keeping up the home.

A foster child does not apply in this case. An adopted child is considered as your own child, and therefore is applicable in this case.

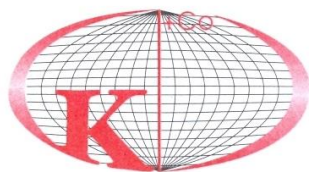
#### Line 6b

Check line 6b if either one of the following applies:

- If you and your spouse are filing as married jointly
- Your spouse that you are filing with cannot be claimed as dependent on another person's return
- You are married at the end of the tax calendar year and you are filing separately or as head of household
  - Your spouse had no income and not filing a return
  - Your spouse cannot be claimed as a dependent on another person's return
- Your spouse died during any time of the calendar year, you did not remarry, and could have taken an exemption for the spouse on the date of the death

If any of the above applies to you, check line 6b and enter the spouses SSN on the space provided at the top of the return.





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#### Line 6c

This line deals with dependents and qualifying children. Check the box on the left of line 6c if you have more than four qualifying children or dependents and include a statement showing the information required in columns 1 to 4.

#### Step 1

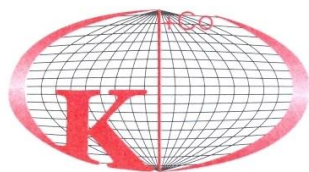
A child is a qualifying child if all of the following apply:

- Biological child, stepchild foster child, brother, sister, stepbrother, stepsister, half-brother, half-sister, or a descendant of any of them. This includes:
  - Younger than you and your spouse that you are filing jointly with and under that age of 19; or
  - A student and younger than you and your spouse that you are filing jointly with and under the age of 24; or
  - Permanently and totally disabled and at any age.
- You provided more than half of his or her support.
- Child is not filing a joint return.
- Child lived with you for more than half of the tax year.

If your child meets all of the above check yes and continue to step 2. If you do not have a qualifying child then check no and go to step 4.

#### Step 2

Your qualifying child is dependent if he or she a U.S. citizen, national resident alien or a resident of Canada or Mexico. Special rules apply if the qualifying child is married. If you are filing jointly with your spouse and either one of you is claimed as dependent on someone else's tax return during the calendar year you cannot claim someone else as your dependent.



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If the qualifying child is a dependent then complete Form 1040 line 6c columns 1 to 3 for the child. If the qualifying child is not a dependent then go to Form 1040, line 7.

#### Step 3

A child is qualified if he or she is are a dependent under the age of 17 and a U.S. citizen, resident alien, or national.

#### Special Rules

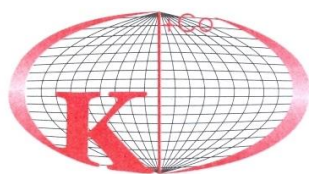
If you have an adopted child and he or she is not a U.S. citizen, you need to apply for ITIN. If the child is a U.S. citizen and you do not know their SSN, apply for a TIN.

If the parents of the child are divorced, the child may still be qualified as a dependent child for the non-custodial parent ONLY if:

- The parents are legally separated or divorced and lived apart for the last six months of the tax year.
- The child did not provide for more than half of his or hers support.
- The child lives with either parent for more than six months of the tax year.
- Either
  - The custodial parent signs Form 8332 that indicates that he or she will not claim the child as a dependent for the tax year. And the noncustodial parent will include the form with his or her return.
  - A pre-1985 separation agreement includes that a noncustodial parent can claim the child as a dependent and he or she provides at least \$600 for child support during the tax year.

These rules do not apply for head of household.

Certain exceptions apply to dependent children or relatives that lived with you but had a temporary absence. If the absence was due to school, vacation, business, medical care,



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military service, or a detention in a juvenile facility, then the time of the absence counts as time lived with you.

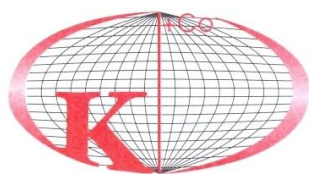
If the child was born or died during the tax year and he or she lived with you for over half the time he or she were alive, then her or she qualify as children that have lived with you for more than half the tax year.

There may be more than one person that the child can be considered as a qualifying child. However, only one person can treat the child as a qualifying child. If only one of the persons is the child's parent, then the child is treated as a qualifying child for that person. If the parents are filing a joint return, the child is considered as a qualifying child of the parent. If the parents are filing a separate return and both parents can claim the child as a qualifying child, then the IRS will determine that the child will be qualified under the parent that the child lived the longest with. If the child lived an equal amount of time with both parents, then the IRS will determine that the child will be qualified under the parents with the highest adjusted gross income for the tax year. If neither parent can claim or has claimed the child as a qualifying child, then the IRS will qualify the child under the parent with the highest AGI.

#### Income

You must report all earned income. If you live abroad you may qualify for exemption of part or all of you foreign earned income. This can be done through [Form 2555](#). If you have a foreign account and/or received a distribution from, or were a grantor of, or a transferor to, a foreign trust, you must complete part III of schedule B.

When entering the amounts on the form, round the amounts to the nearest whole dollar. Any amount that is under 50 cents, round down. Any amount that is 50 cents or more, round up.



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#### Line 7

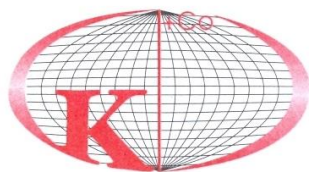
In line 7 you include your income such as wage, salaries, tips and more. If you are filing with a spouse also include your spouse's income. You usually find the amount that you need to enter on Form W-2. But there are some types of income that are not included in W-2 but you still need to report them. Any wage that is received as a household employee but did not receive Form W-2 because you received less than \$1,900 during the tax year is to be reported. When reporting this type of income, enter "HSH" and the total amount that is not reported on W-2 on the dotted line that is next to line 7.

Include any income type that you received and reported to your employer that is found in box 8 on Form W-2. Any tip that received that you did not report to your employer such as non-cash items (tickets, passes or any item of value) should be reported on line 7 even though it is not found on Form W-2.

Report any benefits. Benefits are found in box 10 of Form W-2. If you completed Form 2441 and determined that you can exclude some or all of your benefits, you do not have to report.

Scholarships are also not reported on Form W-2. Any scholarship money that needs to be reported and used for items such as room, board, and travel expenses must be on included on line 7 after you enter "SCH".

You also need to include excess salary deferrals in line 7. That amount is found in box 12 in Form W-2. In addition, the "retirement plan" in box 13 should be checked. Any other disability pensions shown on Form 1099-R should also be included if you have not reached the minimum retirement age set by your employer. Moreover, you need to include corrective distributions from a retirement plan shown on Form 1099-R of excess salary deferrals and excess contributions. Do not include distributions from IRA on line 7. Include them on lines 15a and 15b.



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NOTE: Form W-2 should be provided to you from your employer. If your employer did not provide you with Form W-2, you will need to provide foreign income statements.

#### Line 8a

Enter the total taxable interest income that is found on Form 1099-INT or Form 1099-OID. If the total is over \$1,500, you must fill out and attach Schedule B and if the instructions in that schedule apply to you.

If the institution is going through bankruptcy or insolvency and does not allow you to withdraw the interest that was credited, then you may not have to include it in your income.

#### Line 8b

Here you enter any tax-exempt interest. You receive Form 1099-INT from the payer and the amount should be found in box 8. Also include any amount that is in Form 1099-DIV in box 10. This Form is also provided by the payer. The amount in box 10 is exempt-interest dividends which should also be included in line 8b.

#### Line 9a

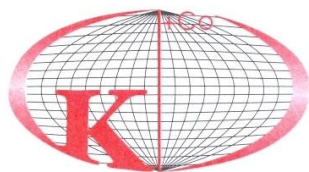
Enter your total ordinary dividend that is found on Form 1099-DIV. The amount is shown in box 1a.

If the total exceeds \$1,500, you must file Schedule B and attach it to Form 1040.

#### Line 9b

Enter your total qualified dividends that are found on Form 1099-DIV box 1b.

Note: there are exceptions to this division. Some dividends may be reported as qualified dividends in box 1b but are not qualified dividends.



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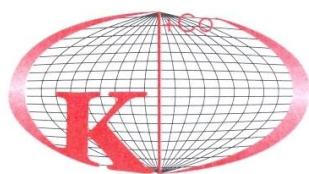
#### Line 10

Enter any taxable refunds, credits or offsets of the state and local income taxes that you received during the tax year. This information can be found in Form 1099-G. If you did not receive the form, you need to retrieve the information from the government agency that made the payments to you. You must report any taxable refunds, credits or offsets even if you did not receive Form 1099-G.

There are some exceptions that apply:

- You received a refund in the current tax year for any other tax year except for the previous tax year. For example, you receive a refund in 2014 for a tax year other than 2013.
- You received another refund such as sales tax, or real property tax refund in 2014 for an amount deducted in an earlier year.
- You had taxable income on your previous Form 1040 line 43 but no tax one line 44.
- On Form 1040 from the previous tax year, the amount on line 42 was more than line 41.
- Than your previous tax year state and local income tax deduction minus the amount you could have deducted as your 2013 state and local general sales taxes is lower than the previous tax year state and local income tax refund is greater.
- The last payment of the previous year's state or local income tax was made in the current tax year.
- You owed alternative minimum tax in the previous tax year.
- You could not use the credits you were entitled to in the previous tax year.
- You were claimed as dependent by someone else in the previous tax year.
- You received a refund because of a jointly filed income tax return but you are not filing a joint income tax return with the same person this tax year.
- You had to use the Itemized Deductions Worksheet.
  - For more information refer to <http://www.irs.gov/pub/irs-prior/i1040gi--2014.pdf> page 23.





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#### Line 11

Enter any amount that you received as alimony or separate maintenance.

You must give your SSN to the person who made the payments. If you do not, then you have to pay a penalty of \$50.

#### Line 12

If you are a sole proprietor, report your business income or loss and attach schedule C or C-EZ.

#### Line 13

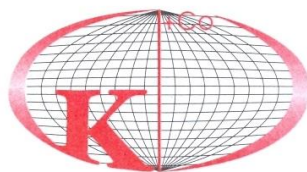
Enter the amount of the capital asset such as stock or bond that you have sold, if you sold any. If you did, you must file and attach Form 8949 and Schedule D.

You do not have to file and attach Form 8949 and Schedule D if:

- The only capital gains that you have are from capital gain distributions from Form 1099-DIV, box 2a; and
- You have no capital losses; and
- There is no amount in box 2b, box 2c, or box 2d in Form 1099-DIV.

In addition, you must file Schedule D but not Form 8949 if you only capital gains and losses are:

- Capital gain distributions,
- Capital loss carryover from the previous tax year,
- Gain from Form 2439 or 6252 or Part I of Form 4797,
- Gain or loss from Form 4684, 6781, or 8824,
- Gain or loss from a partnership, corporation, estate or trust, or



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- Gains and losses from transactions for which you received a Form 1099-B and you do not need to make adjustments in column (g) and enter any code in column (f) of Form 8949.

If you qualify for any of the exceptions mentioned above, check the box on line 13 beside the amount that you are required to enter.

#### Line 14

If you had other gains or losses you will have Form 4797. Enter the amount that is required in line 14 after following the instructions on Form 4797.

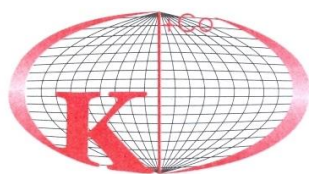
#### Line 15 (a), (b)

This line involves IRA Distributions – individual retirement account. To complete these lines you need to have Form 1099-R which you should have received. The form shows the total amount of any distribution from your IRA before income tax or other deductions withheld. You can find the amount in box 1 of the form. Usually, you leave line 15a blank and fill line 15b with the amount you found in box 1 on Form 1099-R.

For more information refer to <http://www.irs.gov/pub/irs-prior/i1040gi--2014.pdf>, page 24.

If more than one exception applies include a word that describes the amount that is beside it. For example: "Line 15b - \$1,000 rollover and \$500 HFD".

If you and your spouse are filing jointly and you received more than one distribution, you have to calculate the taxable amount of each distribution and enter the total in line 15b and the total amount in 15a.



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#### Line 16 (a), (b)

In line 16 you enter the pensions and annuities payments. If you receive any retirement benefits in the form of pension or annuity payments, all or a portion of the amount may be taxable.

The amount in Form 1099-R, box 1, is the pension and annuity payments before income tax or other deductions were withheld. Do not include disability pensions or corrective distributions of excess salary deferrals or excess contributions to retirement plan.

In order to fill out this line you must figure out if the pensions and annuities contributions are fully or partially taxable.

Your payments are fully taxable if you did not contribute to the cost of your pension or if you got your entire cost back tax free. If your amount is fully taxable, leave line 16a blank and entire the full taxable amount in line 16b.

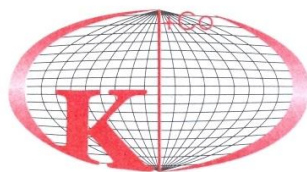
Cost is your net investment in the plan. The amount is usually found in box9 of Form 1099-R.

Your payments may be partially taxable. The amount should be down on Form 1009-R. If it does not show, see General Rule in Publication 939. Also, the IRS can figure out the amount for you for a \$1,000 fee, also explained in Publication 939. Once you know that taxable amount, you report that amount on line 16b and you entire the full amount (both the taxable and the not taxable amount) you report on line 16a.

#### Line 19

Here you enter your unemployment compensation. You should receive Form 1099-G and in box 1 you will see the total amount of unemployment that is paid out to you in the current tax year.

If you made contributions to the government compensation program and you are not itemizing the deductions, reduce the amount by those contributions.



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Moreover, if you received an overpayment if unemployment compensation in the tax year and you repaid a part of it or all of it in the tax year, subtract that amount that you have paid and report the difference in line 19. You also need to enter "Repaid" and the amount that you subtracted in the dotted line next to line 19.

#### Line 20 (a), (b)

In this line you enter your social security benefits. In line 20b, you enter the taxable amount of the benefits. If the total amount of the benefits is not fully taxable, you need to determine the taxable amount which would be entered in line 20b and the full amount of the benefits in line 20a.

You will receive Form SSA-1099 and you will find your total social security benefits paid to you in box 3. Box 4 has the amount of any social security benefits you repaid in the current tax year.

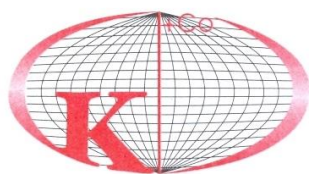
If you filed Forms 2555, 2555-ez, 4563, or 8815 use worksheet in Publication 915 to help determine the taxable amount.

#### Line 21

Line 21 deals with other income. You report taxable income that is not reported elsewhere on your return or other schedules.

Examples of taxable income include but not limited to:

- Awards and prizes
- Jury duty pay
- Income from rental of personal property
- Income from activity engaged in not for profit
- Reimbursements such as medical expenses, sales taxes, home mortgage etc.



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Do not include non-taxable income in this line such as:

- Child support
- Life insurance proceeds
- Gifts and bequests
- Certain payments from programs such as Emergency Homeowners' Loan Program or Home Affordable Modification Program

Do not include any income from self-employment. You use schedule C, C-EZ or F for self-employment income and/or fees received as a notary public.

#### Line 23

If you were an eligible educator during the current tax year, you are eligible for up to \$250 deductions you paid in the current tax year. If you are filing a jointly with a spouse and both of you are educators, you are eligible for up to \$500 of deductions.

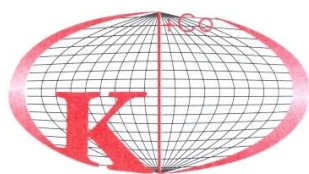
An eligible educator is kindergarten through grade 12 teachers, instructor, counselor, principal, aid that worked at least 900 hours during the school year.

Qualified expenses are expenses that were used in the classroom such as books, materials, supplies, equipment, software and more. However, these do not include expenses for home schooling.

#### Line 24

In this line you deduct any expenses that are:

- For members who traveled more than 100 miles from home to perform as National Guard and reserve member.
- Performing-arts-related
- Business expenses of fee-basis state or local government officials



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For further details, see Form 2106 or 2106-EZ.

#### Line 25

You may be eligible to deduct any contributions that were made to your HSA for the current tax year.

For further details, see Form 8889.

#### Line 26

You are allowed to deduct any moving expenses that are related to starting a new job. However, the new workplace has to be at least 50 miles farther than the old home was from the old workplace. In case of unemployment, then the new workplace has to be at least 50 miles farther from your old home.

For further details, see Form 3903.

#### Line 27

This line is for self-employed individuals. If you are self-employed you need to fill out either section A or section B of Schedule SE to determine your deductions. The amount should be found in line 6 or line 13 respectively.

#### Line 28

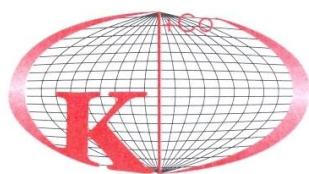
This line is for self-employed individuals or partners.

For further details, see Publication 560.

#### Line 29

This line is for self-employed individuals' health insurance deductions. If you are self-employed, you may be entitled to deduct the amount you paid for health insurance for





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yourself, spouse and or dependents. It also covers any children under the age of 27 that are or are not dependent.

Child includes daughter, son, stepchild, adopted child, or foster child.

For further details, see Publication 535.

#### Line 30

If you withdrew early from a savings account and incurred a penalty, you should have received either Form 1099-INT or Form 1099-OID. You will find the amount or the penalty that was charged, if any.

#### Line 31 (a), (b)

If you made any alimony payments include the recipient's SSN number in the space provided and the total amount paid in 31a.

For further details, see Publication 504.

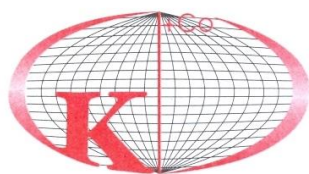
#### Line 32

Note: if you make any contributions to the IRA, you must report them on Form 8606.

This line deals with contributions that are made to the individual retirement arrangement. If you made any contribution to the IRA, you may be eligible for IRA deductions. A statement should be sent out to you by June 1 of this year regarding the current tax year that shows all contributions to the IRA.

If you file Form 2555, 2555-EZ, or 8815 and you were covered by a retirement plan, see [Publication 590-A](#) to figure out the amount, if any, of your IRA deductions.

For further details on the many rules and requirements regarding IRA deductions please refer to <http://www.irs.gov/pub/irs-prior/i1040gi--2014.pdf> on page 32. In addition, there



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are also simplified work sheets available to determine any deductions that comply with the regulations.

#### Line 33

If you have any student loan, you can get student loan interest deductions if:

- You paid interest in 2014 on a qualified student loan.
- Filing statues cannot be married filing separately.
- If you are filing as single, head of household or qualifying widow, your modified adjusted gross income (AGI) has to be less than \$80,000.
- If you are filing as married filing jointly, your AGI has to be less than \$160,000
- You, or your spouse if filing jointly, are not claimed as dependent on someone else's annual tax return for the current tax year.

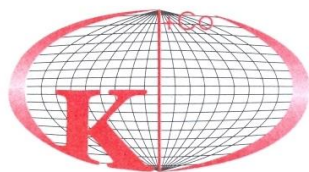
A qualified student loan is any loan that you took out to pay for a qualified higher education for either yourself, you spouse, or a dependent.

Qualified higher education expenses are any expenses incurred while pursuing a degree certificate or similar program at an eligible educational institution. Such expenses may include tuition, fees, room and board, books or supplies and more.

There are certain limitations, special instructions and worksheets available on how to determine your student loan interest deduction. For individuals filing Form 2555, 2555-EZ, or 4563 please refer to Publication 970.

#### Line 34

You can also get an education credit. For further information see Form 8917 and lines 50 and 68.



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#### Line 35

This part deals with domestic production activities deduction. Entities such as individuals, corporations, estates, trusts, shareholders, partners, and beneficiaries that use Form 8903 to figure out their DPAD (domestic production activities deduction) from certain trade or business activities need to fill out line 35.

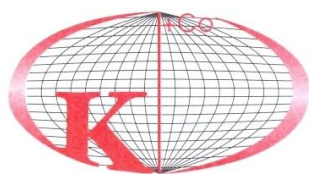
For further details and instructions to see if this is applicable to you please refer to [Form 8903 instructions](#).

#### Line 36

Add up all the lines from 23 through 35 and enter the total in line 36 that is indented.

On the dotted line next to line 36, enter the amount of the deduction and identify it as needed.

- Enter "Jury Pay" if you got paid by your employer while you were on jury duty.
- Enter "PPP" if you have deductible expenses related to income reported on line 21, identify the amount as "PPP".
- Enter "RFST" for reforestation amortization and expenses, identify as "RFST".  
See [publication 535](#).
- Enter "Sub-Pay TRA" for repayment of supplemental unemployment benefits under the trade act.  
See [publication 525](#).
- Enter "501(c)(18)(D)" if there were any contributions to section 501(c)(18)(D) pension plans.  
See publication 525.
- Enter "403(b)" if there were any contributions by certain chaplains to section 403(b) plans.  
See publication 517.



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- Enter "UDC" if you have any attorney fees and court costs for actions involving certain unlawful discrimination claims.  
See publication 525.
- Enter "WBF" if you have any attorney fees and court costs incurred in connection with an award from the IRS for information that you provided to the IRA in detection of actions with regarding tax violations.

#### Line 37

Subtract line 36 from line 22 and enter the difference in line 37.

If the amount is less than zero see instructions for [Form 1045](#) for details to see if you can carry the net operating loss for the next tax year.

#### Line 38

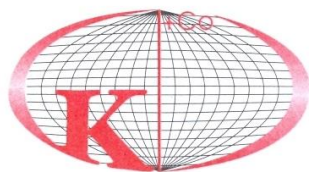
Copy the amount from line 37 to line 38.

#### Line 39 (a), (b)

If you are 65 or older and/or you were blind at the end of the current tax year, check the applicable boxes on line 39a.

If you checked line 6b earlier on Form 1040, and if your spouse is 65 or older and/or blind at the end of the current tax year, also check the applicable boxes on line 39a for your spouse.

Note: Enter the total number of boxes checked on the space provided. If you filing status is head of household, then do not check the boxes for your spouse. If you are not fully blind, get a statement from your eye doctor explaining that either you cannot see better than 20/200 with your better eye even with the help of eye glasses or that your field of vision is 20 degrees or less. You must keep that statement in your records to be available upon request.



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מ.א. מינהל עסקים, מ.א. משפטים

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שולמית יצחקי - רו"ח

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Check box on line 39b if you are (1) filing as married filing separately, (2) your spouse itemizes deductions on his or her return, and (3) if you are a dual-status alien.

Note: do not check the box if you are dual-status alien and you are filing a joint return with a spouse who was a U.S. citizen or resident alien at the end of the current tax year and you agree to be taxed on your worldwide income together.

#### Line 40

Here you enter the amount of your deductions. You can either have itemized deductions or standard deductions. Before you choose which deduction method to use, add up your itemized deductions and your standard deductions and compare the two. Use the method that has the greater value. This way you will either have a higher tax return or a lower tax due.

If you choose to itemize your deductions, attach schedule A to Form 1040.

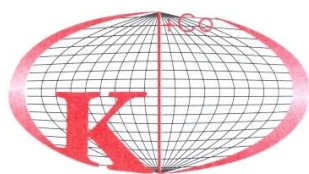
If you want to use standard deduction, you can find the amount listed under "All other" to the left of line 40.

If you (or your spouse and filing as married filing jointly) are claimed as dependent on someone else's tax return, then use Standard Deduction Worksheet for Dependents to figure out your standard deductions.

If you checked boxes on line 39 a, you need to figure out the standard deduction by using the Standard Deduction Chart for People Who Were Born Before January 2, 1950, or Were Blind (if filing for the tax year of 2014).

If you checked a box on line 39b, your standard deduction is zero.

If you filling out Form 2555 or 2555-EZ, there are some itemized deductions you cannot claim because they are related to excluded income.



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#### Line 41

Subtract line 40 from 38 and enter the difference on line 41.

#### Line 42

If the amount in line 38 is over \$152,525, use the [Deduction for Exemption Worksheet](#) to figure out your deduction for exemption.

You can also find it [here](#) on page 40.

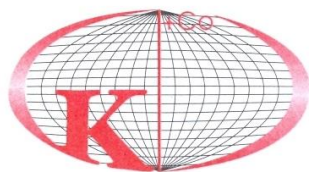
#### Line 43

Subtract line 42 from line 41. If line 42 is greater than line 41, enter -0-.

#### Line 44

- If you filled out [Form 8814](#) check the appropriate box and include the amount there into the amount in line 44. This Form relates to elections to report child's interest or dividends.
- If you filled out [Form 4972](#) check the appropriate box and include the amount there into the amount in line 44. This Form relates to lump-sum distributions.
- If you made a section 962 election, check box c and enter the amount and "962" in the space next to that box. Also, attach a statement to your return showing how you figured out your taxes. See section 962 for details.
- If you have a recapture of an education credit that you claimed in an earlier year, check box c and enter the amount and "ECR" in the space next to that box. See [Form 8863](#) for more details.
- If you filled out [Form 8621](#), line 16e, relating to a section 1291 fund, check box c and enter the amount and "1291TAX" in the space next to that box. Form 8621 is used to figure out the tax for a child who has more than \$2,000 of unearned income. For more details on the type of income and the age of the child please refer to the bottom of [page 40](#).





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- You need to figure the tax using one of the following methods.
- If your taxable income is less than \$100,000, you must use the [Tax Table](#). If your income is equal to or greater than \$100,000, then you use the Tax Computation Worksheet.
- If you have foreign earned income and filing Form 2555 or 2555-EZ, complete [Foreign Earned Income Tax Worksheet](#). If you entered a zero as the amount on line 43, do not complete this worksheet.
- If you filed Schedule D, and line 18 or 19 is more than zero, use the Schedule D Tax Worksheet in the Instructions for Schedule D to figure out the amount. You also use the Tax Worksheet from Schedule D if you reported qualified dividends on line 9d of Form 1040 and capital gain distribution on line 12 of Form 1040. If you are filing Form 2555 or 2555-EZ, do not use Schedule D to determine your tax amount even if you still are required to file it.

#### Line 45

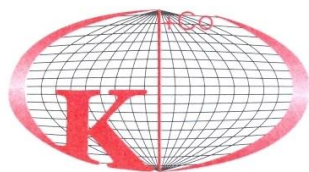
This line relates to alternative minimum tax (AMT). In order for you to determine if you owe any AMT, please fill out the [Form 6251](#).

An [electronic version of the worksheet](#) is available but there are certain restrictions as to who can use it. All the details are in the link.

If you claimed a foreign tax credit you cannot use the electronic worksheet; you have to fill out and attach Form 6251.

#### Line 46

This line deals with excess advance premium tax credit repayment. If you made advance payments for yourself, your spouse, dependent or other individuals, complete and attach Form 8962. If you made a payment that is greater than the premium tax credit you can claim, enter the amount from Form 8962, line 29.



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#### Line 47

Add lines 44, 45, and 46.

#### Line 48

If you paid income tax to a foreign country and needed to fill and attach [Form 1116](#). There are special requirements for individuals to file Form 1116. See [instructions](#) to determine if you are eligible to file.

If you do meet all of the requirements enter on line 48 the smaller of your total foreign taxes or the total of the amounts on Form 1040, lines 44 and 46.

#### Line 49

If you paid someone to care for your child and/or dependent then you may qualify for credit.

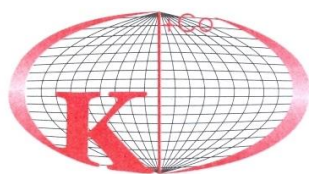
The qualifying child that you claim as dependent has to be under the age of 13. The disabled dependent such as spouse or any other person is a person that cannot take care of him or herself. You can also claim credit if you paid expenses even though you could not claim the child as your dependent because of the [rules for children of divorced or separated parents](#).

For more details see, complete and attach [Form 2441](#).

#### Line 50

In this line you enter any education credit that you are determined from Form 8863, line 19.

You have to have paid qualified expenses for yourself, spouse or dependent to attend an eligible educational institution while pursuing a degree or other recognized educational credential.



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There are restrictions as to who can apply for the education credit:

- If you are filing as married filing jointly, neither one of you can be a dependent in someone else's tax return.
- Your statues cannot be married filing separately on your tax return.
- On Form 1040 line 38, the amount cannot exceed \$90,000 for single and \$180,000 for married filing jointly.
- You are already taking deduction for tuition and fees on Form 1040, line 34 for the same student.
- You, or your spouse, were a nonresident alien for any part of the current tax year unless you are filing as married filing jointly.

For more information see [Publication 970](#).

### Line 51

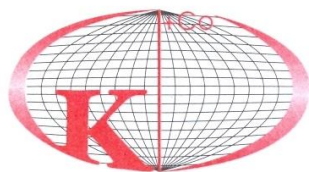
If you made contributions to retirement savings contributions credit you (or spouse if filing jointly) may take credit for the payments.

The payments can be to either a traditional or Roth IRA, elective deferrals to 401(k) or 403(b) plan or governmental 457, SEP, or SIMPLE plan, voluntary employee contributions to a qualified retirement plan, or contributions to a 501(c)(18)(D) plan.

The payments cannot be rollover payments. Furthermore, you cannot take the credit if the amount on Form 1040 line 38, is more than \$30,000 for single, \$45,000 for head of household, \$60,000 for married filing jointly, and if the person who made the qualified contribution or elective deferral is either under the age of 18, claimed as dependent under someone else's tax return, or a student.

For you to qualify as a student in this section, you needed to be enrolled full time for at least 5 months of the current tax year.

You need to file and attach Form 8880 and enter the amount in line 51.



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#### Line 52

A qualifying child for a child tax credit, he or she must be under the age of 17 and meet all of the conditions in steps 1 through 3 in instructions for line 6c earlier. Also box 6c, column (4) needs to be checked for each qualifying child.

There is a child tax credit worksheet available on [page 47](#).

If you are filing Form 2555, 2555-EZ, or 4563 do not use the work sheet. Instead, use [publication 972](#).

#### Line 53

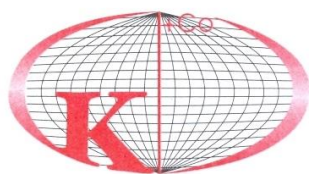
Residential energy credit is only available for your home or business that is located in the United States.

For more information see Form 5695. If you are paying qualified solar electric property that is located in the US and you qualify to file Form 5695, you need to attach it to Form 1040.

#### Line 54

If you have other credits, you enter their total amounts on line 54. You need to check boxes for Forms 3800 and 8801. If you have credits that do not require these forms, check box c and enter the applicable form number.

- Form 3800 is related to general business credit. In this credit there are a number of credits that apply to individuals who are partners, shareholders on an S corporation, self-employed, or who have rental property. For more information see [Publication 334](#). Attach this form if you are required to file it.
- File and attach [Form 8801](#) if you paid alternative minimum tax in a prior year.
- File and attach [Form 8396](#) if a state or local government gave you a mortgage credit certificate.
- File [Schedule R](#) for credit for the elderly or the disabled.



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- File and attach [Form 8839](#) if you are qualified for adoption credit. You may only take this credit if the adoption is was finalized by the end of the current tax year and for expenses paid to adopt or if you adopted a child with special needs.
- File and attach [Form 8859](#) if you qualify for a District of Columbia first-time homebuyer credit. You can only claim this credit if you have a carryforward from the previous tax year. If you bought the home after 2011, you cannot claim this credit.
- File and attach [Form 8936](#), if you are entitled for a qualified plug-in electric drive motor vehicle credit.
- File and attach [Form 8834](#) if you have an electric vehicle passive activity credit carried forward from a prior year to get your qualified electric vehicle credit. You cannot claim this credit if you got the vehicle after 2006.
- File and attach [Form 8910](#) for an alternative motor vehicle credit.
- File and attach [Form 8911](#) for an alternative fuel refueling property credit.
- File and attach [Form 8912](#) for credit to holders of tax credit bonds.

#### Line 55

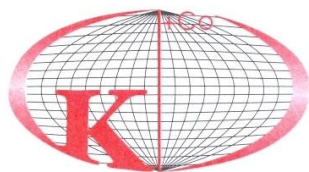
Add lines 48 through 54 to get your total credits.

#### Line 56

Subtract lines 55 from 47 and enter the difference in line 56. If line 55 is larger than 47 enter "0".

#### Line 57

If you are self-employed, you need to use [Schedule SE](#) to figure out the tax due on net earnings from your self-employment. This form does not have any age restrictions or requirements.



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#### Line 58

In this field you report any unreported social security and Medicare tax forms. You need to fill Forms 4137 and 8919 if they are applicable to you.

File and attach Form 4137 if you received any tips of \$20 or more and you did not report to your employer. You will need to pay Medicare or railroad retirement (RRTA) tax. Do not report any none cash tips, you do not pay RRTA tax on none cash tips. After you filed Form 4137, and you determined that you owe RRTA tax, contact your employer and your employer will collect the RRTA tax.

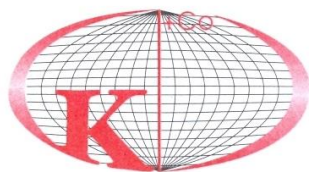
File and attach Form 8919 if your employer did not withhold social security and Medicare tax from your wages. This form will help you determine your unreported tax. You include the amount from line 13 of Form 8919 on line 58 of Form 1040 and the amount on line 6 of Form 8919 on line 7 of Form 1040.

#### Line 59

You need to file Form 5329 if any of the following apply to you:

- You received an earlier distribution (that was not rolled over) from an IRA or other retirement plan, an annuity or modified endowment contract that entered into after June 20, 1988.
  - If only this applies and you filed the distribution code in box 7 of Form 1099-R, you do not have to file Form 5329. You just need to multiply the taxable amount of the distribution by 10% and enter the result in line 59.
  - In addition, you need to enter "No" under the headline "other taxes" to the left of line 59.
  - However, you may still need to file Form 5329 if box 7 is filed incorrectly or if you qualify for medical expenses exceptions, higher education expenses exceptions, first-time homebuyer distribution exceptions, or reservist distribution exceptions.





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מ.א. מינהל עסקים, מ.א. משפטים

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נחמה לינקר - רו"ח

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בן לסנס - רו"ח, ב.א. כלכלה ומינהל עסקים

- You, or someone else, made excess distributions to your IRA, ESA, Archer MSAs, of HSAs.
- You received taxable distribution from Coverdell ESAs or qualified tuition programs.
- You are born before July 1, 1943 and you did not take the minimum required distribution from your IRA or other qualified retirement plan.

#### Line 60a

If you had a household employee that is 18 years of age or older and not a student, you may owe taxes. A house hold employee includes but not limited to babysitters, nannies, health aid, housekeepers, yard workers, cleaners.

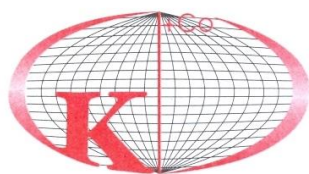
You need to see schedule H if:

- You had to pay the employee cash wage of at least \$1,900 in total while he was not a student or under 18.
- While you were employing him or her, you withheld federal income tax during the current tax year.
- You paid at least \$1,000 in total at any time during the past two tax years to a household employee.

#### Line 60b

File and attach [Form 5405](#) and enter your first-time homebuyer credit repayment in line 60 if (1) you disposed of the home within 36 months after buying it, (2) stopped using it as your main home within 36 months after buying it, or (3) bought the home in 2008.

If you bought the home in 2008 and used it all throughout the current tax year, you do not need to file the Form 5405.



## עמוס כץ ושות' - רואי חשבון

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#### Line 61

If you have a minimum essential health care coverage for the entire current tax year, check the box and leave the entry space blank. If you are claimed as dependent, do not check the box. Otherwise see instructions for [Form 8965](#).

#### Line 62

In line 62, you report any taxes that were not reported on your return or schedules yet.

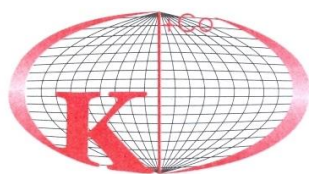
File and attach [Form 8959](#) for additional Medicare tax. Your income needs to be more than \$125,000 for married filing separately, \$250,000 if married filing jointly, \$200,000 if single, head of household, or qualifying widower. In addition, you need to file and attach Form if you have RRTA compensation that was more than the amount listed above. In some cases your employer may have withheld taxes that you do not owe. In that case, you also need to see Form 8959.

If you owe tax after seeing Form 8959, check box "a".

File and attach [Form 8960](#) if on Form 1040 line 38 the amount is more than \$125,000 for married filing separately, \$250,000 for married filing jointly or qualifying widower, \$200,000 if single or head of household.

File and attach Form 8960 if you filed Form 2555 or 2555-EZ and the amount on Form 1040 line 38 is more than \$25,800 for married filing separately, \$150,800 for married filing jointly or qualifying widower, \$100,800 for single or head of household.

If you owe tax after seeing Form 8960, check box "b".



## עמוס כץ ושות' - רואי חשבון

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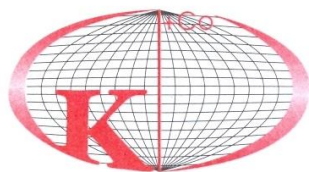
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If the following Forms are relevant, enter the appropriate code and amount in the space provided and check box c.

- File Form 8889, part II, and enter "HSA" for additional tax on health savings account (HSA) distributions or
- File Form 8889, Part III, and enter "HDHP" for additional tax on an HSA because you did not remain an eligible individual during the testing period.
- File Form 8853 and enter "MSA" for Additional tax on Archer MSA distributions or enter "Med MSA" for Additional tax on Medicare Advantage MSA distributions.
- File Form 4255 and enter "ICR" to recapture Investment credit.
- File Form 8611 and enter "LIHCR" to recapture low-income housing credit.
- File Form 8845 and enter "IECR" to recapture Indian employment credit.
- File Form 8874 and enter "NMCR" to recapture new markets credit.
- File Form 8882 and enter "ECCFR" to recapture credit for employer-provided child care facilities.
- File Form 8910 and enter "AMVCR" to recapture alternative motor vehicle credit.
- File Form 8911 and enter "ARPCR" to recapture alternative fuel vehicle refueling property credit.
- File Form 8936 and enter "8936R" to recapture qualified plug-in electric drive motor vehicle credit.
- File Form 8828 and enter "FMSR" to recapture federal mortgage subsidy.
  - Use this form only if you sold your home in the current tax year and it was financed from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit.
- See Publication 560 and enter "Sec. 72(m)(5)" for section 72(m)(5) excess benefits tax.
- If the codes A and B or M and N show in box 12 of Form W-2 enter "UT" for uncollected social security and Medicare or TTRA tax on tips of group-term life insurance.



## עמוס כץ ושות' - רואי חשבון

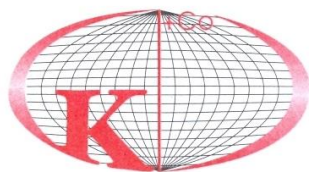
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- If code K is shown in box 12 of Form W-2 and/or you received a Form 1099-MISC, enter "EPP" for excess golden parachute payments.
- File Form 4970 and enter "ADT" for tax on accumulation distribution of trusts.
- See section 4985 and enter "ISC" for excise tax on insider stock compensation from an expatriated corporation.
- Enter "453(l)(3)" for interest on the tax due on installment income from the sale of certain residential lots and timeshares.
- Enter "453A(c)" for interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000.
- See Publication 526 and enter "FITPP" for additional tax on recapture of a charitable contribution relating to a fractional interest in tangible personal property.
- File either Form 8697 or 8866 and enter "8697" or "8866" for look-back interest under section 167(g) or 460(b).
- See section 4069A(a)(1)(B) and enter "NQDC", if you have code Z in box 12 of Form W-2 or in box 16b OF Form 1099-MISC for additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A.
- See section 457A and enter "457A" for additional tax on compensation you received from a nonqualified compensation plan described in section 457A if the compensation would have been includible in your income in an earlier year except that the amount was not determinable until the current tax year.
- See instructions for Form 1040NR and enter "1040NR" for tax on not effectively connected income for any part of the year you were a nonresident alien.
- See in Form 8621, and enter "1291INT" for line 16f for any interest relating to distributions from, and disposition of, stock of a section 1291 fund and or any interest on line 24.



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#### Line 64

Here you enter any federal income tax withheld in Forms W-2, W-2G, and 1099-R. You need to ass the amounts shown as federal income tax withheld on those Forms on box 2 in From W-2 and box 4 in Forms W-2G or 10999-R. If you have federal income tax withheld, you need to attach Forms W-2G and 1099-R to the front of your return.

You also include amounts in line 64 if you have any income tax withheld in box 4 of Form 1099, BOX 6 OF Form SSA-1099, or box 10 of Form RRB-1099. In these boxes the amounts that are usually withheld but not limited to are dividends, interest income, unemployment compensation, social security benefits, and railroad retirement benefits.

Include also any amount on Form 8959, line 24 for additional Medicare Tax Withheld, and attach the form.

Lastly, include any amount for deferral income tax withheld that is should on Schedule K-1.

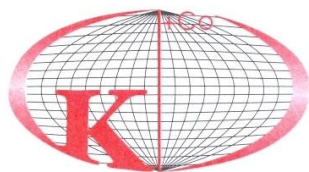
#### Line 65

Here you enter your estimated federal income tax payments you made for the current tax year. You also include any overpayments from the previous tax year or your amended return form.

If you and your spouse are filing jointly for the first time, add your overpayments form last year together.

If you and your spouse are filing separately after you filed jointly last year, you can separate your tax return in any way you want. If you cannot agree on an amount to split then you can pro rata it based on your individual tax as shown on your separate returns for the current tax year. Be sure to enter your spouse's SSN.

For more details see publication 505.



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If you are divorced and filing a joint tax return with a new spouse, enter your present spouses name at the front of the form and your previous spouses name under the heading payments to the left of 65 follows by "DIV".

#### 66 (a), (b)

In line 66a you fill your earned income credit. Not everyone is qualified to apply for the EIC. You can determine whether you qualify [here](#). If you apply for EIC when you are not qualified, you may be subject to penalties.

If you are qualified fill in the worksheets that are found on [page 53](#).

#### Line 67

You may qualify for an additional child tax credit if you have at least one qualifying child. You need to find out the amount of the tax credit. For that you need to see instructions for line 52.

You need to file a Child Tax Credit Worksheet. At the end of it, there is a TIP. If you meet the conditions of the TIP, you can file [Schedule 8812](#) to see if you can take additional child tax credit.

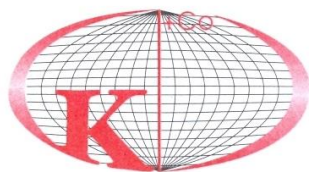
#### Line 68

You may qualify for an education credit. If you do, you enter in line 68 the amount from [Form 8863](#), line 8. See instructions for Form 8863 for more details.

#### Line 69

You may qualify for premium tax credit if you and your spouse are enrolled in a health insurance from the market. For that you need to complete [Form 8962](#) to determine the amount of the tax credit. After you fill in the form, you enter the amount from line 26.





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#### Line 70

If you got an extension of time to file Form 1040 by filing Form 4868 and making payments, enter the amount of the payments that you paid with Form 4868.

Do not include any convenience fee that you were charged.

#### Line 71

In some cases, your employer may have withheld too much social security or tier 1 railroad retirement. If you had more than one employer for 2014, and the total wages were more than \$117,000 then it is most likely the case.

You can take credit on this line if it is \$7,254 or less. If it is a bigger amount, the employer must make the amendments. If your employer would not make the adjustments, you can claim using [Form 843](#). If you are filing jointly with a spouse, you need to figure the amount separately.

For details see [Publication 505](#).

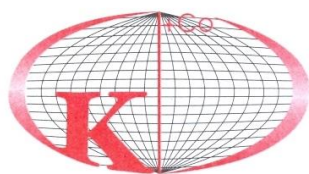
#### Line 72

File and attach [Form 4136](#) for any credit for deferral excise taxes paid on fuels that are used for nontaxable purpose.

#### Line 73

If you have any credit from [Form 2439](#), file and attach the form and check box a.

If you have any credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income, include the amount in line 73 and check box b. you also need to enter "I.R.C. 1341" in the space provided beside the box.



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If you made payments that do not belong in any line, check box c and enter the amount in line 73. You also need to enter "Tax" in the space provided.

#### Line 74

Add lines 64, 65, and 66a, and 67 through 73.

#### Line 75

Subtract line 63 from line 74. If line 74 is more than 63, you overpaid. If line 74 is less than 63, leave line 75 blank.

#### Line 76 (a), (b), (c), (d)

Complete lines 76b through 76d if you want your refund to be deposited only to one account. The account can only be under your name.

Check the box on line 76a and attach [Form 8888](#) if you want to split the direct deposit into payments directed into more than one account.

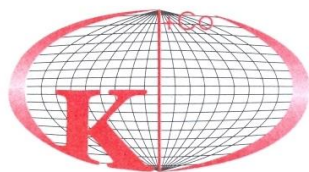
If you do not want a direct deposit, do not check the box on line 76a and draw a line through boxes 76 b and 76d. A check will be sent instead.

You cannot file Form 8888 to split your refund into different accounts if Form 8379 is filed with Form 1040.

In line 76b, the routing number must be nine digits. Ask your financial institution for correct routing number to enter in line 76b.

In line 76c, you can only check one box. You must check the correct box to insure that your deposit is accepted. Ask your financial institution for the correct information.

In line 76d, the account number must be up to 17 characters. Include hyphens but omit spaces and special symbols. Leave any unused boxes blank.



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מ.א. מינהל עסקים, מ.א. משפטים

שרה יוסוביץ - רו"ח, ב.א. חשבונאות, מ.א. מינהל עסקים

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#### Line 77

Here you enter any amount of the overpayment on line 75 that you want to be applied to your next tax year estimated tax. If you want the amount to be applied to your spouse's account, include a statement requesting to do so and be sure to have your spouse's SSN in the statement.

#### Line 78

Subtract line 74 from line 63. This would be the amount that you owe. Include any estimated tax penalties from line 79 in line 78.

You can either pay online, by phone or by check or money order.

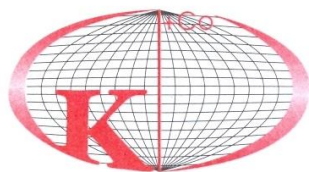
For payments online you can go to IRS.gov, click on "pay your tax bill" and then "direct pay".

For payments by phone call 1-800-555-4477 for a direct transfer. If you wish to pay with a debit or a credit you can call either one of the following:

- WorldPay US, Inc. 1-844-729-8298 (1-844-PAY-TAX-8TM) [www.payUSAtax.com](http://www.payUSAtax.com)
- Official Payments Corporation 1-888-UPAY-TAXTM (1-888-872-9829)  
[www.officialpayments.com](http://www.officialpayments.com)
- Link2Gov Corporation 1-888-PAY-1040TM (1-888-729-1040) [www.PAY1040.com](http://www.PAY1040.com)

For payments done by check or money order you make your check or money order payable to "United States Treasury". Write [the tax year e.g. 2014 Form 1040], your name, address, phone number, and SSN on the payment. If you are filing jointly, enter the SSN that is written first on the form. You cannot send cash or attach the payment to the return.

If you cannot pay the full amount, you may request an extension of time to pay or an installment agreement. If you do not pay the full amount until April 15 of the next tax year, you will be charged interest. To request for an installment agreement you can either apply online or file [Form 9465](#). You can file [Form 1127](#) for an extension of time to pay.



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#### Line 79

Here you enter your estimated tax penalty. If on line 78 the amount is at least \$1,000 and it is more than 10% of the tax shown on your return or you did not pay enough estimated tax by any of the due dates you owe tax penalty.

You can use Form 2210 to figure out the penalty. Because this form can get complicated, you can leave this line blank and the IRS will calculate the amount for you and send you a bill. If your income fluctuated during the year, you will need to file the form anyway.

Tax shown on your return on Form 1040 is in line 63 minus the total of lines 61, 66a, 67, 68, 69, and 72 and Forms 8828, 4137, 5329 (Parts III through VIII only), and 8919. You also need to subtract any tax on an excess parachute payment, excuse tax on insider stock compensation of any expatriated corporation, uncollected social security and Medicare or RRTA tax on tips or group-term life insurance and any look-back interest due.

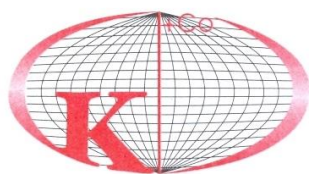
If you have any overpayment on line 75, subtract the penalty from the amount you would enter on line 76a or line 77. Note: lines 76a, 77 and 79 must equal line 75.

For more information see instructions for Form 1040, page 73.

#### Third party designee

Check yes if you want any third party to discuss your tax return for the current year. You also need to enter that person's name, phone number and five digits the designee chooses as his or her personal identification number (PIN).

Note: You are not authorizing the designee to receive any refund checks, bind you to anything, and pay additional tax liability or more. See [publication 947](#).



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### Sing the return

You must sign the return. If you are filing jointly, your spouse must sign as well. If a representative is signing the form for you, you need a power of attorney attached to your return. For this use Form 2848.

### PIN-identity protection

If the IRS did not send you an IP PIN, leave this space blank.

If you received an IP PIN then enter the correct numbers in the space provided. If you are filing a joint return and both you and your spouse received IP PINs, then the spouse that his or her SSN appears first will enter the IP PIN.

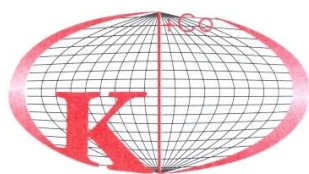
If you are filing electronically, there is space for more than one IP PIN; therefore, you must enter both.

### Paid preparer

Any person who was paid to help you fill this form must sign it. He or she should also give you a copy of the return. If someone helped you but was not charged, he or she does not need to sign this form.

### Assemble

Attach any forms in order of the attachment sequence number that is found in the upper corner of the schedule or form. You also need to attach Forms W-2 and 2439 to the front of Form 1040 and W-2G and 1099-R if tax was withheld. If you have any supporting statements, arrangement in the same sequence and attach them last.



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### **FACTA – Foreign Account Tax Compliance Act**

Form 8938 is required under FACTA. The form is used to report specified foreign financial assets if the total value of the assets is more than the appropriate reporting threshold.

The report does not exempt a United States person from filing FinCEN Form 114. FinCEN is from BSA (Bank Secrecy Act) and has different thresholds.

The Form is attached to the annual return and filed by the due date for that return. The annual return includes Form 1040 and Form 1040NR. Do not send Form 8938 unless it is attached to an annual return.

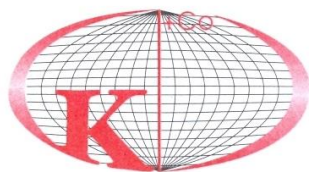
#### **Who must file:**

A specified individual with an interest in specified foreign financial assets and the value to those assets and the value of those assets is more than the applicable reporting threshold. If a specified individual is required to file Form 8938, he or she must to include all specified foreign financial assets even those assets that do not affect their tax liability for the year.

#### **Specified individual**

- A U.S. citizen
- A resident alien of the U.S. for any part of the tax year
  - Resident alien – a person that either meets the green card test or the substantial presence test. Find more information [here](#).
- A non-resident alien who makes an election to be treated as a resident for purpose of filing a joint income tax return
- A non-resident alien who is a bona fide resident of America Samoa or Puerto Rico





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- Bona Fide resident – a person that lives in a foreign county or counties for an uninterrupted period that include an entire tax year. Find more information [here](#).

### Reporting thresholds for specified individuals that live IN the U.S.

#### Unmarried taxpayers:

If the total value of the specified foreign financial assets is more than \$50,000 on the last day of the tax year or more than \$75,000 at any time during the tax year.

#### Married taxpayers filling a joint income tax return:

If the total value of the specified foreign financial assets is more than \$100,000 on the last day of the tax year or more than \$150,000 at any time during the tax year.

### Reporting thresholds for specified individuals that live OUTSIDE of the U.S.

#### Unmarried taxpayers:

If the total value of the specified foreign financial assets is more than \$200,000 on the last day of the tax year or more than \$300,000 at any time during the tax year.

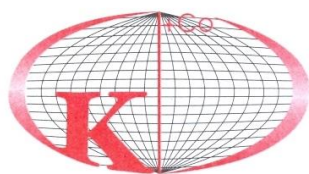
#### Married taxpayers filing a joint income tax return:

If the total value of the specified foreign financial assets is more than \$400,000 on the last day of the tax year or more than \$600,000 at any time during the tax year.

Spouses must include in the report the aggregate amount of the joint financial assets and the aggregate amount of their own separate accounts in the same report once.

#### Married taxpayers filing separate income tax returns:

If the total value of the specified foreign financial assets is more than \$200,000 on the last day of the tax year or more than \$300,000 at any time during the tax year.



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Each spouse must write the entire maximum amount of the joint accounts on their own separate forms in addition to their own separate accounts. Furthermore, if they have a child and they need to file Form 8814, they also have to include the entire maximum amount in each other their forms.

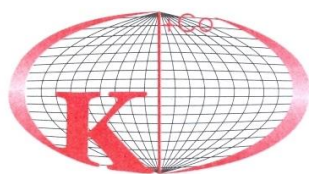
In order to determine the maximum value of a specified foreign financial asset, the specified individual must determine the value in the foreign currency and convert it into U.S. dollars. He or she must use the U.S. Treasury Department Financial Management Service foreign currency exchange rate for purchasing U.S. dollars. The rate is available on [this website](#). The specified individual must use the currency exchange rate on the last day of the tax year only.

If the asset has a negative value, then report the asset value as zero.

### Specified Foreign Financial Assets

Specified foreign financial assets are:

- Financial accounts maintained by a foreign financial institution.
- Foreign financial assets that are held for investment and not held in account maintained by a foreign financial institution:
  - Stock or securities that are not issued by a U.S. person
  - Interest in a foreign entity
  - Financial instruments or contracts that were issued or have a counterparty that is not a U.S. person



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### Other Specified Foreign Financial Assets

Other specified foreign financial assets are:

- Stock issued by a foreign corporation
- Capital or profit interest in a foreign partnership
- Note, bond, debenture, or other form of indebtedness issued by a foreign person
- An interest in a foreign trust or foreign estate
- An interest rate swap, currency swap, basis swap, interest rate swap or similar agreements with a foreign counterparty

### Assets That Are Not Required To Be Reported

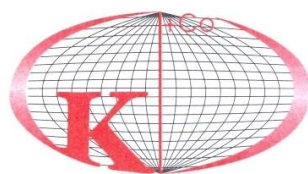
Financial accounts maintained by U.S. financial institutions include:

- U.S. mutual funds accounts
- IRAs
- Section 401(k) retirement accounts
- Qualifies U.S. retirement plans
- Brokerage accounts maintain by U.S. financial institutions

### Exceptions to Reporting

You do not need to report a foreign financial asset if you already reported in the following forms for the same tax year:

- [Form 3520](#), Annual Return To Report Transactions With foreign Trusts and Receipt of Certain Foreign Gifts



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- [Form 5471](#), Information Return of U.S. Persons With Respect To Certain Foreign Corporations
- [Form 8621](#), Information Return by a Shareholder of a Passive Foreign Investment Company or Qualified Electing Fund
- [Form 8865](#), Return of U.S. Persons With Respect to Certain Foreign Partnerships

Instead, you must identify on Form 8938 on which report the specified foreign financial asset is on and how many of the forms you have filed. Enter your name(s) and taxpayer identification number (TIN) at the top of the form and complete part IV only. If only part of the amount is reported in one of the other forms, then report the remaining value on Form 8938. However, the values that are reported in the forms are still included in the total amount in determine whether you satisfy the reporting threshold.

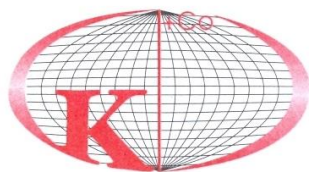
### Domestic Possessions

You do not need to include domestic investment trusts or domestic bankruptcy trusts. A bona fide resident does not need to include financial accounts that are operating under the laws of the U.S. possession and subject to the same tax information reporting requirements of which you are a bona fide resident.

### Penalties

If a specified individual does not file Form 8938 or does not file a correct and complete form when he or she is required to, they may be subject to a penalty of \$10,000. If the specified individual fails to file continuously within 90 days after a notice of failure to file from the IRS, they may be subject to an additional penalty of \$10,000 every 30 days with a maximum of \$50,000 penalty.

If filed a joint form as spouses the file penalties apply as if you and your spouse were a single person and the liability is joint and several.



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There will not be a penalty if you fail to file a correct and complete Form 8938 if you show facts that support the claim that the failure is due to a reasonable cause and not to willful neglect. The determination will be determined by a case-by-case basis.

If a specified individual underpays taxes due to some undisclosed specific foreign financial assets, they may have to pay a penalty of 40 percent of that underpayment.

If a specified individual underpays taxes due to fraud, they must pay a penalty of 75 percent of the underpayment.

Moreover, if a specified individual fails to file Form 8938, they may be subject to criminal penalties.

### Specific Instructions

#### **Tax Year**

Enter below the title of Form 8938 the tax year in the space provided

Note: If you are not a specified individual for the full tax year, you only need to report the information for the part that you are a specified individual.

#### **Identity Information**

Enter your name(s) and taxpayer identification number (TIN).

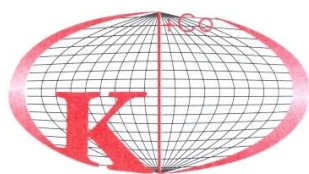
- Enter the first SSN or ITIN on your income tax return

#### **Part I – Foreign Deposit and Custodial Accounts Summary**

**Line 1.** Report the number of deposit account reported on Form 8938.

**Line 2.** Report the total of all maximum values for each of the deposit accounts.

**Line 3.** Report the number of custodial accounts reported on Form 8938.



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**Line 4.** Report the maximum value of all custodial accounts reported on Form 8938.

**Line 5.** Indicate whether any foreign deposit or custodial accounts were closed during the tax year.

#### Part II – Other Foreign Assets Summary

**Line 1.** Report the number of foreign assets reported on Form 8938.

**Line 2.** Report the maximum value of all other foreign assets.

**Line 3.** Indicate whether any foreign assets were acquired or disposed of during the tax year.

#### Part III. Summary of Tax Items Attributable to Specified Foreign Financial Assets

Enter the total amounts beside the applicable items that were reported in Part V or VI and the schedule, form, or return.

If you did not report any of the items in any form or schedule for the tax year, check the box on line 3d of part V or part VI for the account or asset.

#### Part IV – Excepted Specified Foreign Financial Assets

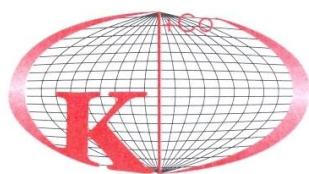
If you reported a specified foreign financial asset on other forms such as Form 3520, Form 3520-A, Form 54771, Form 8621, or/and Form 8865 for the same tax year, you may not have to report it on Form 8938. Still, you must indicate what assets were reported in which form.

Foreign grantor trusts

You may need to file Form 8938 if:

- You are treated as an owner of any part of a foreign grantor trust
- You are a beneficiary of the foreign trust





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You may not need to file Form 8938 if you report the trust on Form 3520 and the trust files From 3520-A for the tax year in a timely manner.

#### Part V. Detailed Information for each Foreign Deposit and Custodial Account Included in the Part I Summary

If you have more than one account to report, attach as many continuation statements as needed following page 2. Then check the box at the top of page 1 of the form to indicate the attachment and then enter the number of statements attached in the space provided.

Enter the applicable information in lines 1 through 9 for each foreign deposit or custodial account.

**Line 1.** Check the box to indicate if this is a depository or a custodial account.

**Line 2.** Enter the account number of the account or other specific identifying information for the account if there is no account number.

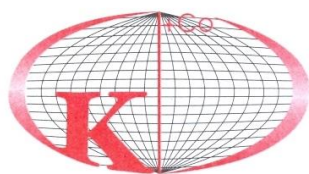
**Line 3.** Check one or more boxes to indicate the applicable information to you.

**Line 4.** Enter the maximum value of the account during the tax year.

NOTE: use information that was provided at the beginning of the report to determine the maximum value to report.

**Line 5 and 6.** If you needed to convert the value of the account into U.S. dollars check "Yes" and fill line 6. If the account was not converted into U.S. dollars then check "No" and skip to line 7.

1. Enter the foreign currency in which the account is maintained
2. Enter the foreign currency exchange rate used to convert the value of the account into U.S. dollars



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- 3.** If you did not use the U.S. Treasury Department Financial Management Service to convert the account to U.S. dollars, then provide the source that you used for the currency exchange rate.

Note: You must add up all the aggregate maximum value of the account in the foreign currency and convert the entire amount in one time with the exchange rate that is on the last day of the tax year.

**Line 7a.** Enter the name of the financial institution in which the account is maintained

**Line 7b.** The line is reserved for future use. Leave blank.

**Lines 8 and 9.** Enter the mailing address of the financial institution in which the account is maintained.

8. Number, street, and room or suit no.

9. City or town, state or province, and country (including the postal code)

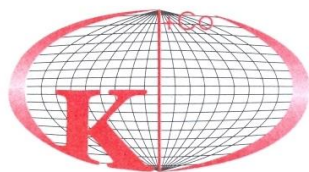
#### Part VI. Detailed Information for each "Other Foreign Asset" Including in Part II Summary

If you have more than one asset to report, attach as many continuation statements as needed following page 2. Then check the box at the top of page 1 of the form to indicate the attachment and then enter the number of statements attached in the space provided.

**Lines 1 through 8.** Enter the applicable information in lines 1 through 9 for each specified foreign financial asset not held in a financial account. Examples of these assets were given earlier.

**Line 1.** Enter a description of the asset. If the asset is a stock or security, include the class or issue.

**Line 2.** Enter the identification number or other information to identify the asset.



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#### Line 3. Fill the necessary information about the asset:

##### 1. Acquisition and disposition of assets

- a. If the asset was acquired during the year, enter the date of the acquisition. If it was acquired during different dates, write "Various"
- b. If the asset was disposed of during the year, enter the date of the disposition. If it was disposed during different dates, write "Various".

##### 2. Check box if

- a. If you own the asset jointly with a spouse, check box on line 3c
- b. If no tax item was reported in Part III, tax return, schedule, or any form attached to your income tax return with respect to the asset

**Line 4.** Check the box that represents the maximum asset value during the tax year. If the maximum value of the asset is more than \$200,000, enter the maximum value in line 4e.

**Lines 5 and 6.** See instructions for Part V, Lines 5 and 6.

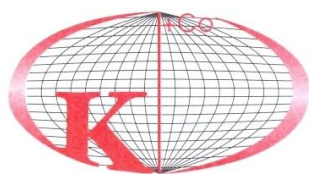
**Lines 7a through 7e.** Complete if the asset that you reported on line 1 is stock of a foreign entity or an interest in a foreign entity.

**Line 7a.** Enter the name of the foreign entity

**Line 7b.** This line is reserved for future use. Leave blank.

**Line 7c.** Indicate the type of foreign entity by checking the applicable box.

**Line 7d and 7e.** Enter the mailing address of the foreign entity.



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7d. Number, Street, and room or suit no.

7e. City or town, state or province, and country (including postal code).

**Lines 8a through 8e.** if the asset reported on line 1 is not stock of a foreign entity or an interest in a foreign entity, enter the following information for the asset.

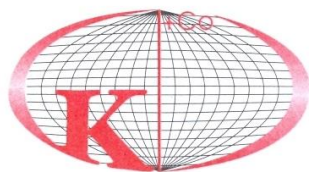
If you have more than one asset to report, attach as many continuation statements as needed following page 2. Then check the box at the top of page 1 of the form to indicate the attachment and then enter the number of statements attached in the space provided.

**Line 8a.** Enter the name of issuer or counterparty and check the applicable box bellow the line to indicate if you are reporting an issuer or counterparty.

**Line 8b.** Check the applicable box to indicate the type of issuer or counterparty.

**Line 8c.** Check the applicable box to indicate if the issuer or counter party is a U.S. person or a foreign person.

**Line 8d.** Enter the mailing address of the issuer or counter party



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### Form 2555 – foreign earned income

Attach this form to Form 1040 with your annual income tax return that is due by April 15 of each tax year.

Once you choose to exclude your income, the decision will stay in effect until you attach a statement that indicates that you wish to revoke.

You need to have the tax amount on the nonexcluded income. See instructions for line 1040 and complete the foreign earned income worksheet to find out the amount that you would enter in line 44 of Form 1040.

#### Instructions

#### Part I

##### Line 1

Enter the full address.

##### Line 2

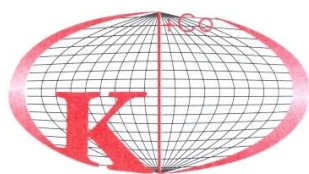
Enter your occupation

##### Line 3

Enter the employer's name

##### Line 4 a, b

Enter the employer's addresses. If the employer has both a U.S. and a foreign address, enter both.



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#### Line 5

Check the applicable box

#### Line 6

- If you filed this form previously, enter the year that you last filed this form
- If you did not file this form previously, check the box provided and move on to line 7
- Check yes if you ever revoked either of the exclusions. Check no if you did not and move to line 7.
- If you checked yes in line 6c, enter the type of exclusion and the year of the exclusion.

#### Line 7

Enter the country that you are a citizen in.

#### Line 8

- Check the applicable box
- If you checked yes, enter the city and country of the foreign residence. In addition, you need to enter the number of days during the year that you maintained a second household at that address.

#### Line 9

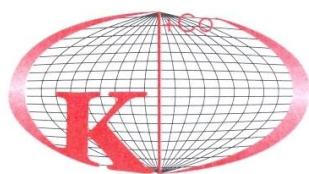
List your tax home during the tax year and dates.

#### Part II

In part two you are entering information that determines whether you qualify for the foreign earned income exclusion.

In part II you apply the bona fide residence test.





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To fill this part out you must be either a U.S. citizen who lives in a foreign country for an uninterrupted period of time throughout the entire tax year, or a U.S. resident alien who lives in a foreign country that has a tax treaty with the U.S.

If you live in the foreign country with a specific definite time for a temporary purpose you do not qualify for this test.

#### Line 10

Enter the dates of which you are a bona fide resident. If you are still residing outside of the U.S. enter "continues" in the space provided for the resident ended.

#### Line 11

Check the applicable box

#### Line 12

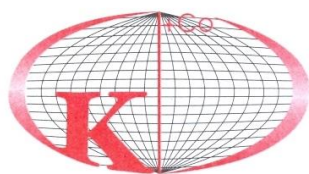
- a. Check the applicable box
- b. If checked yes then enter the required information

#### Line 13

- a. Check the applicable box
- b. Check the applicable box

If you submitted a statement of nonresidence to the authorities of the foreign country in which you earned income in and the authorities do not hold any taxes on the income you earned, you are not considered a bona fide resident of the country.

If you answered yes to 13 a and no to 13 b, then you do not qualify to be a bona fide resident. Skip to part III.



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#### Line 14

If you were in the U.S. during the tax year, fill out the chart. Enter income on Form 1040.

#### Line 15

- Enter any contractual terms or other conditions relating to the length of your employment abroad
- Enter the type of visa you have in the foreign country
- Check the applicable box,
  - If you checked yes, you need to attach an explanation
- Check the applicable box
- If you checked "Yes" in line 15 d, you need to enter your address, if it is rented, the names of the occupants, and their relationships to you

#### Part III

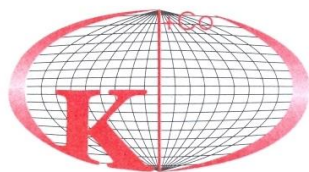
In part III you test the physical presence test. In order to meet this test you must be a U.S. citizen or resident alien who is physically present in a foreign country for at least 330 days of the 12 month tax period.

A nonresident alien who applied to be viewed as a resident alien under the tax law in order to file under married filing jointly will meet the physical presence test.

#### Line 16

The 12-month on which the physical presence test is based must include 365 days, part of which must be in 2014.

Enter the dates in both spaces provided. If you are still in the foreign country, do not enter "continues" in the space provided for the ending date.



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#### Line 17

Enter the principal country of employment during your tax year.

#### Line 18

If you traveled abroad during the time period that you entered in line 16, fill out the chart.

If you did not travel during the time, enter "physically present in a foreign country or countries for the entire 12-month period".

#### Part IV

You need to fill out this part if you meet either one of the tests above.

You enter all foreign income that you earned and received. If you received the payment for 2013 in 2014, treat it as earned income in 2014 and include it in the next year's income.

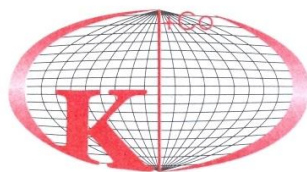
Income includes wages, salaries, professional fees, and other compensation received for person services you performed in a foreign country. It does not include but not limited to pension, annuity income, interest, ordinary dividends, alimony, amounts paid by U.S. governments. See [instructions](#) on page 3 for details.

#### Line 19

Enter the total wages, salaries, bonuses, commissions.

#### Line 20

Enter the amount if you are engaged in an unincorporated trade or business in which both personal services and capital were material income-producing factors, a reasonable amount of compensation for your personal services will be considered earned income.



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Note that the earned income cannot be more than 30% of your share of the net profits from the business after employer-equivalent. However, if the capital is not income-producing factor and personal services produced the business income, then the rule does not apply.

- Enter the allowable share of income for personal services performed in a business or profession
- Enter the allowable share of income for personal services performed in a partnership
  - Also list the partnership's name, address and type of income

#### Line 21

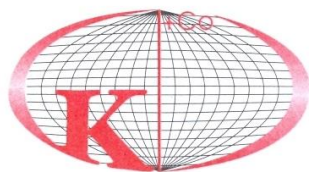
Here you enter none cash income.

- Home
- Meals
- Car
- Other property or facilities, you need to list the type and the amount and enter the total in the field provided

#### Line 22

Enter the amounts of any allowances, reimbursements, or expenses paid on your behalf for services you performed.

Line 22g, add up all the amounts from line 22 a through f.



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#### Line 23

Enter the amount of any other foreign income. List the type and the amount and then enter the total in the field provided. If there is more than one, you can enter "various" on the dotted line.

Do not include any items from lines 19-22.

#### Line 24

Add lines 19 through 21d, and line 23 and enter the sum in the field provided.

#### Line 25

Enter here the value of the meals and/or lodging that your employer provided for you that is excludable from your income under section 119.

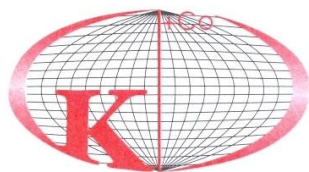
For the items to be excludable, the meals and lodging must have been provided for your employer's convenience and on your employer's business premises. The items also must have been a requirement for you when you were accepting the job.

#### Line 26

Subtract line 25 from line 24.

#### Line 27

Copy down the sum from line 26. Also check the applicable box and follow the instructions on the form.



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## Part VI

### Line 28

Enter the total reasonable expense that you paid during the tax year for your foreign housing, your spouse and dependents. If applicable, you can also include any expenses of a second foreign house if you maintained a separate household because the living conditions were dangerous, unhealthful, or otherwise adverse in the first tax home.

Housing expenses may include rent, utilities, real and personal property insurance, nonrefundable fees paid to obtain lease, rental of furniture, Residential parking, and house hold repairs. You can also include fair rental value if you did not include it in line 25.

You cannot include deductible interest and taxes, principal payment of the mortgage, depreciation on the house, cost of domestic labor, pay television, and cost of buying furniture.

### Line 29

- Enter the location where housing expenses incurred (country and city) only if your location is listed in the table at the end of the [instructions](#) on page 8 (Israel, Tel-Aviv). If your location does not appear on the table, leave this line blank.
- There are limits to the amount you can enter for the housing expenses. For the full worksheet see [instructions](#) on page 4. Enter the amount that you get in this line.

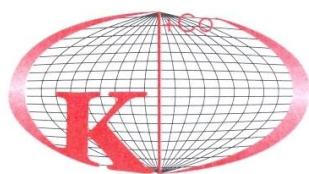
### Line 30

Enter the smaller amount of line 28 or line 29b

### Line 31

Enter the number of days in your qualifying period that fall within the current tax year.





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#### Line 32

Multiply the number in line 31 by \$43.48. If you entered 365 in line 31, you can just enter \$15,872 in the field.

#### Line 33

Subtract line 32 from line 30. If the result is zero or less, skip to part VII and do no complete part IX.

#### Line 34

Here you enter any employer-provided amounts. These amounts include wages and salaries received from your employer, fair market value of compensation provided in kind, rent paid by your employer directly to your landlord, and amounts paid to reimburse you for housing expenses.

If you are self-employed and all of your foreign earned income in part IV is self-employed income, then skip lines 34, 35, enter -0- on line 36 and be sure to complete part IX.

#### Line 35

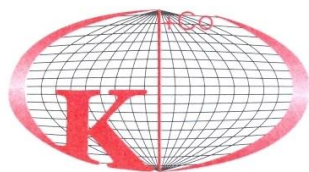
Divide line 34 by line 27. Do not round the result. Enter as a decimal that is rounded to three decimal places.

#### Line 36

This line deals with housing exclusion. Multiply line 33 by line 35. However, make sure that the amount cannot exceed the amount on line 34.

You also need to complete part VIII.

The housing deduction is figured in part IX. If you choose to claim the foreign earned income exclusion, complete parts VII and VIII before part IX.



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#### Part VII

If you are married filing jointly, you and your spouse need to figure out the amount of the exclusion separately. You also need to complete part VII separately.

#### Line 37

This line is filled out for you. It indicates that this is the maximum amount that you can claim.

#### Line 38

If you completed part VI, enter the amount from line 31. If you did not complete line 31, enter the number of days in your qualifying period that fall within the current tax year.

#### Line 39

If the number you entered in line 38 is the same amount of days that there are in current tax year (usually 365) enter "1.000".

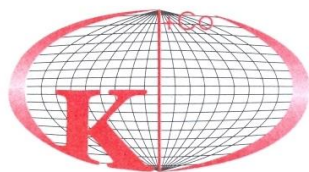
If you entered a different amount, divide line 38 by the number of days in the current tax year and enter the result as a decimal that is rounded to the nearest three decimal places.

#### Line 40

Multiply line 37 by line 39

#### Line 41

Subtract one 36 from line 27



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#### Line 42

Enter the smaller of line 40 or line 41.

This field is for foreign earned income exclusion. You also need to complete part VIII.

#### Part VIII

#### Line 43

Add lines 36 and 42

#### Line 44

Here you enter the deductions allowed in figuring your adjusted gross income that is found on line 47 of Form 1040. These deductions are allocable to the excluded income.

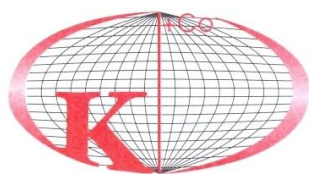
You need to report in full on Form 1040 and related forms and schedules of all the deductions allowed in figuring your adjusted gross income. In line 44, you enter the sum of all of those deductions. These deductions may include moving expenses, deductible part of self-employment tax, expenses claimed by schedule C or C-EZ. These strictly apply only to deductions related to excluded earned income.

#### Line 45

Subtract line 44 from line 43. Enter the same amount in line 45 and on line 21 from Form 1040. On Form 1040, enter "Form 2555". You later subtract this amount from your income to arrive at total income on Form 1040, line 22.

#### Part IX

If line 33 is greater than line 36 and if line 27 is greater than line 43, complete this part to figure out your housing deduction.



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#### Line 46

Subtract line 36 from line 33

#### Line 47

Subtract line 43 from line 27

#### Line 48

Enter the smaller amount of line 46 or line 47

In case if line 47 is more than line 48 and you could not deduct all of your housing deductions because of the limit, you can use the housing deduction carryover worksheet in the [instructions](#) on page 5 to figure out the amount to enter on line 49. Otherwise, go to line 50.

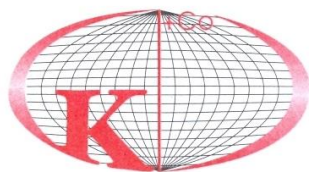
If the amount on line 46 is more than the amount on line 47, you can carryover the difference over to the next tax year. In case you exceed your limit in the next tax year and you cannot carry it over, you will not be able to carry the amount over to any other tax year.

#### Line 49

Here you use the housing deduction carryover from the previous tax year. This is from the housing deduction carryover worksheet in the instructions.

#### Line 50

Add lines 48 and 49. You enter the total in this field and you also enter the total on Form 1040 on the left of line 36. Then enter "Form 2555" next to the amount on line 36. Add it to the total adjustments reported on that line.



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### Child Credit

Child credit is a maximum of \$1,000 refundable tax credit per qualifying child for U.S. citizens living abroad. The refunds are for children with a U.S. citizenship under the age of 17 and whose parents qualify under the IRS criteria of the additional child tax credit. The guardian must check the boxes on Form 1040 or Form 1040A, line 6c, column (4); or Form 1040NR, line 7c, column (4) of the annual income tax return.

#### Qualifying Child:

1. Under the age of 17 at the end of the tax year
2. A U.S. citizen, a U.S. national, or a U.S. resident alien
3. Have sufficient family proximity according to the IRS definition
4. Guardian provides more than half of the child's support
5. Defined as dependent on tax return forms
6. living with the guardian for more than half of the relevant tax year
7. Does not file a joint return for the year

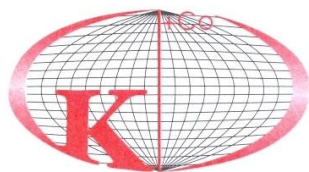
Child tax credit is reduced if the income is higher than

1. \$110,000 if married and filing jointly
2. \$75,000 and filing as single, head of household, or qualifying widow
3. \$55,000 if married and filing separately

To claim the tax credit the filing guardian must file Form 1040, Form 1040A or Form 1040NR and provide the name and identification number of the qualifying child (SSN).

If you are claiming the tax credit identified by an IRS individual taxpayer identification number (ITIN), only complete part I of [Schedule 8812](#). Only answer the questions regarding children with ITIN. Do not complete part I for children with a social security number (SSN).

If your children are not qualified for an SSN, they need to obtain an ITIN. Only residents of the U.S. can be claimed in the child tax credit. The child can apply to be treated as a resident



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of the U.S. for the tax year if he or she meets the substantial presence test for the calendar tax year. The substantial presence test consists of being physically present in the U.S.:

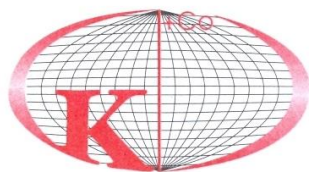
1. 31 days during the tax year
2. 183 days during the 3-year period. Counting:
  - a. All the days that were present during the current tax year
  - b. 1/3 of the days you were present in the previous tax year
  - c. 1/6 of the days you were present in the two years prior to the tax year

This part helps you figure out additional child tax credit. Complete this part after you work on the worksheet of the tax return in [publication 972](#) page 4.

To claim additional child tax credit you need to figure out the amount of the child tax credit. Then if you answered "yes" on line 9 of the child tax credit worksheet on Form 1040 instructions, you use schedule 8812 to see if you can take the additional child tax credit. After completing the schedule, if you have additional child tax credit on line 13, carry it to Form 1040, line 67. If you filed Form 2555, you cannot use Form 8812, instead you use publication 972 worksheet on page 4 to figure out your tax credit.

The Worksheet from Publication 972 is provided in the appendix.





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### Education credit

American Opportunity Credit allows up to \$2,500 of tuition tax credit per calendar year for students with U.S. citizenship studying at institutions recognized by the U.S. department of education.

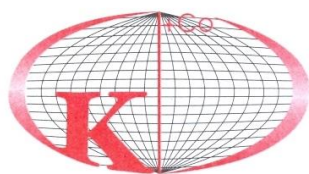
It is in effect at the current stage until the end of 2017. If the claim has not been made in previous years the IRS allows you to make a retroactive submission for the past three years. The credit is utilized in two ways. Forty percent (up to \$1,000) is refundable. The other sixty percent (up to \$1,500) is nonrefundable.

#### Eligibility:

1. Must be a student in one of the following educational institutions: Tel Aviv University, Haifa University, Bar Ilan University, Hebrew University, Technion, Ben Gurion University, and The Interdisciplinary College in Herzeliya (IDC).
2. Must be studying in the first four years of the postsecondary education with a purpose to receive a degree or other recognized educational credential.
3. Have a Social Security Number (SSN).
4. Must be enrolled at least half time for at least one academic period beginning during the year.
5. Income:
  - a. If filed as single – income cannot exceed \$90,000 per year.
  - b. If filed as a joint return – income cannot exceed \$180,000 per year.
6. No felony drug convictions on student's records.

#### Required forms:

1. Full name as it appears on the Social Security card
2. Social security number
3. Date of birth



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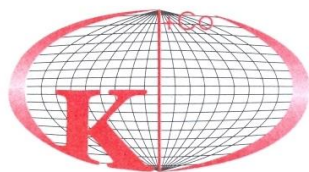
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4. Home address
5. Phone number and current email address
  - If interested to make a direct deposit to a U.S. bank account then please indicate the account information: Routing number and account number
6. Details of tuition expenses can be given in either Hebrew or English with actual payments that have been made in the previous year only (separate forms should be submitted in case of a retroactive submission).
7. Student certificate indicating full name, current school year, fields of study and an explicit reference stating that the student is pursuing an undergraduate degree.
8. Income in Israel. Form 106 or last paycheck in Hebrew from every workplace in 2012.
9. Investment account information for the previous tax year only
  - If investment account is in Israel – provide form 867
  - If investment account is in the U.S. – provide form 1099
10. Any other sources of income should also be submitted
  - IDC students can attach the 1098-T form instead of items six and seven



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### Streamline foreign offshore procedures

If you are required to file your taxes but have never done so yet, you can follow the streamline procedure. The Streamline foreign offshore procedures are for individuals who failed to report from non-willful conduct. Meaning, they did not report due to negligence or a mistake. Only individuals that were not present in the U.S. for at least 330 full days can do this procedure.

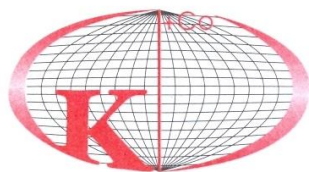
Banks in Israel are now required to report any financial account that is owned by a U.S. person or anyone receiving income from a U.S. source to the IRS. The banks will disclose the bank accounts through forms that are needed to be filed out. Any U.S. person would be required to file Form W-9 and any foreign individual and foreign entity will be required to file Form W-8BEN and W-8BEN-E respectively. Through these forms, the IRS will be able to trace the entities that did not report their taxes when they are required to do so.

A U.S. person who wishes to follow the streamline foreign offshore procedure must file their taxes for the most recent three years for which the return due date has already passed. Moreover, the person must file the FBAR form for the most recent six years for which the due date has already passed.

If you file properly under the proper procedures you will not subject to failure-to-file and failure-to-pay penalties or other related penalties.

You need to file a complete and accurate delinquent tax return using Form 1040. If you filed taxes for previous years and you are amending them, file Form 1040X instead. Make sure to write in red pen "Streamline Foreign Offshore" on top of each page in the tax return. This is important because otherwise the form will not be processed through the special procedures.

You also must complete and sign [this certificate](#). By signing this you certify that you are eligible for this procedure. You certify that you have filed all the required forms and previous failures to file are due to non-willful conduct. In addition, you must submit the original copy to the return and attach a copy to each of the statements to the tax returns and FBARS.



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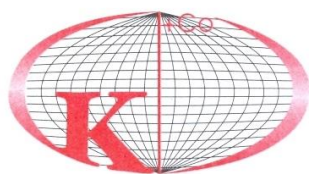
בן לסנס - רו"ח, ב.א. כלכלה ומינהל עסקים

When you are filing your FBARS online, on the top of the page there will be a space that asks you if you submitted the form late (after June 30 of each tax year). You need to check the box and choose "other" as the reason. Then, in the comment box bellow enter "Streamline Foreign Offshore".

You need to submit a payment of all tax due as reflected in the tax return. The taxpayer identification number (TIN) must be included in the check. If you do not have a TIN, you can attach an application for an ITIN along with the tax forms.

All the documents and payment must be sent to this address:

Internal Revenue Service  
3651 South I-H 35  
Stop 6063 AUSC  
Attn: Streamlined Foreign Offshore  
Austin, TX 78741



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### **W-8BEN-E**

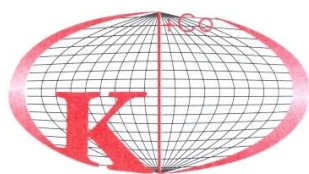
This form documents the statues of foreign entities. Do not complete this form if you are not a foreign entity. You usually file this form when another entity such as a financial institution requests you to. The foreign entities are subject to 30% rate of U.S. taxes on any fixed determinable annual or periodical gains, profits, or income received by U.S. sources that include but not limited to:

- Interest;
- Dividends;
- Rents;
- Royalties;
- Annuities;
- Premiums;
- compensation for services;
- substitute payments in a securities lending transaction;
- Other.

The tax is subject on the gross amount paid. The payment is considered whether it was direct or indirect (through an agent).

The withholding agent relies on a correctly filed W-8BEN-E form to withhold payments that are owed. The agent has to withhold the 30% unless you provide them with this form. For certain types of income the withholding agent can reduce the rate of the tax or exempt it with the W-8BEN-E because you are a resident of a foreign country with which the U.S. has an income tax treaty with.

Foreign persons are subject to a flat rate of 30% on certain kinds of income that is received by the U.S. If you do not provide the form when requested, you may be subject to the 30% rate.



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The form is not submitted to the IRS. The form should be given to the entity that requested it, such as a person whom you receive the payment or who credits your account. The form must be filed out and submitted before the payments were made to you. If you do not, the withholding agent will have to withhold 30% of the payment. If you have income from different withholding agents, you will have to file a separate W-8BEN-E form and submit it to each agent.

If there is any change to the information that is submitted on W-8BEN-E or the form was filed incorrectly, you must submit a new correct form within 30 days after the change.

The form is valid from the day it was submitted to the last day of the third succeeding calendar year.

Part I and XXIX must always be completed. Other parts should only be completed if they are applicable to you.

Terms and Definitions –from <http://www.irs.gov/pub/irs-pdf/iw8bene.pdf>

Account holder – a person who is identified as the owner of a financial account.

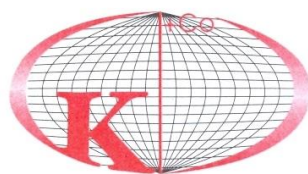
Amounts subject to withholding under chapter 3 – an amount from sources within the United States that is FDAP income.

FDAP income – fixed or determinable annual or periodical income. It is included in gross income including interest, dividends, rents, royalties, and compensation.

Beneficial owner – a person who is required under the U.S. tax principles to include the payment on a tax return.

Note – a payment to a U.S. partnership, trust, or estate that is not subject to 30% withholding.





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Chapter 3 – chapter 3 of the Internal Revenue Code (Withholding of Tax on Nonresident Aliens and Foreign Corporations), contains sections 1441 through 1464.

Chapter 4 – chapter 4 of the Internal Revenue Code (Withholding of Tax on Nonresident Aliens and Foreign Corporations), contains sections 1471 through 1474.

Chapter 4 status – a person's status as a U.S. person, specified U.S. person, foreign individual, participating FFI, deemed-compliant FFI, restricted distributor, exempt beneficial owner, nonparticipating FFI, territory financial institution, excepted NFFE, or passive NFFE.

Deemed-compliant FFI – certain FFIs are deemed to comply with the regulations under chapter 4 without the need to enter into a FFI agreement with the IRS.

Disregarded entity – a business that has a single owner and is not a corporation is disregarded as an entity separate from its owner.

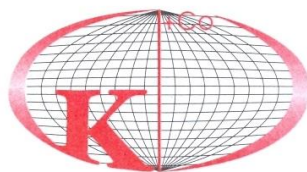
FFI – foreign financial institution, a foreign entity that is a depository institution, custodial institution, investment entity, or an insurance company that issues cash value insurance or annuity contracts.

Fiscally transparent entity – entity that is treated as fiscally transparent with regards to an item of income that is entitled for tax treaty benefits.

GIIN – global intermediary identification number that is assigned to an entity that has registered with the IRS for chapter 4 purposes.

Intergovernmental agreement (IGA) – a Model 1 IGA or a Model 2 IGA.

Model 1 IGA – agreement between the U.S. or treasury department and a foreign government or one or more agencies to implement FACTA through reporting.



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**Model 2 IGA** – agreement between the U.S. or treasury department and a foreign government or one or more agencies to implement FACTA through reporting by FFI directly to the IRS.

**NFFE** – none financial foreign entity that is not included in the definition of FFI.

**Participating FFI** – an FFI that has agreed to comply with the terms of an FFI agreement.

**Participating payee** – any person that accepts a payment card as payment.

**Payee** – a person to whom a payment is made.

**PSE** – payment settlement entity is a merchant acquiring entity or third party settlement organization.

**QI** – qualifies intermediary is a person that is a party to an agreement with the IRS.

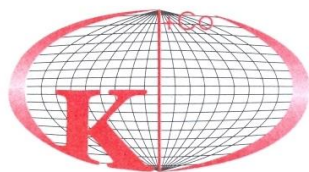
**Recalcitrant account holder** – an entity that fails to comply with a request by an FFI maintaining the account for documentation and information.

**Reverse hybrid entity** – any person that is not fiscally transparent under the U.S. tax law principles but that is fiscally transparent under the laws of a jurisdiction with which that United States has an income tax treaty.

**Substantial U.S. owner** – owns, directly or indirectly, more than 10% of the stock, profit, capital interest of any foreign corporation or partnership. He is also treated as an owner of a foreign trust and holds, directly or indirectly, 10% beneficial interest in a trust.

**Withholdable payment** – payments of U.S. source FDAP income that exemptions from chapter 3 and 4 do not apply.

**Withholding agent** – any entity that has control of U.S. source FDAP income subject to chapter 3 and 4 withholding.



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**Specific instructions – Everything that is identified with a \*- is usually always filed out**

#### Part I

##### \*Line 1

Enter your name. If you have a business and you are its single owner and not a corporation, you still enter your name and not the business' name.

##### \*Line 2

Enter the country in which you are subject to its laws. If you are a corporation, enter the country in which you were incorporated.

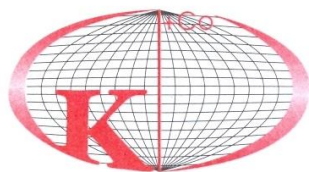
##### Line 3

Not everyone fills out this line.

Only disregarded entities that are receiving a withholdable payment or hold an account with an FFI requesting this form enter their name in this line.

You only fill out this line if:

- You should have also registered with the IRS;
- have been assigned a GIIN;
- are a reporting Model 1 FFI;
- reporting Model 2 FFI;
- Are not a hybrid entity.



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#### \*Line 4

Check the box that applies to you.

If you check either "partnership", "Disregarded entity", "Simple trust", or "Grantor trust" and you are a hybrid entity, check the yes box at the bottom of line 4. If you are not a hybrid entity and are claiming treaty benefits, check the no box at the bottom of line 4.

Note: "A hybrid entity is any person (other than an individual) that is treated as fiscally transparent (rather than as a beneficial owner) for purposes of declaring status under the Code but is not treated as fiscally transparent by a country with which the United States has an income tax treaty. Hybrid entity status is relevant for claiming treaty benefits" (department of the treasury internal revenue service, page 5).

#### \*Line 5

Check the box that is applicable to you.

You do not need to fill this line if (1) you are providing this form with respect to a preexisting entity account or (2) if you are a payee of a withholdable payment or (3) are filing this form to document the status of an account upon the request of a foreign financial institution.

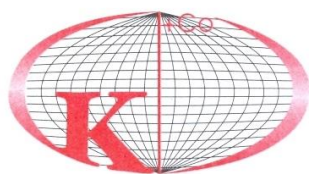
If you are required to check line 5, you only check one box that applies to you.

#### \*Line 6

Enter the permanent resident address. Enter an address of residency and not the financial institution address, post office box or an address used solely for mailing purposes.

#### \*Line 7

Enter your mailing address. Do not enter an address if it is the same as line 6.



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#### Line 8

Enter your employer identification number (EIN). This number should consist of 9 numerical digits. If you do not have an EIN number, you can file [Form SS-4](#).

You can send it to:

EIN Operation  
Philadelphia, PA  
19255-0525

Or fax-TIN: 267-941-1040

You do not have to hand in the form if you prefer to call 1 267-941-9099.

On Form SS-4 complete lines 1-5b (SSN or ITIN are optional), 8a, 8b-c (are if applicable), 9a, 9b (is if applicable), 10 and 18.

#### Line 9a

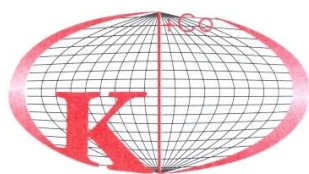
You are only required to provide your GIIN if you are a participating FFI, registered deemed-compliant FFI, reporting Model 1 FFI, reporting Model 2 FFI, direct reporting NFFE, trustee of a trustee documented trust, or sponsored direct reporting NFFE.

#### \*Line 9b

Here you enter your foreign TIN. If you have a TIN, you must enter it here.

#### Line 10

Here you enter a reference number of another form that you may think is relevant to document the beneficial owner. You can also enter the account which a payment is made to income the withholding agent. This line does not have a requirement.



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**Part II – Complete this line only if you are a disregarded entity or branch of an FFI in a country other than the country you specified in line 2.**

Entities that complete this part are a branch of an FFI which are receiving a withholdable payment as an intermediary and operate in a jurisdiction other than the country of residence identified in line 2.

#### Line 11

Check the applicable box.

#### Line 12

Enter the address where appropriate of the branch or disregarded entity.

#### Line 13

If you checked in line 11 Model 1 FFI (only for payments made after January 1, 2015), Model 2 FFI, participating FFI, or U.S., you need fill this line.

#### Part III – Claim of tax treaty benefits

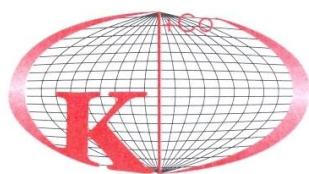
##### Line 14a

If you are claiming a reduced rate of, or exemption from, withholding under income tax treaty, you need to check this box. You also need to enter the country where you identified in line 1 in the blank space provided.

##### Line 14b

If you are claiming a reduced rate of, or exemption from, withholding under income tax treaty, you need to check this box to clarify that the beneficial owner drives the items of income and meets the requirements of the treaty provision dealing.





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#### Line 14c

If you are claiming treaty benefits for dividends received from a foreign entity or a U.S. entity of a foreign corporation and meets qualified residence statues.

A foreign entity is a qualified resident of a country if it meets a 50% ownership and base erosion test; it is primarily and regularly traded on an established securities marker in either the country of residence or the U.S., it carries an active trade in its country, and meets the IRS ruling of qualified residence.

#### Line 15

If line 14 does not meet the conditions that were not covered in line 15 and you are claiming tax treaty benefits that are not dividends or interest. Also foreigners that are claiming a preferential rate applicable to dividends base on ownership.

**Parts IV through XXVIII** – only parts of IV through XXVIII should be completed based on the indication in line 5. An entity the check either one of the first 5 boxes in line 5 does not need to complete any parts in IV through XXVIII.

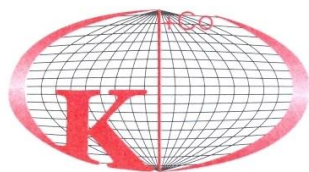
**Part IV-** sponsored FFI that has not obtained a GIIN

#### Line 16

Enter the name of the sponsoring entity in the space provided. A sponsoring entity is an entity that has agreed to fulfil the due diligence on behalf of the sponsored FFI identified in line 1.

#### Line 17

Check either box that applies best to you. You have had to enter the GIIN on line 9a but a sponsored FFI is not required to have a GIIN before January 1, 2016.



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The first item states that you are a sponsored investment entity and the second item states that you are a sponsored controlled foreign corporation.

#### Part V –certified deemed-compliant nonregistering local bank

##### Line 18

Check the box to certify that you are a certified deemed-compliant nonregistering local bank that meets all the requirements that are listed below.

#### Part VI – certified deemed-compliant FFI with only low-value accounts

##### Line 19

Check the box to certify that the certified deemed-compliant FFI with only low value accounts and satisfy all the requirements to have a deemed-complaint statues.

#### Part VII – certified deemed-compliant sponsored, closely held investment vehicle

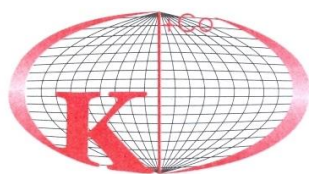
##### Line 20

Enter the name of the sponsoring entity in the space provided. A sponsoring entity is an entity that has agreed to fulfil the due diligence on behalf of the sponsored FFI identified in line 1. You need to enter the GIIN number in line 9a.

##### Line 21

Check the box to certify that the closely held investment vehicle meet all the requirements for a certified deemed-compliant status.

#### Part VIII – Certified deemed-compliant limited life debt investment company



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שולמית יצחקי - רו"ח

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#### Line 22

Check the box to certify that the limited life debt investment company meets all the requirements for a certified deemed-compliant status.

#### Part IX – certified deemed compliant investment advisors and investment managers

#### Line 23

Check the box to certify that the investment advisors and investment managers meet all the requirements for a certified deemed-compliant status.

#### Part X – Owner-documented FFI

An owner-documented FFI checks line 24a and checks line 24b or 24c.

#### Line 24a

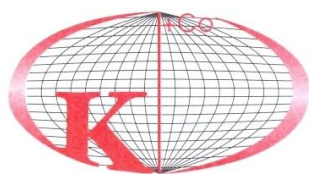
Check the box if the FFI identified in part one meets all the requirements for this status. The FFI is also providing this form to a U.S. financial institution, participating FFI, reporting Model 1 FFI, or reporting Model 2 FFI.

#### Line 24b

Check the box to certify that the FFI in line 1 will provide an FFI reporting statement that contains the information described in line 24b.

#### Line 24c

Check the box to certify that the FFI in line 1 will provide an auditor's letter that contains the information described in line 24c.



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#### Line 24d

Check this box if it is applicable to you. If you check this box you certify that you do not have any contingent beneficiaries or designated classes with unidentified beneficiaries.

#### Part XI- restricted distributor

#### Line 25a

Check to indicate that all of the requirements are met.

#### Line 25b and 25c

Check either box to certify your statues.

#### Part XII – Nonreporting IGA FFI

#### Line 26

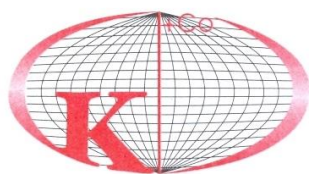
Check the box to certify that you are treated as a nonreporting IDA IFF. You also need to enter the name of the jurisdiction that has the applicable IGA treated as in effect with the United States. In addition, you also need to enter the withholding agent with the specific category of FFI described in Annex II of the IGA applicable statues.

Furthermore, you need to provide the GIIN in the space provided and in line 9a if you are under Model 2 IGA.

#### Part XIII – Foreign government, government of a U.S. possessions, or foreign central bank of issue

#### Line 27

Check the box to certify the satisfaction of all of the requirements for this status.



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#### Part XIV – International Organization

##### Line 28a

Check this box to certify that you are an international organization.

##### Line 28b

Check this box to certify that the listed requirements are satisfied.

#### Part XV – Exempt retirement plans

##### Lines 29a, b, c, e, and f

Check all boxes to certify that the exempt retirement plans meets all the requirements listed.

#### Part XVI – Entity wholly owned by exempt beneficial owners

##### Line 30

Check the box to certify that all the requirements are satisfied for this status. In addition, you also must provide appropriate documentation that is stated in the last bullet point.

#### Part XVII – Territory financial institution

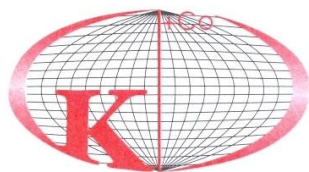
##### Line 31

Check line to certify that the all the requirements are satisfied for this status.

#### Part XVIII – Excepted nonfinancial group entity

##### Line 32

Check the box to certify that all the requirements are satisfied for this status.



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#### Part XIX - Excepted nonfinancial start-up company

##### Line 33

Check the box to certify that all the requirements are satisfied for this status.

In addition, you need to provide the date you were formed or board passed a resolution approving a new line of business.

#### Part XX – Excepted nonfinancial entity in liquidation or bankruptcy

##### Line 34

Check the box to certify that all the requirements are satisfied for this status.

In addition, you must provide the date that you filled a plan of liquidation, plan or reorganization, or bankruptcy.

#### Part XXI – 501(c) Organization

##### Line 35

Check the box to certify that all the requirements are satisfied for this status.

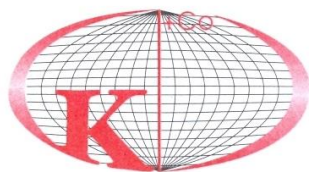
In addition, you must provide the date that the IRS issued the organization a determination letter or providing a copy of an opinion form U.S. counsel that the organization qualifies under section 501(c).

#### Part XXII – nonprofit organization

##### Line 36

Check the box to certify that all the requirements are satisfied for this status.





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#### Part XXII – Publically traded NFFE or NFFE affiliate of a publicly traded corporation

Check either **Line 37a** to certify that all the requirements are satisfied for this status and provide the name of securities exchange on which the stock of the NFFE is publicly traded. Or **Line 37a** to certify that all the requirements are satisfied for this status and provide the name of the publicly traded entity, and identify the securities market on which the stock is traded.

#### Part XXIV – Excepted territory NFFE

##### Line 38

Check the box to certify that all the requirements are satisfied for this classification.

#### Part XXV – Active NFFE

##### Line 39

Check the box to certify that all the requirements are satisfied for this status.

Passive income includes dividends, interest, rents, royalties, annuities, and certain other forms of passive income.

#### Part XXVI – Passive NFFE

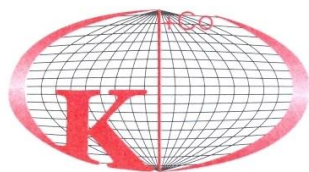
Check box 40a and 40b or 40c

##### Line 40a

Check the box to certify that all that you are not a financial institution.

##### Line 40b

Check to certify that you have non substantial U.S. owners.



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### Line 40c

Check to certify that you will provide the name, address, and TIN of each substantial U.S. owner of the NFFE in part XXX.

### Part XXVII- Excepted inter-affiliate FFI

### Line 41

Check the box to certify that all the requirements are satisfied for this classification.

### Part XXVII – Sponsored direct reporting NFFEs

### Line 42

Enter the name of sponsoring entity.

### Line 43

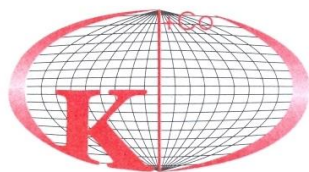
Check the box to certify that all the requirements are satisfied for this classification.

You must also provide the GIIN in line 9a.

### \*Part XXIX – Certification

Read, sign, print your name and date the form. Check the box under to certify that you had the capacity to sign this form.

A third party cannot sign this form unless it provides Form 2848, power of Attorney and Declaration of Representative, with W-8BEN-E.



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### W-8BEN

This form documents the statues of foreign persons. They are subject to 30% rate of U.S. taxes on any fixed determinable annual or periodical gains, profits, or income received by U.S. sources that include but not limited to:

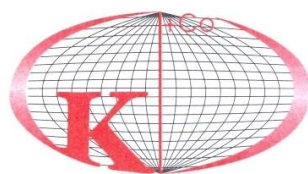
- Interest;
- Dividends;
- Rents;
- Royalties;
- Annuities;
- Premiums;
- compensation for services;
- substitute payments in a securities lending transaction;
- Other.

The tax is subject on the gross amount paid. The payment is considered whether it was direct or indirect (through an agent).

The withholding agent relies on a correctly filed W-8BEN-E form to withhold payments that are owed. The agent has to withhold the 30% unless you provide them with this form. For certain types of income the withholding agent can reduce the rate of the tax or exempt it with the W-8BEN-E because you are a resident of a foreign country with which the U.S. has an income tax treaty with.

Foreign persons are subject to a flat rate of 30% on certain kinds of income that is received by the U.S. If you do not provide the form when requested, you may be subject to the 30% rate.

The form is not submitted to the IRS. To form should be given to the entity that requested it such as a person whom you r receive the payment or who credits your account. The form must be filed out and submitted before the payments were made to you. If you have income



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from different withholding agents, you will have to file a separate W-8BEN-E form and submit it to each agent.

If there is any change to the information that is submitted on W-8BEN or the form was filed incorrectly, you must submit a new correct form within 30 days after the change.

If you become a U.S. citizen, you are not subject to the 30% payment anymore. You notify your payer and may be required to file Form W-9.

The form is valid from the day it was submitted to the last day of the third succeeding calendar year.

Any nonresident alien who is married to a United States person will still be treated as a nonresident alien in this chapter in regards to all income except for wage if they have a joint account (even though they are filing a joint tax return).

Part I and XXIX must always be completed. Other parts should only be completed if they are applicable to you.

Terms and Definitions - <http://www.irs.gov/pub/irs-pdf/iw8ben.pdf>

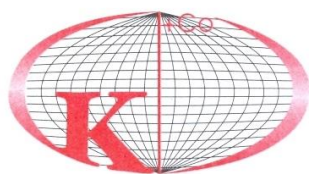
Account holder – is the person listed as an owner of a financial account.

Amounts subject to withholding – is an amount from sources within the United States that is FDAP income.

Beneficial owner – the person who is required under the U.S. tax principles to include the payment in gross income on a tax return.

Note – a payment to a United States payee that is not subject to 30% withholding.

Chapter 3 - chapter 3 of the Internal Revenue Code (Withholding of Tax on Nonresident Aliens and Foreign Corporations), contains sections 1441 through 1464.



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Chapter 4 – chapter 4 of the Internal Revenue Code (Withholding of Tax on Nonresident Aliens and Foreign Corporations), contains sections 1471 through 1474.

Deemed-compliant FFI – certain FFIs are deemed to comply with the regulations under chapter 4 without the need to enter into a FFI agreement with the IRS.

Disregarded entity – a business that has a single owner and is not a corporation is disregarded as an entity separate from its owner.

FDAP- fixed or determinable annual or periodic income included in gross income, including interest, dividends, rents, royalties, and compensation.

FFI – foreign financial institution, a foreign entity that is a depository institution, custodial institution, investment entity, or an insurance company that issues cash value insurance or annuity contracts.

Foreign person – is any person that is not a U.S. person.

Intergovernmental agreement (IGA) – a Model 1 IGA or a Model 2 IGA.

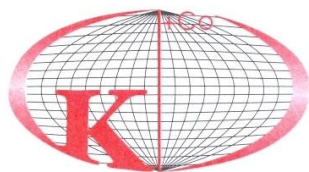
Model 1 IGA – agreement between the U.S. or treasury department and a foreign government or one or more agencies to implement FACTA through reporting.

Model 2 IGA – agreement between the U.S. or treasury department and a foreign government or one or more agencies to implement FACTA through reporting by FFI directly to the IRS.

Nonresident alien individual- any individual who is not a United States person or resident alien of the United States.

Participating FFI – an FFI that has agreed to comply with the terms of an FFI agreement.

Participating payee – any person that accepts a payment card as payment.



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עמוס כץ - רו"ח, ב.א. כלכלה/חשבונאות

מ.א. מינהל עסקים, מ.א. משפטים

שרה יוסוביץ - רו"ח, ב.א. חשבונאות, מ.א. מינהל עסקים

נחמה לינקר - רו"ח

שולמית יצחקי - רו"ח

שושנה חזן - רו"ח

אורנה בהר - רו"ח, ב.א. חשבונאות, ומינהל עסקים

מוריה קדם - רו"ח, ב.א. חשבונאות ומערכות מידע, תואר בהוראה

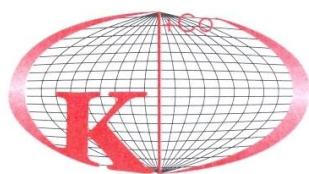
בן לסנס - רו"ח, ב.א. כלכלה ומינהל עסקים

Payment settlement entity (PSE) – is a third party settlement organization or a merchant acquitting entity. It is required to report payments in settlement of payment card transactions.

Recalcitrant account holder- is a person who fails to comply with the requests of an FFI for documentation for the U.S. or foreign status.

Withholding agent – any entity that has control of U.S. source FDAP income subject to chapter 3 and 4 withholding.





## עמוס כץ ושות' - רואי חשבון

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בן לסנס - רו"ח, ב.א. כלכלה ומינהל עסקים

### Specific Instructions

#### Part I

##### Line 1

Enter your name.

##### Line 2

Enter the country name.

##### Line 3

Enter permanent residence address that you live in.

##### Line 4

Enter mailing address if it is not the same as in line 3.

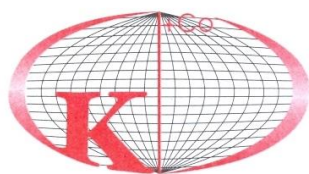
##### Line 5

Enter your SSN number.

If you do not have one you can apply for one online [here](#).

If you do not have one or not eligible to have one, enter your ITIN. To apply for an ITIN, you need to File [Form W-7](#) with the IRS. It takes 4-6 weeks to process.

You need to provide your SSN or TIN number if you are either claiming an exemption from withholding or submitting this form for a partnership that conducts with a U.S. entity.



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#### Line 6

Enter your Tax Identification Number (TIN) that should have been issued to you by your jurisdiction of tax residence.

You need to enter your TIN number if you are providing this form in order to document yourself with respects to a financial account that you hold at a U.S. office.

If you have not been issued a TIN or the jurisdiction does not issue TINs, then you can leave this blank but you must fill out your date of birth in line 8.

#### Line 7

Include any reference number of any document that you like to reference to this form.

#### Line 8

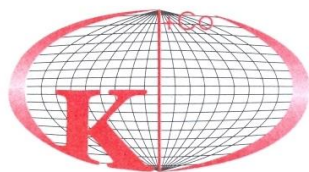
Enter your date of birth.

You need to enter your date of birth if you are providing this form in order to document yourself with respects to a financial account that you hold at a U.S. office. You must enter the date of birth if you did not fill out line 6 and are required to.

#### Part II

#### Line 9

If you are claiming tax treaty benefits, then you fill out this line. You need to enter the name of the country that you are residing in currently which has a tax treaty with the United States.



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#### Line 10

Use only if you are claiming tax treaty benefit.

This line should always be completed by foreign students and researchers claiming treaty benefits.

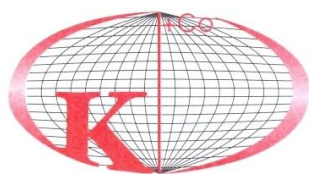
This line is not applicable for treaty benefits under interest or dividends.

#### Part III

Enter your signature, enter the date, and then print your name.

If you are an agent filing on behalf of the person indicated in line 1, complete the capacity field. Examples include executor, power of attorney, parent, guardian, directory and more.

If you are signing under the power of attorney you must complete Form 2842, otherwise the form will not be valid.



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### **Form W-9**

Only U.S. citizens or resident aliens complete this form. The backup withholding rate is 28% which is lower than the rate for a nonresident alien.

In order to file this form, you need to have a taxpayer identification number (TIN). Your TIN can also be your SSN, ATIN, or EIN.

When you sign Form W-9 you certify that you are not subject to backup withholding, that your TIN is correct, and exempted from FACTA reporting. You can also claim exemption from backup withholding if it applies to you.

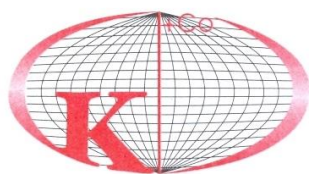
If there are any changes such as your TIN number or name you must provide an updated form.

If you file a TIN that is not correct, a penalty of \$50 will be charged unless you prove that it was done with a reasonable cause and not a willful neglect.

If you provide wrong information with regards to withholding, you will be charged a penalty of \$500.

If you willfully falsify information, you will be charged with criminal and civil penalties.

Backup withholding means that the person who is making certain payments to you can withhold 28% of those payments to pay to the IRS. You will not be subject to backup withholding if you fill out your correct information and reported all of your taxable income in your tax return.



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בן לסנס - רו"ח, ב.א. כלכלה ומינהל עסקים

### Specific Instructions

#### \*Line 1

Enter your name. It should be the same name as the name you put on your tax return or/and the name that appears on your social security card.

If you are a sole proprietor, enter your name in line 1 and your business name on line 2.

If you are a partnership, corporation, not a single-member LLC, enter your business name in line 1 (same name as on the tax return for the entity) and any business, trade or "doing business as" name on line 2.

#### Line 2

Here you enter a business name as described in line 1.

#### Line 3

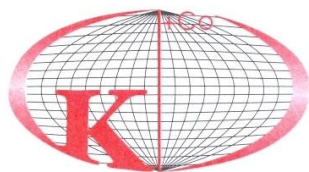
Check the applicable box. You can only check one box in this line.

If you are a limited liability company, you check the box that indicates LLC and in the space provided enter "P" for partnership, "C" for C Corporation and "S" for S Corporation.

#### Line 4

Here you enter your exemption payee code and/or your exemption from FACTA reporting if any.

Individuals usually are not exempt from backup withholding. Some corporations are not exempt from for payments made in settlement if payment card or third party network transactions. They are also not exempt from backup withholding for expenses such as attorney fees or corporations that provide medical health care.



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If you are submitting this from for an account in the U.S. you may leave the field for the FACTA code blank.

See [instructions](#) on page three for the codes to enter in line 4 for both the exemptions and FACTA exemptions.

#### Line 5

Enter your address.

#### Line 6

Enter city, state, and ZIP code.

#### Part I – TIN

Enter your TIN number.

If you are not eligible to get your TIN number, you may apply for an individual taxpayer identification number (ITIN).

If you have an EIN, you put it on the second box. If you have both SSN and EIN, you may put only one. The IRS prefers SSN.

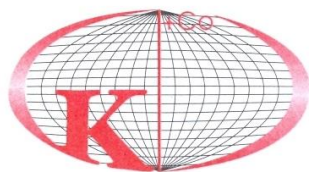
You can apply for SSN but filing Form SS-5. You can get this form online at [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213. You can apply for ITIN by filing form W-7 and for EIN you file form SS-4.

If you applied for your TIN and you need to complete Form W-9, you can write "applied for" in the space that is provided for the TIN. Depends on the type of income, you may be subject to backup withholding until you provide your TIN.

#### Part II – Certification

Read, sign and date the form in the spaces provided if you are required to.





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#### Requirements:

- You must give your TIN but you do not have to sign if your payment type is interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.
- You must give your TIN and sign if you payment type is interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.
  - If you are subject to backup withholding but are required to file this form, you may cross out item 2 of the certification.
- You must sign the certification and cross out item 2 if you have real estate transactions.
- For other payments sign if you are providing a correct TIN after providing an incorrect TIN. You are not required otherwise.
- You do not have to sign if you payments are mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments, IRA, Coverdell ESA, Archer MSA or HAS contributions or distributions, and pension distributions.

For the Form and more detailed instructions see <http://www.irs.gov/pub/irs-pdf/fw9.pdf>.

Please fill the following form.

[Home](#)[Filer  
Information](#)[Separate/Joint  
Account](#)[No Financial  
Interest](#)[Consolidated  
Report](#)[Signatur  
Informati](#)**Filer Contact Information**

Please provide the following contact information so that you may receive the appropriate correspondence regarding the status of your FBAR filing:

*Fields marked with an asterisk (\*) are required by default unless otherwise stated*

\* Email Address

\* Confirm Email

\* First Name

\* Last Name

\* Phone Number

**BEFORE YOU BEGIN, PLEASE NOTE THE FOLLOWING.**

The online FBAR form does not allow you to save your progress during completion. After submission, a read-only copy of your FBAR will be available for download.

[START FBAR](#)

Questions or issues encountered during the FBAR filing process may be directed to the BSA E-Filing Help Desk at 1-866-346-9478 or via email at [BSAEFilingHelp@fincen.gov](mailto:BSAEFilingHelp@fincen.gov). The Help Desk is available Monday through Friday from 8 a.m. to 6 p.m EST. Please note that the Help Desk is closed on Federal holidays.

[Home](#)[Filer  
Information](#)[Separate/Joint  
Account](#)[No Financial  
Interest](#)[Consolidated  
Report](#)[Signatur  
Informati](#)**Report of Foreign Bank and Financial Accounts**

FinCEN Form 114 OMB No. 1506-0009

Version Number:

The FBAR must be received by the Department of Treasury on or before June 30th of the year immediately following the calendar year being reported. This filing deadline may not be extended.

**Filing Instructions**

- 1 - Complete the FBAR.** Complete the form in its entirety with all requested or required data known to the filer. For detailed information regarding the completion of your FBAR, please refer to User Quick Links at <http://bsaefiling.fincen.treas.gov/NoRegFBARFiler.html>
- 2 - Sign the completed FBAR.** Click 'Sign the Form' (at the bottom of this page) once the FBAR is complete.
- 3 - Submit the signed FBAR.** Click 'Submit' (at the bottom of this page) once the FBAR is electronically signed.
- 4 - Retain a copy of your submission.** Download a copy (read-only) of your FBAR from your submission confirmation page and retain for record keeping purposes.

\* Filing name (e.g. SMITH FBAR 2013)

If this report is being filed late,  
select the reason for filing late

Explanation (750 character limit)

Sign the Form

Remove Signature

**AFTER COMPLETING THE FBAR, RETURN TO  
THIS SECTION TO SIGN AND SUBMIT**

Submit

This form should be used to report a financial interest in, signature authority, or other authority over one or more financial accounts in foreign countries, as required by Department of the Treasury Regulations 31 CFR 1010.350. No report is required if the aggregate value of the accounts did not exceed \$10,000. See help text Instructions for definitions.

#### PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE

Pursuant to the requirements of Public Law 93-579 (Privacy Act of 1974), notice is hereby given that the authority to collect information on FinCEN 114 in accordance with 552a (e) is Public Law 91-508; 31 USC 5314; 5 USC 301; 31 CFR 1010.350. The principal purpose for collecting the information is to assure maintenance of reports where reports or records have a high degree of usefulness in criminal, tax, or regulatory investigations or proceedings. The information collected may be provided to those officials or employees of any constituent unit of the Department of the Treasury who have a need for the records in the performance of their duties. The records may be referred to other department or agency of the United States upon the request of the head of such department or agency for use in a criminal, tax, or regulatory investigation or proceeding. The information collected may also be provided to appropriate state, local, and foreign law enforcement and regulatory personnel in the performance of their official duties. Disclosure of this information is mandatory. Civil and criminal penalties, including in certain circumstances a fine of not more than \$500,000 and imprisonment of not more than five years, are provided for failure to file a report, supply information, and for filing a false or fraudulent report. Disclosure of the Social Security number is mandatory. The authority to collect is 31 CFR 1010.350 (formerly 31 CFR 103.24). The Social Security number will be used as a means to identify the individual who files the report. The average burden associated with this collection of information is 20 minutes per respondent or record keeper, depending on individual circumstances. Comments regarding accuracy of this burden estimate, and suggestions for reducing the burden should be directed to the Financial Crimes Enforcement Network, P. O. Box 39, Vienna, VA 22183. Attn: Office of Regulatory Policy

Home

Filer  
Information

Separate/Joint  
Account

No Financial  
Interest

Consolidated  
Report

Signature  
Information

\* 1 This report is for calendar year ended 12/31

Amended

☐

Prior Report BSA Identifier

#### Part I Filer Information

\* 2 Type of filer

\* 3 U.S. Taxpayer Identification Number

3a TIN type

4 Foreign identification

(Complete if Item 3 U.S. TIN is blank)

a Type

b Number

c Country/Region of issue

5 Individual's date of birth

\* 6 Last name or organization's name

7 First name

8 Middle name

8a Suffix

9 Address

10 City

11 State

(Select Country/Region before selecting state)

12 ZIP/postal code

\* 13 Country/Region

\* 14a Does the filer have a financial interest in 25 or more financial accounts?

☐ Yes Enter number of accounts☐ No

If "Yes" is checked do not complete Part II or Part III, but retain records of this information

\* 14b Does the filer have signature authority over but no financial interest in 25 or more financial accounts?

☐ Yes Enter number of accounts☐ No

If "Yes" is checked Complete Part IV items 34 through 43 for each person on whose behalf the filer has signature authority.

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InformationSeparate/Joint  
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InterestConsolidated  
ReportSignature  
Information

## Part II Information on Financial Account(s) Owned Separately

1 of 1

Fields marked with an asterisk (\*) are required if an account is recorded in this section

\*15 Maximum account value

15a Maximum account value unknown

\*16 Type of account



*17 Financial institution name			
*18 Account number or other designation			
19 Address			
20 City		21 State	
22 Foreign postal code		*23 Country/ Region	

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Information**Part III Information on Financial Account(s) Owned Jointly**

1 of 1

**Account Information***Fields marked with an asterisk (\*) are required if an account is recorded in this section*

*15 Maximum account value		15a Maximum account value unknown	<input type="checkbox"/>
*16 Type of account			
*17 Financial institution name			
*18 Account number or other designation			
19 Address			
20 City		21 State	
22 Foreign postal code		*23 Country/ Region	
*24 Number of joint owners			

**Principal Joint Owner Information**

25 Taxpayer Identification Number (TIN)		25 a TIN type	
26 Last name or organization name			
27 First name			
28 Middle name			
28a Suffix			
29 Address			
30 City		31 State	
32 ZIP/postal code		33 Country/ Region	

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Information](#)**Part IV Information on Financial Account(s) Where Filer has Signature or Other Authority  
but No financial Interest in the Account(s)**  
1 of 1**Account Information***Fields marked with an asterisk (\*) are required if an account is recorded in this section*

*15 Maximum account value	<input type="text"/>	15a Maximum account value unknown	<input type="checkbox"/>
*16 Type of account	<input type="text"/>	<input type="text"/>	
*17 Financial institution name	<input type="text"/>		
*18 Account number or other designation	<input type="text"/>		
19 Address	<input type="text"/>		
20 City	<input type="text"/>	21 State	<input type="text"/>
22 Foreign postal code	<input type="text"/>	*23 Country/ Region	<input type="text"/>

**Owner Information**

34 Last name or organization name	<input type="text"/>		
35 Taxpayer Identification Number (TIN)	<input type="text"/>	35 a TIN type	<input type="text"/>
36 First name	<input type="text"/>		
37 Middle name	<input type="text"/>		
37a Suffix	<input type="text"/>		
38 Address	<input type="text"/>		
39 City	<input type="text"/>		
40 State/territory/province	<input type="text"/>		
41 ZIP/postal code	<input type="text"/>		
42 Country/Region	<input type="text"/>		
43 Filer's title with this owner	<input type="text"/>		



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Information**Part V Information on Financial Account(s) Where Filer is Filing a Consolidated Report** 1 of 1**Account Information***Fields marked with an asterisk (\*) are required if an account is recorded in this section*

*15 Maximum account value	<input type="text"/>	15a Maximum account value unknown	<input type="checkbox"/>
*16 Type of account	<input type="text"/>	<input type="text"/>	
*17 Financial institution name	<input type="text"/>		
*18 Account number or other designation	<input type="text"/>		
19 Address	<input type="text"/>		
20 City	<input type="text"/>	21 State	<input type="text"/>
22 Foreign postal code	<input type="text"/>	*23 Country/ Region	<input type="text"/>

**Owner Information**

34 Organization name	<input type="text"/>		
35 Taxpayer Identification Number (TIN)	<input type="text"/>	35 a TIN type	<input type="text"/>
38 Address	<input type="text"/>		
39 City	<input type="text"/>		
40 State/territory/province	<input type="text"/>		
41 ZIP/postal code	<input type="text"/>		
42 Country/Region	<input type="text"/>		

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Filer  
InformationSeparate/Joint  
AccountNo Financial  
InterestConsolidated  
ReportSignature  
Information**Signature** 44a Click here ☐ if this report is completed by a third party preparer, complete the third party preparer section.44 Filer signature 45 Filer title

46 Date of signature

(Date of signature will be auto-populated when the report is signed.)

**Third Party Preparer Use Only***Fields marked with an asterisk (\*) are required if item 44a is checked above*

\*47 Preparer's last name

\*48 First name

49 Middle name/initial

50 Check ☐ if self employed

\*51 Preparer's TIN

\*51a TIN type

52 Contact phone number

52a Extension

\*53 Firm's name

\*54 Firm's TIN

\*54a TIN type

55 Address

56 City

\*57 State

\*58 ZIP/postal code

\*59 Country/Region

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For the year Jan. 1–Dec. 31, 2014, or other tax year beginning , 2014, ending , 20		See separate instructions.
Your first name and initial	Last name	Your social security number
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).		▲ Make sure the SSN(s) above and on line 6c are correct.
Foreign country name	Foreign province/state/county	Foreign postal code

**Filing Status**

1 <input type="checkbox"/> Single	4 <input type="checkbox"/> Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
2 <input type="checkbox"/> Married filing jointly (even if only one had income)	5 <input type="checkbox"/> Qualifying widow(er) with dependent child
3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here. ▶	

Check only one box.

**Exemptions**

6a ☐ Yourself. If someone can claim you as a dependent, do not check box 6a . . . . .

b ☐ Spouse . . . . .

**c Dependents:**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> If child under age 17 qualifying for child tax credit (see instructions)
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

If more than four dependents, see instructions and check here ▶ ☐

**d Total number of exemptions claimed** . . . . .

**Boxes checked on 6a and 6b**

No. of children on 6c who:

- lived with you
- did not live with you due to divorce or separation (see instructions)

Dependents on 6c not entered above

Add numbers on lines above ▶

**Income**

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

If you did not get a W-2, see instructions.

7 Wages, salaries, tips, etc. Attach Form(s) W-2	7
8a Taxable interest. Attach Schedule B if required	8a
b Tax-exempt interest. Do not include on line 8a	8b
9a Ordinary dividends. Attach Schedule B if required	9a
b Qualified dividends	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 ▶ <input type="checkbox"/>	13
14 Other gains or (losses). Attach Form 4797	14
15a IRA distributions	15a
b Taxable amount	15b
16a Pensions and annuities	16a
b Taxable amount	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 Social security benefits	20a
b Taxable amount	20b
21 Other income. List type and amount	21
22 Combine the amounts in the far right column for lines 7 through 21. This is your total income ▶	22

**Adjusted Gross Income**

23 Educator expenses	23
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24
25 Health savings account deduction. Attach Form 8889	25
26 Moving expenses. 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 Tuition and fees. Attach Form 8917	34
35 Domestic production activities deduction. Attach Form 8903	35
36 Add lines 23 through 35	36
37 Subtract line 36 from line 22. This is your adjusted gross income ▶	37



**Tax and Credits****Standard Deduction for—**

• People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.

• All others:  
Single or Married filing separately, \$6,200  
Married filing jointly or Qualifying widow(er), \$12,400  
Head of household, \$9,100

- 38 Amount from line 37 (adjusted gross income) . . . . . **38**
- 39a Check ☐ You were born before January 2, 1950, ☐ Blind. ☐ Spouse was born before January 2, 1950, ☐ Blind. Total boxes checked ▶ **39a**
- b If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ **39b**
- 40 Itemized deductions (from Schedule A) or your standard deduction (see left margin) . . . . . **40**
- 41 Subtract line 40 from line 38 . . . . . **41**
- 42 Exemptions. If line 38 is \$152,525 or less, multiply \$3,950 by the number on line 6d. Otherwise, see instructions . . . . . **42**
- 43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- . . . . . **43**
- 44 Tax (see instructions). Check if any from: a ☐ Form(s) 8814 b ☐ Form 4972 c ☐ . . . . . **44**
- 45 Alternative minimum tax (see instructions). Attach Form 6251 . . . . . **45**
- 46 Excess advance premium tax credit repayment. Attach Form 8962 . . . . . **46**
- 47 Add lines 44, 45, and 46 . . . . . **47**
- 48 Foreign tax credit. Attach Form 1116 if required . . . . . **48**
- 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 Child tax credit. Attach Schedule 8812, if required . . . . . **52**
- 53 Residential energy credits. Attach Form 5695 . . . . . **53**
- 54 Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐ . . . . . **54**
- 55 Add lines 48 through 54. These are your total credits . . . . . **55**
- 56 Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- . . . . . **56**

**Other Taxes**

- 57 Self-employment tax. Attach Schedule SE . . . . . **57**
- 58 Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919 . . . . . **58**
- 59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required . . . . . **59**
- 60a Household employment taxes from Schedule H . . . . . **60a**
- b First-time homebuyer credit repayment. Attach Form 5405 if required . . . . . **60b**
- 61 Health care: individual responsibility (see instructions) Full-year coverage ☐ . . . . . **61**
- 62 Taxes from: a ☐ Form 8959 b ☐ Form 8960 c ☐ Instructions; enter code(s) . . . . . **62**
- 63 Add lines 56 through 62. This is your total tax . . . . . **63**

**Payments**

If you have a qualifying child, attach Schedule EIC.

- 64 Federal income tax withheld from Forms W-2 and 1099 . . . . . **64**
- 65 2014 estimated tax payments and amount applied from 2013 return . . . . . **65**
- 66a Earned income credit (EIC) . . . . . **66a**
- b Nontaxable combat pay election **66b**
- 67 Additional child tax credit. Attach Schedule 8812 . . . . . **67**
- 68 American opportunity credit from Form 8863, line 8 . . . . . **68**
- 69 Net premium tax credit. Attach Form 8962 . . . . . **69**
- 70 Amount paid with request for extension to file . . . . . **70**
- 71 Excess social security and tier 1 RRTA tax withheld . . . . . **71**
- 72 Credit for federal tax on fuels. Attach Form 4136 . . . . . **72**
- 73 Credits from Form: a ☐ 2439 b ☐ Reserved c ☐ Reserved d ☐ . . . . . **73**
- 74 Add lines 64, 65, 66a, and 67 through 73. These are your total payments . . . . . **74**

**Refund**

Direct deposit? See instructions.

- 75 If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid . . . . . **75**
- 76a Amount of line 75 you want refunded to you. If Form 8888 is attached, check here ▶ ☐ **76a**
- b Routing number  ▶ c Type: ☐ Checking ☐ Savings
- d Account number
- 77 Amount of line 75 you want applied to your 2015 estimated tax ▶ **77**

**Amount You Owe**

- 78 Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions ▶ **78**
- 79 Estimated tax penalty (see instructions) . . . . . **79**

**Third Party Designee**

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ Yes. Complete below. ☐ No

Designee's name ▶ Phone no. ▶ Personal identification number (PIN) ▶

**Sign Here**

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

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.

Your signature ▶ Date ▶ Your occupation ▶ Daytime phone number ▶

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**

Print/Type preparer's name ▶ Preparer's signature ▶ Date ▶ Check ☐ if self-employed PTIN

Firm's name ▶ Firm's EIN ▶

Firm's address ▶ Phone no. ▶

## Statement of Specified Foreign Financial Assets

► Information about Form 8938 and its separate instructions is at [www.irs.gov/form8938](http://www.irs.gov/form8938).

► Attach to your tax return.

OMB No. 1545-2195

Attachment  
Sequence No. 175

For calendar year 20 or tax year beginning , 20 and ending , 20

If you have attached continuation statements, check here ☐ Number of continuation statements

Name(s) shown on return

TIN

**Part I Foreign Deposit and Custodial Accounts Summary**

- 1 Number of Deposit Accounts (reported on Form 8938) . . . . . ►
- 2 Maximum Value of All Deposit Accounts . . . . . \$
- 3 Number of Custodial Accounts (reported on Form 8938) . . . . . ►
- 4 Maximum Value of All Custodial Accounts . . . . . \$
- 5 Were any foreign deposit or custodial accounts closed during the tax year? . . . . . ☐ Yes ☐ No

**Part II Other Foreign Assets Summary**

- 1 Number of Foreign Assets (reported on Form 8938) . . . . . ►
- 2 Maximum Value of All Assets . . . . . \$
- 3 Were any foreign assets acquired or sold during the tax year? . . . . . ☐ Yes ☐ No

**Part III Summary of Tax Items Attributable to Specified Foreign Financial Assets (see instructions)**

(a) Asset Category	(b) Tax item	(c) Amount reported on form or schedule	Where reported	
			(d) Form and line	(e) Schedule and line
1 Foreign Deposit and Custodial Accounts	1a Interest	\$		
	1b Dividends	\$		
	1c Royalties	\$		
	1d Other income	\$		
	1e Gains (losses)	\$		
	1f Deductions	\$		
	1g Credits	\$		
2 Other Foreign Assets	2a Interest	\$		
	2b Dividends	\$		
	2c Royalties	\$		
	2d Other income	\$		
	2e Gains (losses)	\$		
	2f Deductions	\$		
	2g Credits	\$		

**Part IV Excepted Specified Foreign Financial Assets (see instructions)**

If you reported specified foreign financial assets on one or more of the following forms, enter the number of such forms filed. You do not need to include these assets on Form 8938 for the tax year.

1. Number of Forms 3520 \_\_\_\_\_ 2. Number of Forms 3520-A \_\_\_\_\_ 3. Number of Forms 5471 \_\_\_\_\_
4. Number of Forms 8621 \_\_\_\_\_ 5. Number of Forms 8865 \_\_\_\_\_ 6. Number of Forms 8891 \_\_\_\_\_

**Part V Detailed Information for Each Foreign Deposit and Custodial Account Included in the Part I Summary (see instructions)**

If you have more than one account to report, attach a continuation statement for each additional account (see instructions).

- 1 Type of account ☐ Deposit ☐ Custodial
- 2 Account number or other designation
- 3 Check all that apply
- a ☐ Account opened during tax year b ☐ Account closed during tax year
- c ☐ Account jointly owned with spouse d ☐ No tax item reported in Part III with respect to this asset
- 4 Maximum value of account during tax year . . . . . \$
- 5 Did you use a foreign currency exchange rate to convert the value of the account into U.S. dollars? . . . . . ☐ Yes ☐ No
- 6 If you answered "Yes" to line 5, complete all that apply.
- (a) Foreign currency in which account is maintained
- (b) Foreign currency exchange rate used to convert to U.S. dollars
- (c) Source of exchange rate used if not from U.S. Treasury Financial Management Service



**Part V Detailed Information for Each Foreign Deposit and Custodial Account Included in the Part I Summary**  
(see instructions) (continued)

- 7a** Name of financial institution in which account is maintained **b** Reserved
- 8** Mailing address of financial institution in which account is maintained. Number, street, and room or suite no.
- 9** City or town, state or province, and country (including postal code)

**Part VI Detailed Information for Each "Other Foreign Asset" Included in the Part II Summary** (see instructions)

**Note.** If you reported specified foreign financial assets on Forms 3520, 3520-A, 5471, 8621, 8865, or 8891, you do not have to include the assets on Form 8938. You must complete Part IV. See instructions.

If you have more than one asset to report, attach a continuation statement for each additional asset (see instructions).

- 1** Description of asset **2** Identifying number or other designation
- 3** Complete all that apply. See instructions for reporting of multiple acquisition or disposition dates.
- a** Date asset acquired during tax year, if applicable . . . . .
- b** Date asset disposed of during tax year, if applicable . . . . .
- c** ☐ Check if asset jointly owned with spouse **d** ☐ Check if no tax item reported in Part III with respect to this asset
- 4** Maximum value of asset during tax year (check box that applies)
- a** ☐ \$0 - \$50,000 **b** ☐ \$50,001 - \$100,000 **c** ☐ \$100,001 - \$150,000 **d** ☐ \$150,001 - \$200,000
- e** If more than \$200,000, list value . . . . . \$
- 5** Did you use a foreign currency exchange rate to convert the value of the asset into U.S. dollars? . . . ☐ Yes ☐ No
- 6** If you answered "Yes" to line 5, complete all that apply.
- |   |   |  |
|---|---|--|
| <b>(a)</b> Foreign currency in which asset is denominated | <b>(b)</b> Foreign currency exchange rate used to convert to U.S. dollars | <b>(c)</b> Source of exchange rate used if not from U.S. Treasury Financial Management Service |
|---|---|--|
- 7** If asset reported on line 1 is stock of a foreign entity or an interest in a foreign entity, enter the following information for the asset.
- a** Name of foreign entity **b** Reserved
- c** Type of foreign entity **(1)** ☐ Partnership **(2)** ☐ Corporation **(3)** ☐ Trust **(4)** ☐ Estate
- d** Mailing address of foreign entity. Number, street, and room or suite no.
- e** City or town, state or province, and country (including postal code)
- 8** If asset reported on line 1 is not stock of a foreign entity or an interest in a foreign entity, enter the following information for the asset.
- Note.** If this asset has more than one issuer or counterparty, attach a continuation statement with the same information for each additional issuer or counterparty (see instructions).
- a** Name of issuer or counterparty
- Check if information is for ☐ Issuer ☐ Counterparty
- b** Type of issuer or counterparty
- (1)** ☐ Individual **(2)** ☐ Partnership **(3)** ☐ Corporation **(4)** ☐ Trust **(5)** ☐ Estate
- c** Check if issuer or counterparty is a ☐ U.S. person ☐ Foreign person
- d** Mailing address of issuer or counterparty. Number, street, and room or suite no.
- e** City or town, state or province, and country (including postal code)



**(Continuation Statement)**

Name(s) shown on return \_\_\_\_\_

Identifying number \_\_\_\_\_

**Part V Detailed Information for Each Foreign Deposit and Custodial Account Included in the Part I Summary** (see instructions)

<b>1</b> Type of account	<input type="checkbox"/> Deposit	<input type="checkbox"/> Custodial	<b>2</b> Account number or other designation
<b>3</b> Check all that apply	<b>a</b> <input type="checkbox"/> Account opened during tax year	<b>b</b> <input type="checkbox"/> Account closed during tax year	
	<b>c</b> <input type="checkbox"/> Account jointly owned with spouse	<b>d</b> <input type="checkbox"/> No tax item reported in Part III with respect to this asset	
<b>4</b> Maximum value of account during tax year	. . . . . \$		
<b>5</b> Did you use a foreign currency exchange rate to convert the value of the account into U.S. dollars?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>6</b> If you answered "Yes" to line 5, complete all that apply.			
<b>(a)</b> Foreign currency in which account is maintained	<b>(b)</b> Foreign currency exchange rate used to convert to U.S. dollars	<b>(c)</b> Source of exchange rate used if not from U.S. Treasury Financial Management Service	
<b>7a</b> Name of financial institution in which account is maintained	<b>b</b> Reserved		
<b>8</b> Mailing address of financial institution in which account is maintained. Number, street, and room or suite no.			
<b>9</b> City or town, state or province, and country (including postal code)			

**Part VI Detailed Information for Each "Other Foreign Asset" Included in the Part II Summary** (see instructions)

<b>1</b> Description of asset	<b>2</b> Identifying number or other designation
<b>3</b> Complete all that apply. See instructions for reporting of multiple acquisition or disposition dates.	
<b>a</b> Date asset acquired during tax year, if applicable . . . . .	
<b>b</b> Date asset disposed of during tax year, if applicable . . . . .	
<b>c</b> <input type="checkbox"/> Check if asset jointly owned with spouse	<b>d</b> <input type="checkbox"/> Check if no tax item reported in Part III with respect to this asset
<b>4</b> Maximum value of asset during tax year (check box that applies)	
<b>a</b> <input type="checkbox"/> \$0 - \$50,000 <b>b</b> <input type="checkbox"/> \$50,001 - \$100,000 <b>c</b> <input type="checkbox"/> \$100,001 - \$150,000 <b>d</b> <input type="checkbox"/> \$150,001 - \$200,000	
<b>e</b> If more than \$200,000, list value . . . . . \$	
<b>5</b> Did you use a foreign currency exchange rate to convert the value of the asset into U.S. dollars? . . . . . <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>6</b> If you answered "Yes" to line 5, complete all that apply.	
<b>(a)</b> Foreign currency in which asset is denominated	<b>(b)</b> Foreign currency exchange rate used to convert to U.S. dollars
<b>(c)</b> Source of exchange rate used if not from U.S. Treasury Financial Management Service	
<b>7</b> If asset reported on line 1 is stock of a foreign entity or an interest in a foreign entity, enter the following information for the asset.	
<b>a</b> Name of foreign entity _____ <b>b</b> Reserved	
<b>c</b> Type of foreign entity (1) <input type="checkbox"/> Partnership (2) <input type="checkbox"/> Corporation (3) <input type="checkbox"/> Trust (4) <input type="checkbox"/> Estate	
<b>d</b> Mailing address of foreign entity. Number, street, and room or suite no.	
<b>e</b> City or town, state or province, and country (including postal code)	
<b>8</b> If asset reported on line 1 is not stock of a foreign entity or an interest in a foreign entity, enter the following information for the asset.	
<b>a</b> Name of issuer or counterparty	
Check if information is for <input type="checkbox"/> Issuer <input type="checkbox"/> Counterparty	
<b>b</b> Type of issuer or counterparty	
(1) <input type="checkbox"/> Individual (2) <input type="checkbox"/> Partnership (3) <input type="checkbox"/> Corporation (4) <input type="checkbox"/> Trust (5) <input type="checkbox"/> Estate	
<b>c</b> Check if issuer or counterparty is a <input type="checkbox"/> U.S. person <input type="checkbox"/> Foreign person	
<b>d</b> Mailing address of issuer or counterparty. Number, street, and room or suite no.	
<b>e</b> City or town, state or province, and country (including postal code)	

**Foreign Earned Income**

▶ Attach to Form 1040.

▶ Information about Form 2555 and its separate instructions is at [www.irs.gov/form2555](http://www.irs.gov/form2555).

OMB No. 1545-0074

**2014**Attachment  
Sequence No. **34****For Use by U.S. Citizens and Resident Aliens Only**

Name shown on Form 1040

Your social security number

**Part I General Information****1** Your foreign address (including country)**2** Your occupation**3** Employer's name ▶**4a** Employer's U.S. address ▶**b** Employer's foreign address ▶**5** Employer is (check any that apply):**a** ☐ A foreign entity**b** ☐ A U.S. company**c** ☐ Self**d** ☐ A foreign affiliate of a U.S. company**e** ☐ Other (specify) ▶**6a** If you previously filed Form 2555 or Form 2555-EZ, enter the last year you filed the form. ▶**b** If you did not previously file Form 2555 or 2555-EZ to claim either of the exclusions, check here ☐ and go to line 7.**c** Have you ever revoked either of the exclusions? ☐ Yes ☐ No**d** If you answered "Yes," enter the type of exclusion and the tax year for which the revocation was effective. ▶**7** Of what country are you a citizen/national? ▶**8a** Did you maintain a separate foreign residence for your family because of adverse living conditions at your tax home? See **Second foreign household** in the instructions ☐ Yes ☐ No**b** If "Yes," enter city and country of the separate foreign residence. Also, enter the number of days during your tax year that you maintained a second household at that address. ▶**9** List your tax home(s) during your tax year and date(s) established. ▶**Next, complete either Part II or Part III. If an item does not apply, enter "NA." If you do not give the information asked for, any exclusion or deduction you claim may be disallowed.****Part II Taxpayers Qualifying Under Bona Fide Residence Test** (see instructions)**10** Date bona fide residence began ▶, and ended ▶**11** Kind of living quarters in foreign country ▶ **a** ☐ Purchased house **b** ☐ Rented house or apartment **c** ☐ Rented room  
**d** ☐ Quarters furnished by employer**12a** Did any of your family live with you abroad during any part of the tax year? ☐ Yes ☐ No**b** If "Yes," who and for what period? ▶**13a** Have you submitted a statement to the authorities of the foreign country where you claim bona fide residence that you are not a resident of that country? See instructions ☐ Yes ☐ No**b** Are you required to pay income tax to the country where you claim bona fide residence? See instructions ☐ Yes ☐ No**If you answered "Yes" to 13a and "No" to 13b, you do not qualify as a bona fide resident. Do not complete the rest of this part.****14** If you were present in the United States or its possessions during the tax year, complete columns (a)–(d) below. Do not include the income from column (d) in Part IV, but report it on Form 1040.

(a) Date arrived in U.S.	(b) Date left U.S.	(c) Number of days in U.S. on business	(d) Income earned in U.S. on business (attach computation)	(a) Date arrived in U.S.	(b) Date left U.S.	(c) Number of days in U.S. on business	(d) Income earned in U.S. on business (attach computation)

**15a** List any contractual terms or other conditions relating to the length of your employment abroad. ▶**b** Enter the type of visa under which you entered the foreign country. ▶**c** Did your visa limit the length of your stay or employment in a foreign country? If "Yes," attach explanation ☐ Yes ☐ No**d** Did you maintain a home in the United States while living abroad? ☐ Yes ☐ No**e** If "Yes," enter address of your home, whether it was rented, the names of the occupants, and their relationship to you. ▶



**Part III Taxpayers Qualifying Under Physical Presence Test** (see instructions)

- 16** The physical presence test is based on the 12-month period from **▶** ..... through **▶** .....
- 17** Enter your principal country of employment during your tax year. **▶** .....
- 18** If you traveled abroad during the 12-month period entered on line 16, complete columns **(a)–(f)** below. Exclude travel between foreign countries that did not involve travel on or over international waters, or in or over the United States, for 24 hours or more. If you have no travel to report during the period, enter "Physically present in a foreign country or countries for the entire 12-month period." **Do not** include the income from column **(f)** below in Part IV, but report it on Form 1040.

(a) Name of country (including U.S.)	(b) Date arrived	(c) Date left	(d) Full days present in country	(e) Number of days in U.S. on business	(f) Income earned in U.S. on business (attach computation)

**Part IV All Taxpayers**

**Note:** Enter on lines 19 through 23 all income, including noncash income, you earned and actually or constructively received during your 2014 tax year for services you performed in a foreign country. If any of the foreign earned income received this tax year was earned in a prior tax year, or will be earned in a later tax year (such as a bonus), see the instructions. **Do not** include income from line 14, column **(d)**, or line 18, column **(f)**. Report amounts in U.S. dollars, using the exchange rates in effect when you actually or constructively received the income.

If you are a cash basis taxpayer, report on Form 1040 all income you received in 2014, no matter when you performed the service.

2014 Foreign Earned Income		Amount (in U.S. dollars)
<b>19</b> Total wages, salaries, bonuses, commissions, etc. . . . .		<b>19</b>
<b>20</b> Allowable share of income for personal services performed (see instructions):		
<b>a</b> In a business (including farming) or profession . . . . .		<b>20a</b>
<b>b</b> In a partnership. List partnership's name and address and type of income. <b>▶</b> .....		<b>20b</b>
<b>21</b> Noncash income (market value of property or facilities furnished by employer—attach statement showing how it was determined):		
<b>a</b> Home (lodging) . . . . .		<b>21a</b>
<b>b</b> Meals . . . . .		<b>21b</b>
<b>c</b> Car . . . . .		<b>21c</b>
<b>d</b> Other property or facilities. List type and amount. <b>▶</b> .....		<b>21d</b>
<b>22</b> Allowances, reimbursements, or expenses paid on your behalf for services you performed:		
<b>a</b> Cost of living and overseas differential . . . . .	<b>22a</b>	
<b>b</b> Family . . . . .	<b>22b</b>	
<b>c</b> Education . . . . .	<b>22c</b>	
<b>d</b> Home leave . . . . .	<b>22d</b>	
<b>e</b> Quarters . . . . .	<b>22e</b>	
<b>f</b> For any other purpose. List type and amount. <b>▶</b> .....	<b>22f</b>	
<b>g</b> Add lines 22a through 22f . . . . .		<b>22g</b>
<b>23</b> Other foreign earned income. List type and amount. <b>▶</b> .....		<b>23</b>
<b>24</b> Add lines 19 through 21d, line 22g, and line 23 . . . . .		<b>24</b>
<b>25</b> Total amount of meals and lodging included on line 24 that is excludable (see instructions) . . . . .		<b>25</b>
<b>26</b> Subtract line 25 from line 24. Enter the result here and on line 27 on page 3. This is your <b>2014 foreign earned income</b> <b>▶</b> .....		<b>26</b>

**Part V All Taxpayers**

- 27 Enter the amount from line 26 . . . . . 27
- Are you claiming the housing exclusion or housing deduction?

☐ **Yes.** Complete Part VI.

☐ **No.** Go to Part VII.

**Part VI Taxpayers Claiming the Housing Exclusion and/or Deduction**

- 28 Qualified housing expenses for the tax year (see instructions) . . . . . 28
- 29a Enter location where housing expenses incurred (see instructions) ▶ 29a
- b Enter limit on housing expenses (see instructions) . . . . . 29b
- 30 Enter the **smaller** of line 28 or line 29b . . . . . 30
- 31 Number of days in your qualifying period that fall within your 2014 tax year (see instructions) . . . . . 31 days
- 32 Multiply \$43.48 by the number of days on line 31. If 365 is entered on line 31, enter \$15,872.00 here 32
- 33 Subtract line 32 from line 30. If the result is zero or less, do not complete the rest of this part or any of Part IX . . . . . 33
- 34 Enter employer-provided amounts (see instructions) . . . . . 34
- 35 Divide line 34 by line 27. Enter the result as a decimal (rounded to at least three places), but do not enter more than "1.000" . . . . . 35 × .
- 36 **Housing exclusion.** Multiply line 33 by line 35. Enter the result but do not enter more than the amount on line 34. Also, complete Part VIII . . . . . 36

**Note:** The housing deduction is figured in Part IX. If you choose to claim the foreign earned income exclusion, complete Parts VII and VIII before Part IX.

**Part VII Taxpayers Claiming the Foreign Earned Income Exclusion**

- 37 Maximum foreign earned income exclusion . . . . . 37 \$99,200 00
- 38 • If you completed Part VI, enter the number from line 31.  
• All others, enter the number of days in your qualifying period that fall within your 2014 tax year (see the instructions for line 31). } 38 days
- 39 • If line 38 and the number of days in your 2014 tax year (usually 365) are the same, enter "1.000."  
• Otherwise, divide line 38 by the number of days in your 2014 tax year and enter the result as a decimal (rounded to at least three places). } 39 × .
- 40 Multiply line 37 by line 39 . . . . . 40
- 41 Subtract line 36 from line 27 . . . . . 41
- 42 **Foreign earned income exclusion.** Enter the **smaller** of line 40 or line 41. Also, complete Part VIII ▶ 42

**Part VIII Taxpayers Claiming the Housing Exclusion, Foreign Earned Income Exclusion, or Both**

- 43 Add lines 36 and 42 . . . . . 43
- 44 Deductions allowed in figuring your adjusted gross income (Form 1040, line 37) that are allocable to the excluded income. See instructions and attach computation . . . . . 44
- 45 Subtract line 44 from line 43. Enter the result here and in parentheses on **Form 1040, line 21**. Next to the amount enter "Form 2555." On Form 1040, subtract this amount from your income to arrive at total income on Form 1040, line 22 . . . . . 45

**Part IX Taxpayers Claiming the Housing Deduction—Complete this part only if (a) line 33 is more than line 36 and (b) line 27 is more than line 43.**

- 46 Subtract line 36 from line 33 . . . . . 46
- 47 Subtract line 43 from line 27 . . . . . 47
- 48 Enter the **smaller** of line 46 or line 47 . . . . . 48
- Note:** If line 47 is **more than** line 48 and you could not deduct all of your 2013 housing deduction because of the 2013 limit, use the housing deduction carryover worksheet in the instructions to figure the amount to enter on line 49. Otherwise, go to line 50.
- 49 Housing deduction carryover from 2013 (from the housing deduction carryover worksheet in the instructions) . . . . . 49
- 50 **Housing deduction.** Add lines 48 and 49. Enter the total here and on Form 1040 to the left of line 36. Next to the amount on Form 1040, enter "Form 2555." Add it to the total adjustments reported on that line . . . . . 50





Department of the Treasury  
Internal Revenue Service

## Publication 972

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# Child Tax Credit

For use in preparing  
**2014** Returns



Get forms and other information faster and easier at:

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- [IRS.gov/Korean](http://IRS.gov/Korean) (한국어)
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- [IRS.gov/Russian](http://IRS.gov/Russian) (Русский)
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- [IRS.gov/Vietnamese](http://IRS.gov/Vietnamese) (Tiếng Việt)

## Future Developments

For the latest information about developments related to Publication 972, such as legislation enacted after it was published, go to [www.irs.gov/pub972](http://www.irs.gov/pub972).

## Reminder

**Photographs of missing children.** The Internal Revenue Service is a proud partner with the National Center for Missing and Exploited Children. Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

## Introduction

The purpose of this publication is:

1. To figure the child tax credit you claim on Form 1040, line 52; Form 1040A, line 35; or Form 1040NR, line 49; and
2. To figure the amount of earned income you enter on line 4a of Schedule 8812 (Form 1040A or 1040), Child Tax Credit.

This publication is intended primarily for individuals sent here by the instructions to Forms 1040, 1040A, or 1040NR, or Schedule 8812. Even if you were not sent here by the instructions to one of the forms or the schedule, you can still choose to use this publication to figure your credit. However, most individuals can use a simpler worksheet in their tax form instructions.

**If you were sent here from your Form 1040, Form 1040A, or Form 1040NR instructions.** Complete the *Child Tax Credit Worksheet*, later in this publication.

**If you were sent here from your Schedule 8812 instructions.** Complete the *1040 and 1040NR Filers — Earned Income Worksheet*, later in this publication.

**If you have not read your Form 1040, Form 1040A, or Form 1040NR instructions.** Read the explanation of who must use this publication next. If you find that you are not required to use this publication to figure your child tax credit, you can use the simpler worksheet in the Form 1040, Form 1040A, or Form 1040NR instructions to figure your credit.

**Who must use this publication.** If you answer "Yes" to either of the following questions, you must use this publication to figure your child tax credit.

1. Are you excluding income from Puerto Rico or filing any of the following forms?



- a. Form 2555 or 2555-EZ (relating to foreign earned income).
  - b. Form 4563 (exclusion of income for residents of American Samoa).
2. Are you claiming any of the following credits?
- a. Mortgage interest credit, Form 8396.
  - b. Adoption credit, Form 8839.
  - c. Residential energy efficient property credit, Form 5695, Part I.
  - d. District of Columbia first-time homebuyer credit, Form 8859.

**Comments and suggestions.** We welcome your comments about this publication and your suggestions for future editions.

You can send us comments from [www.irs.gov/formspubs](http://www.irs.gov/formspubs). Click on "More Information" and then on "Give us feedback."

Or you can write to:

Internal Revenue Service  
Tax Forms and Publications  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

We respond to many letters by telephone. Therefore, it would be helpful if you would include your daytime phone number, including the area code, in your correspondence.

Although we cannot respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax products.

**Ordering forms and publications.** Visit [www.irs.gov/formspubs](http://www.irs.gov/formspubs) to download forms and publications. Otherwise, you can go to [www.irs.gov/orderforms](http://www.irs.gov/orderforms) to order forms or call 1-800-829-3676 to order current and prior-year forms and instructions. Your order should arrive within 10 business days.

**Tax questions.** If you have a tax question, check the information available on [IRS.gov](http://IRS.gov) or call 1-800-829-1040. We cannot answer tax questions sent to the above address.

## Child Tax Credit

This credit is for people who have a qualifying child as defined later. It is in addition to the credit for child and dependent care expenses (on Form 1040, line 49; Form 1040A, line 31; or Form 1040NR, line 47) and the earned income credit (on Form 1040, line 66a; or Form 1040A, line 42a).

The maximum amount you can claim for the credit is \$1,000 for each qualifying child.

## Qualifying Child

A qualifying child for purposes of the child tax credit is a child who:

1. Is your son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew),
2. Was under age 17 at the end of 2014,
3. Did not provide over half of his or her own support for 2014,
4. Lived with you for more than half of 2014 (see *Exceptions to time lived with you*, later),
5. Is claimed as a dependent on your return,
6. Does not file a joint return for the year (or files it only to claim a refund of withheld income tax or estimated tax paid), and
7. Was a U.S. citizen, a U.S. national, or a U.S. resident alien. For more information, see Publication 519, U.S. Tax Guide for Aliens. If the child was adopted, see *Adopted child*, later.

For each qualifying child, you must either check the box on Form 1040 or Form 1040A, line 6c, column (4); or Form 1040NR, line 7c, column (4).

**Example.** Your 10-year-old nephew lives in Mexico and qualifies as your dependent. Because he is not a U.S. citizen, U.S. national, or U.S. resident alien, he is not a qualifying child for the child tax credit.

**Filers who have certain child dependents with an IRS Individual Taxpayer Identification Number (ITIN).** If you are claiming a child tax credit or additional child tax credit for a child identified on your tax return with an ITIN, you must complete Part I of Schedule 8812 (Form 1040A or 1040).

Although a child may be your dependent, you may claim a child tax credit or additional child tax credit only for a dependent who is a citizen, national, or resident of the United States. To be treated as a resident of the United States, a child generally will need to meet the requirements of the substantial presence test. For more information about the substantial presence test, see Publication 519, U.S. Tax Guide for Aliens.

**Adopted child.** An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household in 2014, that child meets condition (7) above to be a qualifying child for the child tax credit.

**Exceptions to time lived with you.** A child is considered to have lived with you for more than half of 2014 if the child was born or died in 2014 and your home was this child's home for more than half the time he or she was alive. Temporary absences by you or the child for special



circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the child lived with you.

There are also exceptions for kidnapped children and children of divorced or separated parents. For details, see the instructions for line 6c in either the Form 1040 or Form 1040A instructions.

**Qualifying child of more than one person.** A special rule applies if your qualifying child is the qualifying child of more than one person. For details, see the instructions for line 6c in either the Form 1040 or Form 1040A instructions.

## Limits on the Credit

You must reduce your child tax credit if either (1) or (2) applies.

1. The amount on Form 1040, line 47; Form 1040A, line 30; or Form 1040NR, line 45, is less than the credit. If this amount is zero, you cannot take this credit because there is no tax to reduce. But you may be able to take the additional child tax credit. See *Additional Child Tax Credit*, later.
2. Your modified adjusted gross income (AGI) is more than the amount shown below for your filing status.
  - a. Married filing jointly – \$110,000.
  - b. Single, head of household, or qualifying widow(er) – \$75,000.
  - c. Married filing separately – \$55,000.

**Modified AGI.** For purposes of the child tax credit, your modified AGI is your AGI plus the following amounts that may apply to you.

- Any amount excluded from income because of the exclusion of income from Puerto Rico. On the dotted line next to Form 1040, line 38, enter the amount excluded and identify it as "EPRI." Also attach a copy of any Form(s) 499R-2/W-2PR to your return.
- Any amount on line 45 or line 50 of Form 2555, Foreign Earned Income.
- Any amount on line 18 of Form 2555-EZ, Foreign Earned Income Exclusion.
- Any amount on line 15 of Form 4563, Exclusion of Income for Bona Fide Residents of American Samoa.

If you do not have any of the above, your modified AGI is the same as your AGI.

**AGI.** Your AGI is the amount on Form 1040, line 38; Form 1040A, line 22; or Form 1040NR, line 37.

## Claiming the Credit

To claim the child tax credit, you must file Form 1040, Form 1040A, or Form 1040NR. You cannot claim the child tax credit on Form 1040EZ or Form 1040NR-EZ. You must provide the name and identification number (usually

a social security number) on your tax return for each qualifying child.

## Earned Income

You will need to figure your earned income using one of the worksheets that appear later in this publication if you are completing the *Line 11 Worksheet*, later, or Schedule 8812. Form 1040 or Form 1040NR filers, use the *1040 and 1040NR Filers — Earned Income Worksheet*, later, to figure your earned income. Form 1040A filers, use the *1040A Filers — Earned Income Worksheet*, later.

For this purpose, earned income includes only:

- Taxable earned income, and
- Nontaxable combat pay.

## Additional Child Tax Credit

This credit is for certain individuals who get less than the full amount of the child tax credit. The additional child tax credit may give you a refund even if you do not owe any tax.

**How to claim the additional child tax credit.** To claim the additional child tax credit, follow the steps below.

1. Make sure you figured the amount, if any, of your child tax credit.
2. If you answered "Yes" on line 9 or line 10 of the Child Tax Credit Worksheet in the Form 1040, Form 1040A, or Form 1040NR instructions (or on line 13 of the Child Tax Credit Worksheet in this publication), use Parts II through IV of Schedule 8812 to see if you can take the additional child tax credit.
3. If you have an additional child tax credit on line 13 of Schedule 8812, carry it to Form 1040, line 67; Form 1040A, line 43; or Form 1040NR, line 64.

**Paperwork Reduction Act Notice.** We ask for the information on the worksheets in this publication to carry out the Internal Revenue laws of the United States. You are required to give us the information if requested. We need it to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax.

You are not required to provide the information requested on a form (or worksheet in this publication) that is subject to the Paperwork Reduction Act unless the form (or publication) displays a valid OMB control number. Books or records relating to a form, its instructions, or this publication must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete these worksheets will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

## Child Tax Credit Worksheet

### Before you begin: ✓

Figure the amount of any credits you are claiming on Form 5695, Part II, line 30; Form 8910; Form 8936; or Schedule R.



- To be a qualifying child for the child tax credit, the child must be **under age 17** at the end of 2014 and meet the other requirements listed earlier under Qualifying Child.
- If you do not have a qualifying child, you cannot claim the child tax credit.

### Part 1

1. Number of qualifying children: \_\_\_\_\_ × \$1,000. Enter the result.

1

2. Enter the amount from Form 1040, line 38; Form 1040A, line 22; or Form 1040NR, line 37.

2

3. **1040 Filers.** Enter the total of any—

- Exclusion of income from Puerto Rico, and
- Amounts from Form 2555, lines 45 and 50; Form 2555-EZ, line 18; and Form 4563, line 15.

**1040A and 1040NR Filers.** Enter -0-.

3

4. Add lines 2 and 3. Enter the total.

4

5. Enter the amount shown below for your filing status.

- Married filing jointly - \$110,000
- Single, head of household, or qualifying widow(er) - \$75,000
- Married filing separately - \$55,000

5

6. Is the amount on line 4 more than the amount on line 5?

☐ **No.** Leave line 6 blank. Enter -0- on line 7.

☐ **Yes.** Subtract line 5 from line 4.

If the result is not a multiple of \$1,000, increase it to the next multiple of \$1,000. For example, increase \$425 to \$1,000, increase \$1,025 to \$2,000, etc.

6

7. Multiply the amount on line 6 by 5% (.05). Enter the result.

7

8. Is the amount on line 1 more than the amount on line 7?

☐ **No.**

You cannot take the child tax credit on Form 1040, line 52; Form 1040A, line 35; or Form 1040NR, line 49. You also cannot take the additional child tax credit on Form 1040, line 67; Form 1040A, line 43; or Form 1040NR, line 64. Complete the rest of your Form 1040, Form 1040A, or Form 1040NR.

☐ **Yes.** Subtract line 7 from line 1. Enter the result. Go to Part 2 on the next page.

8



# Child Tax Credit Worksheet—Continued

## Part 2

9. Enter the amount from Form 1040, line 47; Form 1040A, line 30; or Form 1040NR, line 45.

9

10. Add the following amounts from:

Form 1040 or Form 1040A or Form 1040NR

Line 48	.....	Line 46	+	_____
Line 49	Line 31	Line 47	+	_____
Line 50	Line 33	.....	+	_____
Line 51	Line 34	Line 48	+	_____
Form 5695, line 30	. . . . .		+	_____
Form 8910, line 15	. . . . .		+	_____
Form 8936, line 23	. . . . .		+	_____
Schedule R, line 22	. . . . .		+	_____

Enter the total.

10

11. Are you claiming any of the following credits?

- Mortgage interest credit, Form 8396.
- Adoption credit, Form 8839.
- Residential energy efficient property credit, Form 5695, Part I.
- District of Columbia first-time homebuyer credit, Form 8859.

☐ **No.** Enter the amount from line 10.

☐ **Yes.** Complete the Line 11 Worksheet, later, to figure the amount to enter here.

11

12. Subtract line 11 from line 9. Enter the result.

12

13. Is the amount on line 8 of this worksheet more than the amount on line 12?

☐ **No.** Enter the amount from line 8.

☐ **Yes.** Enter the amount from line 12. See the **TIP** below.

This is your child tax credit.

13

Enter this amount on  
Form 1040, line 52;  
Form 1040A, line 35;  
or Form 1040NR, line 49.



You may be able to take the **additional child tax credit** on Form 1040, line 67; Form 1040A, line 43; or Form 1040NR, line 64, only if you answered "Yes" on line 13.

- First, complete your Form 1040 through line 66a (also complete line 71), Form 1040A through line 42a, or Form 1040NR through line 63 (also complete line 67).
- Then, use Parts II through IV of Schedule 8812 to figure any additional child tax credit.

## Line 11 Worksheet

### Before you begin:

- ✓ Complete the Earned Income Worksheet, later, that applies to you.
- ✓ **1040 filers.** Complete lines 58, 66a, and 71 of your return if they apply to you.
- ✓ **1040A filers.** Complete line 42a of your return if it applies to you. If you, or your spouse if filing jointly, had more than one employer for 2014 and total wages of over \$117,000, figure any excess social security and Tier 1 railroad retirement (RRTA) taxes withheld. See the instructions for Form 1040A, line 46.
- ✓ **1040NR filers.** Complete lines 56 and 67 of your return if they apply to you.



Use this worksheet only if you answered "Yes" on line 11 of the Child Tax Credit Worksheet earlier.

1. Enter the amount from line 8 of the Child Tax Credit Worksheet. 1
2. Enter your earned income from the Earned Income Worksheet that applies to you. 2
3. Is the amount on line 2 more than \$3,000?  
☐ **No.** Leave line 3 blank, enter -0- on line 4, and go to line 5. 3   
☐ **Yes.** Subtract \$3,000 from the amount on line 2. Enter the result.
4. Multiply the amount on line 3 by 15% (.15) and enter the result. 4
5. Is the amount on line 1 of the Child Tax Credit Worksheet \$3,000 or more?  
☐ **No.**
  - If line 4 above is zero, enter the amount from line 1 above on line 12 of this worksheet. Do not complete the rest of this worksheet. Instead, go back to the Child Tax Credit Worksheet and do the following. Enter the amount from line 10 on line 11, and complete lines 12 and 13.
  - If line 4 above is more than zero, leave lines 6 through 9 blank, enter -0- on line 10, and go to line 11.☐ **Yes.** If line 4 above is equal to or more than line 1 above, leave lines 6 through 9 blank, enter -0- on line 10, and go to line 11. Otherwise, see *1040 filers*, *1040A filers*, and *1040NR filers* at the end of this worksheet and then go to line 6.
6. If your employer withheld or you paid Additional Medicare Tax or Tier 1 RRTA taxes, use the Additional Medicare Tax and RRTA Tax Worksheet to figure the amount to enter; otherwise enter the total of the following amounts from Form(s) W-2:  
  - Social security tax withheld from box 4, and
  - Medicare tax withheld from box 6.6
7. **1040 filers.** Enter the total of any—  
  - Amounts from Form 1040, lines 27 and 58, and
  - Any taxes that you identified using code "UT" and entered on line 62.**1040A filers.** Enter -0-.  
**1040NR filers.** Enter the total of any—  
  - Amounts from Form 1040NR, lines 27 and 56, and
  - Any taxes that you identified using code "UT" and entered on line 60.7
8. Add lines 6 and 7. Enter the total. 8

If married filing jointly, include your spouse's amounts with yours when completing lines 6 and 7.

Line 11 Worksheet—*Continued*

9. **1040 filers.** Enter the total of the amounts from Form 1040, lines 66a and 71.

**1040A filers.** Enter the total of any—

- Amount from Form 1040A, line 42a, and
- Excess social security and Tier 1 RRTA taxes withheld that you entered to the left of Form 1040A, line 46.

**1040NR filers.** Enter the amount from Form 1040NR, line 67.

9

10. Subtract line 9 from line 8. If the result is zero or less, enter -0-.

10

11. Enter the **larger** of line 4 or line 10.

11

12. Is the amount on line 11 of this worksheet more than the amount on line 1?

☐ **No.** Subtract line 11 from line 1. Enter the result.

☐ **Yes.** Enter -0-.

12

**Next,** figure the amount of any of the following credits that you are claiming.

- Mortgage interest credit, Form 8396.
- Adoption credit, Form 8839.
- Residential energy efficient property credit, Form 5695, Part I.
- District of Columbia first-time homebuyer credit, Form 8859.

*Then, go to line 13.*

13. Enter the total of the amounts from—

- Form 8396, line 9, and
- Form 8839, line 16, and
- Form 5695, line 15, and
- Form 8859, line 3.

13

14. Enter the amount from line 10 of the Child Tax Credit Worksheet.

14

15. Add lines 13 and 14. Enter the total.

15

*Enter this amount on  
line 11 of the Child  
Tax Credit Worksheet.*



**1040 and 1040NR Filers — Earned Income Worksheet**  
**(for line 2 of the Line 11 Worksheet or line 4a of Schedule**  
**8812, Child Tax Credit)**

Keep for Your Records



**Before you begin:**

- ✓ Use this worksheet only if you were sent here from the Line 11 Worksheet earlier in this publication or line 4a of Schedule 8812, Child Tax Credit.
- ✓ Disregard community property laws when figuring the amounts to enter on this worksheet.
- ✓ If married filing jointly, include your spouse's amounts with yours when completing this worksheet.

1. a. Enter the amount from Form 1040, line 7, or Form 1040NR, line 8 ..... **1a.** \_\_\_\_\_  
 b. Enter the amount of any nontaxable combat pay received. Also enter this amount on Schedule 8812, line 4b. This amount should be shown in Form(s) W-2, box 12, with code Q. .... **1b.** \_\_\_\_\_  
**Next**, if you are filing Schedule C, C-EZ, F, or SE, or you received a Schedule K-1 (Form 1065 or Form 1065-B), go to line 2a. Otherwise, skip lines 2a through 2e and go to line 3.
2. a. Enter any statutory employee income reported on line 1 of Schedule C or C-EZ ..... **2a.** \_\_\_\_\_  
 b. Enter any net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9, code J1.\* Reduce any Schedule K-1 amounts as described in the instructions for completing Schedule SE in the Partner's Instructions for Schedule K-1. **Do not** include on this line any statutory employee income or any other amounts exempt from self-employment tax. Options and commodities dealers must add any gain or subtract any loss (in the normal course of dealing in or trading section 1256 contracts) from section 1256 contracts or related property ..... **2b.** \_\_\_\_\_  
 c. Enter any net farm profit or (loss) from Schedule F, line 34, and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A.\* Reduce any Schedule K-1 amounts as described in the instructions for completing Schedule SE in the Partner's Instructions for Schedule K-1. **Do not** include on this line any amounts exempt from self-employment tax ..... **2c.** \_\_\_\_\_  
 d. If you used the farm optional method to figure net earnings from self-employment, enter the amount from Schedule SE, Section B, line 15. Otherwise, skip this line and enter on line 2e the amount from line 2c ..... **2d.** \_\_\_\_\_  
 e. If line 2c is a profit, enter the **smaller** of line 2c or line 2d. If line 2c is a (loss), enter the (loss) from line 2c. .... **2e.** \_\_\_\_\_
3. Combine lines 1a, 1b, 2a, 2b, and 2e. If zero or less, **stop**. Do not complete the rest of this worksheet. Instead, enter -0- on line 2 of the Line 11 Worksheet or line 4a of Schedule 8812, whichever applies ..... **3.** \_\_\_\_\_
4. Enter any amount included on line 1a that is:
  - a. A scholarship or fellowship grant not reported on Form W-2 ..... **4a.** \_\_\_\_\_
  - b. For work done while an inmate in a penal institution (enter "PRI" and this amount on the dotted line next to line 7 of Form 1040 or line 8 of Form 1040NR) ..... **4b.** \_\_\_\_\_
  - c. A pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (enter "DFC" and this amount on the dotted line next to line 7 of Form 1040 or line 8 of Form 1040NR). This amount may be shown in box 11 of your Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity ..... **4c.** \_\_\_\_\_
  - d. A Medicaid waiver payment you exclude from income (see the instructions for Form 1040, line 21, and Pub. 525 for information about these payments) ..... **4d.** \_\_\_\_\_
5. a. Enter any amount included on line 3 that is also included on Form 2555, line 43, or Form 2555-EZ, line 18. **Do not** include any amount that is also included on line 4a, 4b, 4c, or 4d above ..... **5a.** \_\_\_\_\_  
 b. Enter the portion, if any, of the amount from Form 2555, line 44 that you also included on Schedule E in partnership net income or (loss) or deducted on Form 1040, line 27, or Form 1040NR, line 27; Schedule C; Schedule C-EZ; or Schedule F. .... **5b.** \_\_\_\_\_  
 c. Subtract line 5b from line 5a ..... **5c.** \_\_\_\_\_
6. Enter the amount from Form 1040, line 27, or Form 1040NR, line 27 ..... **6.** \_\_\_\_\_
7. Add lines 4a through 4d, 5c, and 6 ..... **7.** \_\_\_\_\_
8. Subtract line 7 from line 3 ..... **8.** \_\_\_\_\_
  - If you were sent here from the Line 11 Worksheet, enter this amount on line 2 of that worksheet.
  - If you were sent here from Schedule 8812, enter this amount on line 4a of that form.

*\*If you have any Schedule K-1 amounts and you are not required to file Schedule SE, complete the appropriate line(s) of Schedule SE, Section A. Put your name and social security number on Schedule SE and attach it to your return.*

# 1040A Filers — Earned Income Worksheet (for line 2 of the Line 11 Worksheet)

Keep for Your Records



## Before you begin:

- ✓ Use this worksheet only if you were sent here from the Line 11 Worksheet earlier in this publication.
- ✓ Disregard community property laws when figuring the amounts to enter on this worksheet.

1. a. Enter the amount from Form 1040A, line 7 .....	1a.	
b. Enter the amount of any nontaxable combat pay received. Also enter this amount on Schedule 8812, line 4b. This amount should be shown in Form(s) W-2, box 12, with code Q. ....	1b.	
c. Add lines 1a and 1b. ....	1c.	
2. Enter any amount included on line 1a that is:		
a. A scholarship or fellowship grant not reported on Form W-2 .....	2a.	
b. For work done while an inmate in a penal institution (enter "PRI" and this amount next to line 7 of Form 1040A) .....	2b.	
c. A pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (enter "DFC" and this amount next to line 7 of Form 1040A). This amount may be shown in box 11 of your Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity .....	2c.	
3. Add lines 2a through 2c .....	3.	
4. Subtract line 3 from line 1c. Enter the result here and on line 2 of the Line 11 Worksheet .....	4.	

# Additional Medicare Tax and RRTA Tax Worksheet (for line 6 of the Line 11 Worksheet)

Keep for Your Records



If your employer withheld or you paid Additional Medicare Tax or Tier 1 RRTA taxes, use this worksheet to figure the amount to enter on line 6 of the Line 11 Worksheet.

## Social security tax, Medicare tax, and Additional Medicare Tax on wages.

1. Enter the social security tax withheld (Form(s) W-2, box 4) .....	1.	
2. Enter the Medicare tax withheld (Form(s) W-2, box 6). Box 6 includes any Additional Medicare Tax .....	2.	
3. Enter any amount from Form 8959, line 7 .....	3.	
4. Add lines 1, 2, and 3 .....	4.	
5. Enter the Additional Medicare Tax withheld (Form 8959, line 22) .....	5.	
6. Subtract line 5 from line 4 .....	6.	

## Additional Medicare Tax on Self-Employment Income.

7. Enter one-half of the Additional Medicare Tax, if any, on self-employment income (one-half of Form 8959, line 13) .....	7.	
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**Tier 1 RRTA taxes as an employee of a railroad** (enter amounts on lines 8, 9, 10, and 11) **or employee representative** (enter amounts on lines 12, 13, 14, and 15). Do not include amounts in Form W-2, box 14, that are identified as Additional Medicare Tax or Tier 2 tax. Do not include amounts shown on Form CT-2 on line 3 for Additional Medicare Tax or line 4 for Tier 2 tax.

8. Enter the Tier 1 tax (Form(s) W-2, box 14) .....	8.	
9. Enter the Medicare tax (Form(s) W-2, box 14) .....	9.	
10. Enter the Additional Medicare Tax, if any, on RRTA compensation as an employee (Form 8959, line 17). Do not use the same amount from Form 8959, line 17, for both this line and line 14 .....	10.	
11. Add lines 8, 9, and 10 .....	11.	
12. Enter one-half of Tier 1 tax (one-half of Form(s) CT-2, line 1, for all 4 quarters of 2014) .....	12.	
13. Enter one-half of Tier 1 Medicare tax (one-half of Form(s) CT-2, line 2, for all 4 quarters of 2014) .....	13.	
14. Enter one-half of the Additional Medicare Tax, if any, on RRTA compensation as an employee representative (one-half of Form 8959, line 17). Do not use the same amount from Form 8959, line 17, for both this line and line 10 .....	14.	
15. Add lines 12, 13, and 14 .....	15.	

## Line 6 amount

16. Add lines 6, 7, 11, and 15. Enter here and on line 6 of the Line 11 Worksheet. ....	16.	
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If you have suggestions for making these worksheets simpler, we would be happy to hear from you. See *Comments and suggestions*, earlier.

## How To Get Tax Help

Do you need help with a tax issue or preparing your tax return, or do you need a free publication or form?

**Preparing and filing your tax return.** Find free options to prepare and file your return on IRS.gov or in your local community if you qualify.

- Go to IRS.gov and click on the Filing tab to see your options.
- Enter "Free File" in the search box to use brand name software to prepare and *e-file* your federal tax return for free.
- Enter "VITA" in the search box, download the free IRS2Go app, or call 1-800-906-9887 to find the nearest Volunteer Income Tax Assistance or Tax Counseling for the Elderly (TCE) location for free tax preparation.
- Enter "TCE" in the search box, download the free IRS2Go app, or call 1-888-227-7669 to find the nearest Tax Counseling for the Elderly location for free tax preparation.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$53,000 or less, persons with disabilities, the elderly, and limited-English-speaking taxpayers who need help preparing their own tax returns. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors.

**Getting answers to your tax law questions.** IRS.gov and IRS2Go are ready when you are—24 hours a day, 7 days a week.

- Enter "ITA" in the search box on IRS.gov for the Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers. You can print the entire interview and the final response.
- Enter "Tax Map" or "Tax Trails" in the search box for detailed information by tax topic.
- Enter "Pub 17" in the search box to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2014 tax changes, and thousands of interactive links to help you find answers to your questions.
- Call TeleTax at 1-800-829-4477 for recorded information on a variety of tax topics.
- Access tax law information in your electronic filing software.

- Go to IRS.gov and click on the Help & Resources tab for more information.

**Tax forms and publications.** You can download or print all of the forms and publications you may need on [www.irs.gov/formspubs](http://www.irs.gov/formspubs). Otherwise, you can:

- Go to [www.irs.gov/orderforms](http://www.irs.gov/orderforms) to place an order and have forms mailed to you, or
- Call 1-800-829-3676 to order current-year forms, instructions, publications, and prior-year forms and instructions (limited to 5 years).

You should receive your order within 10 business days.

### Where to file your tax return.

- There are many ways to file your return electronically. It's safe, quick and easy. See *Preparing and filing your tax return*, earlier, for more information.
- See your tax return instructions to determine where to mail your completed paper tax return.

### Getting a transcript or copy of a return.

- Go to IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools."
- Download the free IRS2Go app to your smart phone and use it to order transcripts of your tax returns or tax account.
- Call the transcript toll-free line at 1-800-908-9946.
- Mail Form 4506-T or Form 4506T-EZ (both available on IRS.gov).

**Using online tools to help prepare your return.** Go to IRS.gov and click on the Tools bar to use these and other self-service options.

- The *Earned Income Tax Credit Assistant* determines if you are eligible for the EIC.
- The *First Time Homebuyer Credit Account Look-up* tool provides information on your repayments and account balance.
- The *Alternative Minimum Tax (AMT) Assistant* determines whether you may be subject to AMT.
- The *Online EIN Application* helps you get an Employer Identification Number.
- The *IRS Withholding Calculator* estimates the amount you should have withheld from your paycheck for federal income tax purposes.
- The *Electronic Filing PIN Request* helps to verify your identity when you do not have your prior year AGI or prior year self-selected PIN available.

### Understanding identity theft issues.

- Go to [www.irs.gov/uac/Identity-Protection](http://www.irs.gov/uac/Identity-Protection) for information and videos.
- If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit



[www.irs.gov/identitytheft](http://www.irs.gov/identitytheft) to learn what steps you should take.

#### Checking on the status of a refund.

- Go to [www.irs.gov/refunds](http://www.irs.gov/refunds).
- Download the free IRS2Go app to your smart phone and use it to check your refund status.
- Call the automated refund hotline at 1-800-829-1954.

**Making a tax payment.** You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. The IRS uses the latest encryption technology and does not store banking information. It's easy and secure and much quicker than mailing in a check or money order. Go to IRS.gov and click on the Payments tab or the "Pay Your Tax Bill" icon to make a payment using the following options.

- **Direct Pay** (only if you are an individual who has a checking or savings account).
- Debit or credit card.
- Electronic Federal Tax Payment System.
- Check or money order.

**What if I can't pay now?** Click on the Payments tab or the "Pay Your Tax Bill" icon on IRS.gov to find more information about these additional options.

- An **online payment agreement** determines if you are eligible to apply for an installment agreement if you cannot pay your taxes in full today. With the needed information, you can complete the application in about 30 minutes, and get immediate approval.
- An offer in compromise allows you to settle your tax debt for less than the full amount you owe. Use the **Offer in Compromise Pre-Qualifier** to confirm your eligibility.

**Checking the status of an amended return.** Go to IRS.gov and click on the Tools tab and then **Where's My Amended Return?**

**Understanding an IRS notice or letter.** Enter "Understanding your notice" in the search box on IRS.gov to find additional information about your IRS notice or letter.

**Visiting the IRS.** Locate the nearest Taxpayer Assistance Center using the Office Locator tool on IRS.gov. Enter "office locator" in the search box. Or choose the "Contact Us" option on the IRS2Go app and search Local Offices. Before you visit, use the Locator tool to check hours and services available.

**Watching IRS videos.** The IRS Video portal [IRSVideos.gov](http://IRSVideos.gov) contains video and audio presentations on topics of interest to individuals, small businesses, and tax professionals. You'll find video clips of tax topics, archived versions of live panel discussions and Webinars, and audio archives of tax practitioner phone forums.

Publication 972 (2014)

**Getting tax information in other languages.** For taxpayers whose native language is not English, we have the following resources available.

1. Taxpayers can find information on IRS.gov in the following languages.
  - a. **Spanish.**
  - b. **Chinese.**
  - c. **Vietnamese.**
  - d. **Korean.**
  - e. **Russian.**
2. The IRS Taxpayer Assistance Centers provide over-the-phone interpreter service in over 170 languages, and the service is available free to taxpayers.

## The Taxpayer Advocate Service Is Here To Help You

### What is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an **independent** organization within the Internal Revenue Service that helps taxpayers and protects taxpayer rights. Our job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the **Taxpayer Bill of Rights**.

### What Can the Taxpayer Advocate Service Do For You?

We can help you resolve problems that you can't resolve with the IRS. And our service is free. If you qualify for our assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business,
- You face (or your business is facing) an immediate threat of adverse action, or
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

### How Can You Reach Us?

We have offices **in every state, the District of Columbia, and Puerto Rico**. Your local advocate's number is in your local directory and at [taxpayeradvocate.irs.gov](http://taxpayeradvocate.irs.gov). You can also call us at 1-877-777-4778.

### How Can You Learn About Your Taxpayer Rights?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Our Tax

Toolkit at [taxpayeradvocate.irs.gov](http://taxpayeradvocate.irs.gov) can help you understand *what these rights mean to you* and how they apply. These are **your** rights. Know them. Use them.

## How Else Does the Taxpayer Advocate Service Help Taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to us at [irs.gov/sams](http://irs.gov/sams).

## Low Income Taxpayer Clinics

Low Income Taxpayer Clinics (LITCs) serve individuals whose income is below a certain level and need to resolve tax problems such as audits, appeals, and tax collection disputes. Some clinics can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. To find a clinic near you, visit [irs.gov/litc](http://irs.gov/litc) or see IRS Publication 4134, *Low Income Taxpayer Clinic List*.

## Index



To help us develop a more useful index, please let us know if you have ideas for index entries. See "Comments and Suggestions" in the "Introduction" for the ways you can reach us.

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Form <b>14653</b> (August 2014)	Department of the Treasury - Internal Revenue Service <b>Certification by U.S. Person Residing Outside of the United States for Streamlined Foreign Offshore Procedures</b>	OMB Number 1545-2241
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Name(s) of taxpayer(s)	TIN(s) of taxpayer(s)
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Note: Spouses should submit a joint certification if they are submitting joint income tax returns under the Streamlined Foreign Offshore Procedures. If this certification is a joint certification, the statements will be considered made on behalf of both spouses, even though the pronoun "I" is used. If spouses submitting a joint certification have different reasons for their failure to report all income, pay all tax, and submit all required information returns, including FBARs, they must state their individual reasons separately in the required statement of facts.

### Certification

I am providing delinquent or amended income tax returns, including all required information returns, for each of the most recent 3 years for which the U.S. tax return due date (or properly applied for extended due date) has passed. The tax and interest I owe for each year are as follows

Year (list years in order)	Amount of Tax I Owe (Form 1040, line 76, or Form 1040X, line 19)	Interest	Total
Total			

Note: Your payment should equal the total tax and interest due for all three years. You may receive a balance due notice or a refund if the tax or interest is not calculated correctly.

I failed to report income from one or more foreign financial assets during the above period.

I meet the non-residency requirements for the Streamlined Foreign Offshore procedures.

Note: Both spouses filing a joint certification must meet the non-residency requirements.

I meet all the other eligibility requirements for the Streamlined Foreign Offshore procedures.

If I failed to timely file correct and complete FBARs for any of the last six years, I have now filed those FBARs.

I agree to retain all records related to my income and assets during the period covered by my delinquent or amended returns until three years from the date of this certification. If I was required to file delinquent FBARs in accordance with these procedures, I also agree to retain all records (including, but not limited to, account statements) related to my foreign financial accounts until six years from the date of this certification. Upon request, I agree to provide all such records to the Internal Revenue Service.

My failure to report all income, pay all tax, and submit all required information returns, including FBARs, was due to non-willful conduct. I understand that non-willful conduct is conduct that is due to negligence, inadvertence, or mistake or conduct that is the result of a good faith misunderstanding of the requirements of the law.

I recognize that if the Internal Revenue Service receives or discovers evidence of willfulness, fraud, or criminal conduct, it may open an examination or investigation that could lead to civil fraud penalties, FBAR penalties, information return penalties, or even referral to Criminal Investigation.

Provide specific reasons for your failure to report all income, pay all tax, and submit all required information returns, including FBARs. If you relied on a professional advisor, provide the name, address, and telephone number of the advisor and a summary of the advice. If married taxpayers submitting a joint certification have different reasons, provide the individual reasons for each spouse separately in the statement of facts. The field below will automatically expand to accommodate your statement of facts.

Under penalties of perjury, I declare that I have examined this certification and all accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete.

Signature of Taxpayer	Name of Taxpayer	Date
Signature of Taxpayer (if joint certification)	Name of Taxpayer (if joint certification)	Date

### For Estates Only

Signature of Fiduciary	Date
Title of Fiduciary (e.g., executor or administrator)	Name of Fiduciary

### Privacy Act and Paperwork Reduction Notice

We ask for the information on this certification by U.S. person residing in the United States for streamlined domestic offshore procedures to carry out the Internal Revenue laws of the United States. Our authority to ask for information is sections 6001, 6109, 7801, 7803 and the regulations thereunder. This information will be used to determine and collect the correct amount of tax under the terms of the streamlined filing compliance program. You are not required to apply for participation in the streamlined filing compliance program. If you choose to apply, however, you are required to provide all the information requested on the streamlined certification. You are not required to provide the information requested on a document that is subject to the Paperwork Reduction Act unless the document displays a valid OMB control number. Books or records relating to a document or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. Section 6103, however, allows or requires the Internal Revenue Service to disclose or give this information to others as described in the Internal Revenue Code. For example, we may disclose this information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. Failure to provide this information may delay or prevent processing your application. Providing false information may subject you to penalties. The time needed to complete and submit the streamlined certification will vary depending on individual circumstances. The estimated average time is: 2 hour



Form **W-8BEN-E**

(February 2014)

Department of the Treasury  
Internal Revenue Service**Certificate of Status of Beneficial Owner for  
United States Tax Withholding and Reporting (Entities)**

► For use by entities. Individuals must use Form W-8BEN. ► Section references are to the Internal Revenue Code.  
► Information about Form W-8BEN-E and its separate instructions is at [www.irs.gov/formw8bene](http://www.irs.gov/formw8bene).  
► Give this form to the withholding agent or payer. Do not send to the IRS.

OMB No. 1545-1621

**Do NOT use this form for:**

- U.S. entity or U.S. citizen or resident . . . . . **W-9**
- A foreign individual . . . . . **W-8BEN (Individual)**
- A foreign individual or entity claiming that income is effectively connected with the conduct of trade or business within the U.S. (unless claiming treaty benefits) . . . . . **W-8ECI**
- A foreign partnership, a foreign simple trust, or a foreign grantor trust (unless claiming treaty benefits) (see instructions for exceptions) . . . . . **W-8IMY**
- A foreign government, international organization, foreign central bank of issue, foreign tax-exempt organization, foreign private foundation, or government of a U.S. possession claiming that income is effectively connected U.S. income or that is claiming the applicability of section(s) 115(2), 501(c), 892, 895, or 1443(b) (unless claiming treaty benefits) (see instructions) . . . . . **W-8ECI or W-8EXP**
- Any person acting as an intermediary . . . . . **W-8IMY**

**Instead use Form:****Part I Identification of Beneficial Owner****1** Name of organization that is the beneficial owner **2** Country of incorporation or organization**3** Name of disregarded entity receiving the payment (if applicable)

**4** Chapter 3 Status (entity type) (Must check one box only):

<input type="checkbox"/> Simple trust	<input type="checkbox"/> Grantor trust	<input type="checkbox"/> Corporation	<input type="checkbox"/> Disregarded entity	<input type="checkbox"/> Partnership
<input type="checkbox"/> Central Bank of Issue	<input type="checkbox"/> Tax-exempt organization	<input type="checkbox"/> Complex trust	<input type="checkbox"/> Estate	<input type="checkbox"/> Government
<input type="checkbox"/> Private foundation				

If you entered disregarded entity, partnership, simple trust, or grantor trust above, is the entity a hybrid making a treaty claim? If "Yes" complete Part III.

☐ Yes ☐ No**5** Chapter 4 Status (FATCA status) (Must check one box only unless otherwise indicated). (See instructions for details and complete the certification below for the entity's applicable status).

- |   |   |
|---|---|
| <input type="checkbox"/> Nonparticipating FFI (including a limited FFI or an FFI related to a Reporting IGA FFI other than a registered deemed-compliant FFI or participating FFI). | <input type="checkbox"/> Nonreporting IGA FFI (including an FFI treated as a registered deemed-compliant FFI under an applicable Model 2 IGA). Complete Part XII. |
| <input type="checkbox"/> Participating FFI.   | <input type="checkbox"/> Foreign government, government of a U.S. possession, or foreign central bank of issue. Complete Part XIII.                               |
| <input type="checkbox"/> Reporting Model 1 FFI.   | <input type="checkbox"/> International organization. Complete Part XIV.   |
| <input type="checkbox"/> Reporting Model 2 FFI.   | <input type="checkbox"/> Exempt retirement plans. Complete Part XV.   |
| <input type="checkbox"/> Registered deemed-compliant FFI (other than a reporting Model 1 FFI or sponsored FFI that has not obtained a GIIN).  | <input type="checkbox"/> Entity wholly owned by exempt beneficial owners. Complete Part XVI.  |
| <input type="checkbox"/> Sponsored FFI that has not obtained a GIIN. Complete Part IV.  | <input type="checkbox"/> Territory financial institution. Complete Part XVII.   |
| <input type="checkbox"/> Certified deemed-compliant nonregistering local bank. Complete Part V.   | <input type="checkbox"/> Nonfinancial group entity. Complete Part XVIII.  |
| <input type="checkbox"/> Certified deemed-compliant FFI with only low-value accounts. Complete Part VI.   | <input type="checkbox"/> Excepted nonfinancial start-up company. Complete Part XIX.   |
| <input type="checkbox"/> Certified deemed-compliant sponsored, closely held investment vehicle. Complete Part VII.  | <input type="checkbox"/> Excepted nonfinancial entity in liquidation or bankruptcy. Complete Part XX.   |
| <input type="checkbox"/> Certified deemed-compliant limited life debt investment entity. Complete Part VIII.  | <input type="checkbox"/> 501(c) organization. Complete Part XXI.  |
| <input type="checkbox"/> Certified deemed-compliant investment advisors and investment managers. Complete Part IX.  | <input type="checkbox"/> Nonprofit organization. Complete Part XXII.  |
| <input type="checkbox"/> Owner-documented FFI. Complete Part X.   | <input type="checkbox"/> Publicly traded NFFE or NFFE affiliate of a publicly traded corporation. Complete Part XXIII.  |
| <input type="checkbox"/> Restricted distributor. Complete Part XI.  | <input type="checkbox"/> Excepted territory NFFE. Complete Part XXIV.   |
|   | <input type="checkbox"/> Active NFFE. Complete Part XXV.  |
|   | <input type="checkbox"/> Passive NFFE. Complete Part XXVI.  |
|   | <input type="checkbox"/> Excepted inter-affiliate FFI. Complete Part XXVII.   |
|   | <input type="checkbox"/> Direct reporting NFFE.   |
|   | <input type="checkbox"/> Sponsored direct reporting NFFE. Complete Part XXVIII.   |

**6** Permanent residence address (street, apt. or suite no., or rural route). **Do not use a P.O. box or in-care-of address** (other than a registered address).

City or town, state or province. Include postal code where appropriate.

Country

**7** Mailing address (if different from above)

City or town, state or province. Include postal code where appropriate.

Country

**8** U.S. taxpayer identification number (TIN), if required**9a** ☐ GIIN**b** ☐ Foreign TIN**10** Reference number(s) (see instructions)**Note.** Please complete remainder of the form including signing the form in Part XXIX.

For Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 59689N

Form **W-8BEN-E** (2-2014)

**Part II Disregarded Entity or Branch Receiving Payment.** (Complete only if disregarded entity or branch of an FFI in a country other than the FFI's country of residence.)

- 11** Chapter 4 Status (FATCA status) of disregarded entity or branch receiving payment
- ☐ Limited Branch, ☐ Reporting Model 1 FFI, ☐ U.S. Branch.
- ☐ Participating FFI, ☐ Reporting Model 2 FFI.
- 12** Address of disregarded entity or branch (street, apt. or suite no., or rural route). **Do not use a P.O. box or in-care-of address** (other than a registered address).
- City or town, state or province. Include postal code where appropriate.
- Country

**13** GIIN (if any)**Part III Claim of Tax Treaty Benefits** (if applicable). (For chapter 3 purposes only)

- 14** I certify that (check all that apply):
- a** ☐ The beneficial owner is a resident of \_\_\_\_\_ within the meaning of the income tax treaty between the United States and that country.
- b** ☐ The beneficial owner derives the item (or items) of income for which the treaty benefits are claimed, and, if applicable, meets the requirements of the treaty provision dealing with limitation on benefits (see instructions).
- c** ☐ The beneficial owner is claiming treaty benefits for dividends received from a foreign corporation or interest from a U.S. trade or business of a foreign corporation and meets qualified resident status (see instructions).
- 15** **Special rates and conditions** (if applicable—see instructions): The beneficial owner is claiming the provisions of Article \_\_\_\_\_ of the treaty identified on line 14a above to claim a \_\_\_\_\_ % rate of withholding on (specify type of income): \_\_\_\_\_.
- Explain the reasons the beneficial owner meets the terms of the treaty article: \_\_\_\_\_

**Part IV Sponsored FFI That Has Not Obtained a GIIN**

- 16** Name of sponsoring entity: \_\_\_\_\_
- 17** Check whichever box applies.
- ☐ I certify that the entity identified in Part I:
- Is an FFI solely because it is an investment entity;
  - Is not a QI, WP, or WT; **and**
  - Has agreed with the entity identified above (that is not a nonparticipating FFI) to act as the sponsoring entity for this entity.
- ☐ I certify that the entity identified in Part I:
- Is a controlled foreign corporation as defined in section 957(a);
  - Is not a QI, WP, or WT;
  - Is wholly owned, directly or indirectly, by the U.S. financial institution identified above that agrees to act as the sponsoring entity for this entity; **and**
  - Shares a common electronic account system with the sponsoring entity (identified above) that enables the sponsoring entity to identify all account holders and payees of the entity and to access all account and customer information maintained by the entity including, but not limited to, customer identification information, customer documentation, account balance, and all payments made to account holders or payees.

**Part V Certified Deemed-Compliant Nonregistering Local Bank**

- 18** ☐ I certify that the FFI identified in Part I:
- Operates and is licensed solely as a bank or credit union (or similar cooperative credit organization operated without profit) in its country of incorporation or organization;
  - Engages primarily in the business of receiving deposits from and making loans to, with respect to a bank, retail customers unrelated to such bank and, with respect to a credit union or similar cooperative credit organization, members, provided that no member has a greater than five percent interest in such credit union or cooperative credit organization;
  - Does not solicit account holders outside its country of organization;
  - Has no fixed place of business outside such country (for this purpose, a fixed place of business does not include a location that is not advertised to the public and from which the FFI performs solely administrative support functions);
  - Has no more than \$175 million in assets on its balance sheet and, if it is a member of an expanded affiliated group, the group has no more than \$500 million in total assets on its consolidated or combined balance sheets; **and**
  - Does not have any member of its expanded affiliated group that is a foreign financial institution, other than a foreign financial institution that is incorporated or organized in the same country as the FFI identified in Part I and that meets the requirements set forth in this Part V.



**Part VI Certified Deemed-Compliant FFI with Only Low-Value Accounts**19 ☐ I certify that the FFI identified in Part I:

- Is not engaged primarily in the business of investing, reinvesting, or trading in securities, partnership interests, commodities, notional principal contracts, insurance or annuity contracts, or any interest (including a futures or forward contract or option) in such security, partnership interest, commodity, notional principal contract, insurance contract or annuity contract;
- No financial account maintained by the FFI or any member of its expanded affiliated group, if any, has a balance or value in excess of \$50,000 (as determined after applying applicable account aggregation rules); **and**
- Neither the FFI nor the entire expanded affiliated group, if any, of the FFI, have more than \$50 million in assets on its consolidated or combined balance sheet as of the end of its most recent accounting year.

**Part VII Certified Deemed-Compliant Sponsored, Closely Held Investment Vehicle**

20 Name of sponsoring entity: \_\_\_\_\_

21 ☐ I certify that the entity identified in Part I:

- Is an FFI solely because it is an investment entity described in §1.1471-5(e)(4);
- Is not a QI, WP, or WT;
- Has a contractual relationship with the above identified sponsoring entity that agrees to fulfill all due diligence, withholding, and reporting responsibilities of a participating FFI on behalf of this entity; **and**
- Twenty or fewer individuals own all of the debt and equity interests in the entity (disregarding debt interests owned by U.S. financial institutions, participating FFIs, registered deemed-compliant FFIs, and certified deemed-compliant FFIs and equity interests owned by an entity if that entity owns 100 percent of the equity interests in the FFI and is itself a sponsored FFI).

**Part VIII Certified Deemed-Compliant Limited Life Debt Investment Entity**22 ☐ I certify that the entity identified in Part I:

- Was in existence as of January 17, 2013;
- Issued all classes of its debt or equity interests to investors on or before January 17, 2013, pursuant to a trust indenture or similar agreement; **and**
- Is certified deemed-compliant because it satisfies the requirements to be treated as a limited life debt investment entity (such as the restrictions with respect to its assets and other requirements under § 1.1471-5(f)(2)(iv)).

**Part IX Certified Deemed-Compliant Investment Advisors and Investment Managers**23 ☐ I certify that the entity identified in Part I:

- Is a financial institution solely because it is an investment entity described in §1.1471-5(e)(4)(i)(A); **and**
- Does not maintain financial accounts.

**Part X Owner-Documented FFI**

**Note.** This status only applies if the U.S. financial institution or participating FFI to which this form is given has agreed that it will treat the FFI as an owner-documented FFI (see instructions for eligibility requirements). In addition, the FFI must make the certifications below.

24a ☐ (All owner-documented FFIs check here) I certify that the FFI identified in Part I:

- Does not act as an intermediary;
- Does not accept deposits in the ordinary course of a banking or similar business;
- Does not hold, as a substantial portion of its business, financial assets for the account of others;
- Is not an insurance company (or the holding company of an insurance company) that issues or is obligated to make payments with respect to a financial account;
- Is not owned by or in an expanded affiliated group with an entity that accepts deposits in the ordinary course of a banking or similar business, holds, as a substantial portion of its business, financial assets for the account of others, or is an insurance company (or the holding company of an insurance company) that issues or is obligated to make payments with respect to a financial account; **and**
- Does not maintain a financial account for any nonparticipating FFI.



**Part X Owner-Documented FFI (continued)**

Check box 24b or 24c, whichever applies.

- b** ☐ I certify that the FFI identified in Part I:
- Has provided, or will provide, an FFI owner reporting statement that contains:
    - The name, address, TIN (if any), chapter 4 status, and type of documentation provided (if required) of every individual and specified U.S. person that owns a direct or indirect equity interest in the owner-documented FFI (looking through all entities other than specified U.S. persons);
    - The name, address, TIN (if any), chapter 4 status, and type of documentation provided (if required) of every individual and specified U.S. person that owns a debt interest in the owner-documented FFI (including any indirect debt interest, which includes debt interests in any entity that directly or indirectly owns the payee or any direct or indirect equity interest in a debt holder of the payee) that constitutes a financial account in excess of \$50,000 (disregarding all such debt interests owned by participating FFIs, registered deemed-compliant FFIs, certified deemed-compliant FFIs, excepted NFFEs, exempt beneficial owners, or U.S. persons other than specified U.S. persons); and
    - Any additional information the withholding agent requests in order to fulfill its obligations with respect to the entity.
- c** ☐ I certify that the FFI identified in Part I has provided, or will provide, an auditor's letter, signed within four years of the date of payment, from an independent accounting firm or legal representative with a location in the United States stating that the firm or representative has reviewed the FFI's documentation with respect to all of its owners and debt holders identified in §1.1471-3(d)(6)(iv)(A)(2), and that the FFI meets all the requirements to be an owner-documented FFI. The FFI identified in Part I has also provided, or will provide, an FFI owner reporting statement of its owners that are specified U.S. persons and Form(s) W-9, with applicable waivers.

Check box 24d if applicable.

- d** ☐ I certify that the entity identified in line 1 is a trust that does not have any contingent beneficiaries or designated classes with unidentified beneficiaries.

**Part XI Restricted Distributor**

- 25a** ☐ (All restricted distributors check here) I certify that the entity identified in Part I:
- Operates as a distributor with respect to debt or equity interests of the restricted fund with respect to which this form is furnished;
  - Provides investment services to at least 30 customers unrelated to each other and less than half of its customers are related to each other;
  - Is required to perform AML due diligence procedures under the anti-money laundering laws of its country of organization (which is an FATF-compliant jurisdiction);
  - Operates solely in its country of incorporation or organization, has no fixed place of business outside of that country, and has the same country of incorporation or organization as all members of its affiliated group, if any;
  - Does not solicit customers outside its country of incorporation or organization;
  - Has no more than \$175 million in total assets under management and no more than \$7 million in gross revenue on its income statement for the most recent accounting year;
  - Is not a member of an expanded affiliated group that has more than \$500 million in total assets under management or more than \$20 million in gross revenue for its most recent accounting year on a combined or consolidated income statement; and
  - Does not distribute any debt or securities of the restricted fund to specified U.S. persons, passive NFFEs with one or more substantial U.S. owners, or nonparticipating FFIs.

Check box 25b or 25c, whichever applies.

I further certify that with respect to all sales of debt or equity interests in the restricted fund with respect to which this form is furnished that are made after December 31, 2011, the entity identified in Part I:

- b** ☐ Has been bound by a distribution agreement that contained a general prohibition on the sale of debt or securities to U.S. entities and U.S. resident individuals and is currently bound by a distribution agreement that contains a prohibition of the sale of debt or securities to any specified U.S. person, passive NFFE with one or more substantial U.S. owners, or nonparticipating FFI.
- c** ☐ Is currently bound by a distribution agreement that contains a prohibition on the sale of debt or securities to any specified U.S. person, passive NFFE with one or more substantial U.S. owners, or nonparticipating FFI and, for all sales made prior to the time that such a restriction was included in its distribution agreement, has reviewed all accounts related to such sales in accordance with the procedures identified in §1.1471-4(c) applicable to preexisting accounts and has redeemed or retired any, or caused the restricted fund to transfer the securities to a distributor that is a participating FFI or reporting Model 1 FFI securities which were sold to specified U.S. persons, passive NFFEs with one or more substantial U.S. owners, or nonparticipating FFIs.

**Part XII Nonreporting IGA FFI**

- 26** ☐ I certify that the entity identified in Part I:
- Meets the requirements to be considered a nonreporting financial institution pursuant to an applicable IGA between the United States and \_\_\_\_\_;
  - Is treated as a \_\_\_\_\_ under the provisions of the applicable IGA (see instructions); and
  - If you are an FFI treated as a registered deemed-compliant FFI under an applicable Model 2 IGA, provide your GIIN: \_\_\_\_\_



**Part XIII Foreign Government, Government of a U.S. Possession, or Foreign Central Bank of Issue**

- 27 ☐ I certify that the entity identified in Part I is the beneficial owner of the payment and is not engaged in commercial financial activities of a type engaged in by an insurance company, custodial institution, or depository institution with respect to the payments, accounts, or obligations for which this form is submitted (except as permitted in §1.1471-6(h)(2)).

**Part XIV International Organization**

Check box 28a or 28b, whichever applies.

- 28a ☐ I certify that the entity identified in Part I is an international organization described in section 7701(a)(18).
- b ☐ I certify that the entity identified in Part I:
- Is comprised primarily of foreign governments;
  - Is recognized as an intergovernmental or supranational organization under a foreign law similar to the International Organizations Immunities Act;
  - The benefit of the entity's income does not inure to any private person;
  - Is the beneficial owner of the payment and is not engaged in commercial financial activities of a type engaged in by an insurance company, custodial institution, or depository institution with respect to the payments, accounts, or obligations for which this form is submitted (except as permitted in §1.1471-6(h)(2)).

**Part XV Exempt Retirement Plans**

Check box 29a, b, c, d, e, or f, whichever applies.

- 29a ☐ I certify that the entity identified in Part I:
- Is established in a country with which the United States has an income tax treaty in force (see Part III if claiming treaty benefits);
  - Is operated principally to administer or provide pension or retirement benefits; and
  - Is entitled to treaty benefits on income that the fund derives from U.S. sources (or would be entitled to benefits if it derived any such income) as a resident of the other country which satisfies any applicable limitation on benefits requirement.
- b ☐ I certify that the entity identified in Part I:
- Is organized for the provision of retirement, disability, or death benefits (or any combination thereof) to beneficiaries that are former employees of one or more employers in consideration for services rendered;
  - No single beneficiary has a right to more than 5% of the FFI's assets;
  - Is subject to government regulation and provides annual information reporting about its beneficiaries to the relevant tax authorities in the country in which the fund is established or operated; and
  - Is generally exempt from tax on investment income under the laws of the country in which it is established or operates due to its status as a retirement or pension plan;
  - Receives at least 50% of its total contributions from sponsoring employers (disregarding transfers of assets from other plans described in this part, retirement and pension accounts described in an applicable Model 1 or Model 2 IGA, other retirement funds described in an applicable Model 1 or Model 2 IGA, or accounts described in §1.1471-5(b)(2)(i)(A));
  - Either does not permit or penalizes distributions or withdrawals made before the occurrence of specified events related to retirement, disability, or death (except rollover distributions to accounts described in §1.1471-5(b)(2)(i)(A) (referring to retirement and pension accounts), to retirement and pension accounts described in an applicable Model 1 or Model 2 IGA, or to other retirement funds described in this part or in an applicable Model 1 or Model 2 IGA); or
  - Limits contributions by employees to the fund by reference to earned income of the employee or may not exceed \$50,000 annually.
- c ☐ I certify that the entity identified in Part I:
- Is organized for the provision of retirement, disability, or death benefits (or any combination thereof) to beneficiaries that are former employees of one or more employers in consideration for services rendered;
  - Has fewer than 50 participants;
  - Is sponsored by one or more employers each of which is not an investment entity or passive NFFE;
  - Employee and employer contributions to the fund (disregarding transfers of assets from other plans described in this part, retirement and pension accounts described in an applicable Model 1 or Model 2 IGA, or accounts described in §1.1471-5(b)(2)(i)(A)) are limited by reference to earned income and compensation of the employee, respectively;
  - Participants that are not residents of the country in which the fund is established or operated are not entitled to more than 20 percent of the fund's assets; and
  - Is subject to government regulation and provides annual information reporting about its beneficiaries to the relevant tax authorities in the country in which the fund is established or operates.
- d ☐ I certify that the entity identified in Part I is formed pursuant to a pension plan that would meet the requirements of section 401(a), other than the requirement that the plan be funded by a trust created or organized in the United States.
- e ☐ I certify that the entity identified in Part I is established exclusively to earn income for the benefit of one or more retirement funds described in this part or in an applicable Model 1 or Model 2 IGA, accounts described in §1.1471-5(b)(2)(i)(A) (referring to retirement and pension accounts), or retirement and pension accounts described in an applicable Model 1 or Model 2 IGA.



**Part XV Exempt Retirement Plans (Continued)**f ☐ I certify that the entity identified in Part I:

- Is established and sponsored by a foreign government, international organization, central bank of issue, or government of a U.S. possession (each as defined in §1.1471-6) or an exempt beneficial owner described in an applicable Model 1 or Model 2 IGA to provide retirement, disability, or death benefits to beneficiaries or participants that are current or former employees of the sponsor (or persons designated by such employees); or
- Is established and sponsored by a foreign government, international organization, central bank of issue, or government of a U.S. possession (each as defined in §1.1471-6) or an exempt beneficial owner described in an applicable Model 1 or Model 2 IGA to provide retirement, disability, or death benefits to beneficiaries or participants that are not current or former employees of such sponsor, but are in consideration of personal services performed for the sponsor.

**Part XVI Entity Wholly Owned by Exempt Beneficial Owners**30 ☐ I certify that the entity identified in Part I:

- Is an FFI solely because it is an investment entity;
- Each direct holder of an equity interest in the investment entity is an exempt beneficial owner described in §1.1471-6 or in an applicable Model 1 or Model 2 IGA;
- Each direct holder of a debt interest in the investment entity is either a depository institution (with respect to a loan made to such entity) or an exempt beneficial owner described in §1.1471-6 or an applicable Model 1 or Model 2 IGA;
- Has provided an owner reporting statement that contains the name, address, TIN (if any), chapter 4 status, and a description of the type of documentation provided to the withholding agent for every person that owns a debt interest constituting a financial account or direct equity interest in the entity; and
- Has provided documentation establishing that every owner of the entity is an entity described in §1.1471-6(b), (c), (d), (e), (f) and/or (g) without regard to whether such owners are beneficial owners.

**Part XVII Territory Financial Institution**31 ☐ I certify that the entity identified in Part I is a financial institution (other than an investment entity) that is incorporated or organized under the laws of a possession of the United States.**Part XVIII Excepted Nonfinancial Group Entity**32 ☐ I certify that the entity identified in Part I:

- Is a holding company, treasury center, or captive finance company and substantially all of the entity's activities are functions described in §1.1471-5(e)(5)(i)(C) through (E);
- Is a member of a nonfinancial group described in §1.1471-5(e)(5)(i)(B);
- Is not a depository or custodial institution (other than for members of the entity's expanded affiliated group); and
- Does not function (or hold itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle with an investment strategy to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes.

**Part XIX Excepted Nonfinancial Start-Up Company**33 ☐ I certify that the entity identified in Part I:

- Was formed on (or, in the case of a new line of business, the date of board resolution approving the new line of business) \_\_\_\_\_ (date must be less than 24 months prior to date of payment);
- Is not yet operating a business and has no prior operating history or is investing capital in assets with the intent to operate a new line of business other than that of a financial institution or passive NFFE;
- Is investing capital into assets with the intent to operate a business other than that of a financial institution; and
- Does not function (or hold itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes.

**Part XX Excepted Nonfinancial Entity in Liquidation or Bankruptcy**34 ☐ I certify that the entity identified in Part I:

- Filed a plan of liquidation, filed a plan of reorganization, or filed for bankruptcy on \_\_\_\_\_;
- During the past 5 years has not been engaged in business as a financial institution or acted as a passive NFFE;
- Is either liquidating or emerging from a reorganization or bankruptcy with the intent to continue or recommence operations as a nonfinancial entity; and
- Has, or will provide, documentary evidence such as a bankruptcy filing or other public documentation that supports its claim if it remains in bankruptcy or liquidation for more than three years.

**Part XXI 501(c) Organization**35 ☐ I certify that the entity identified in Part I is a 501(c) organization that:

- Has been issued a determination letter from the IRS that is currently in effect concluding that the payee is a section 501(c) organization that is dated \_\_\_\_\_; or
- Has provided a copy of an opinion from U.S. counsel certifying that the payee is a section 501(c) organization (without regard to whether the payee is a foreign private foundation).



**Part XXII Non-Profit Organization**

- 36** ☐ I certify that the entity identified in Part I is a non-profit organization that meets the following requirements:
- The entity is established and maintained in its country of residence exclusively for religious, charitable, scientific, artistic, cultural or educational purposes;
  - The entity is exempt from income tax in its country of residence;
  - The entity has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
  - Neither the applicable laws of the entity's country of residence nor the entity's formation documents permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity's charitable activities or as payment of reasonable compensation for services rendered or payment representing the fair market value of property which the entity has purchased; **and**
  - The applicable laws of the entity's country of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all of its assets be distributed to an entity that is a foreign government, an integral part of a foreign government, a controlled entity of a foreign government, or another organization that is described in this Part XXII or escheats to the government of the entity's country of residence or any political subdivision thereof.

**Part XXIII Publicly Traded NFFE or NFFE Affiliate of a Publicly Traded Corporation**

Check box 37a or 37b, whichever applies.

- 37a** ☐ I certify that:
- The entity identified in Part I is a foreign corporation that is not a financial institution; **and**
  - The stock of such corporation is regularly traded on one or more established securities markets, including \_\_\_\_\_ (name one securities exchange upon which the stock is regularly traded).
- b** ☐ I certify that:
- The entity identified in Part I is a foreign corporation that is not a financial institution;
  - The entity identified in Part I is a member of the same expanded affiliated group as an entity the stock of which is regularly traded on an established securities market;
  - The name of the entity, the stock of which is regularly traded on an established securities market, is \_\_\_\_\_; **and**
  - The name of the securities market on which the stock is regularly traded is \_\_\_\_\_.

**Part XXIV Excepted Territory NFFE**

- 38** ☐ I certify that:
- The entity identified in Part I is an entity that is organized in a possession of the United States;
  - The entity identified in Part I:
    - Does not accept deposits in the ordinary course of a banking or similar business,
    - Does not hold, as a substantial portion of its business, financial assets for the account of others, or
    - Is not an insurance company (or the holding company of an insurance company) that issues or is obligated to make payments with respect to a financial account; **and**
  - All of the owners of the entity identified in Part I are bona fide residents of the possession in which the NFFE is organized or incorporated.

**Part XXV Active NFFE**

- 39** ☐ I certify that:
- The entity identified in Part I is a foreign entity that is not a financial institution;
  - Less than 50% of such entity's gross income for the preceding calendar year is passive income; **and**
  - Less than 50% of the assets held by such entity are assets that produce or are held for the production of passive income (calculated as a weighted average of the percentage of passive assets measured quarterly) (see instructions for the definition of passive income).

**Part XXVI Passive NFFE**

- 40a** ☐ I certify that the entity identified in Part I is a foreign entity that is not a financial institution (other than an investment entity organized in a possession of the United States) and is not certifying its status as a publicly traded NFFE (or affiliate), excepted territory NFFE, active NFFE, direct reporting NFFE, or sponsored direct reporting NFFE.

Check box 40b or 40c, whichever applies.

- b** ☐ I further certify that the entity identified in Part I has no substantial U.S. owners, or
- c** ☐ I further certify that the entity identified in Part I has provided the name, address, and TIN of each substantial U.S. owner of the NFFE in Part XXX.

**Part XXVII Excepted Inter-Affiliate FFI**

- 41** ☐ I certify that the entity identified in Part I:
- Is a member of an expanded affiliated group;
  - Does not maintain financial accounts (other than accounts maintained for members of its expanded affiliated group);
  - Does not make withholdable payments to any person other than to members of its expanded affiliated group that are not limited FFIs or limited branches;
  - Does not hold an account (other than a depository account in the country in which the entity is operating to pay for expenses) with or receive payments from any withholding agent other than a member of its expanded affiliated group; **and**
  - Has not agreed to report under §1.1471-4(d)(2)(ii)(C) or otherwise act as an agent for chapter 4 purposes on behalf of any financial institution, including a member of its expanded affiliated group.





Form **W-8BEN**

(Rev. February 2014)

Department of the Treasury  
Internal Revenue Service**Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)**

- For use by individuals. Entities must use Form W-8BEN-E.  
► Information about Form W-8BEN and its separate instructions is at [www.irs.gov/formw8ben](http://www.irs.gov/formw8ben).  
► Give this form to the withholding agent or payer. Do not send to the IRS.

OMB No. 1545-1621

**Do NOT use this form if:**

- You are NOT an individual . . . . . **Instead, use Form: W-8BEN-E**
- You are a U.S. citizen or other U.S. person, including a resident alien individual . . . . . **W-9**
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services) . . . . . **W-BECI**
- You are a beneficial owner who is receiving compensation for personal services performed in the United States . . . . . **8233 or W-4**
- A person acting as an intermediary . . . . . **W-8IMY**

**Part I Identification of Beneficial Owner (see instructions)**

<b>1</b> Name of individual who is the beneficial owner		<b>2</b> Country of citizenship
<b>3</b> Permanent residence address (street, apt. or suite no., or rural route). <b>Do not use a P.O. box or in-care-of address.</b>		
City or town, state or province. Include postal code where appropriate.		Country
<b>4</b> Mailing address (if different from above)		
City or town, state or province. Include postal code where appropriate.		Country
<b>5</b> U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)		<b>6</b> Foreign tax identifying number (see instructions)
<b>7</b> Reference number(s) (see instructions)	<b>8</b> Date of birth (MM-DD-YYYY) (see instructions)	

**Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)**

**9** I certify that the beneficial owner is a resident of \_\_\_\_\_ within the meaning of the income tax treaty between the United States and that country.

**10** **Special rates and conditions** (if applicable—see instructions): The beneficial owner is claiming the provisions of Article \_\_\_\_\_ of the treaty identified on line 9 above to claim a \_\_\_\_\_ % rate of withholding on (specify type of income): \_\_\_\_\_

Explain the reasons the beneficial owner meets the terms of the treaty article: \_\_\_\_\_

**Part III Certification**

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself as an individual that is an owner or account holder of a foreign financial institution,
  - The person named on line 1 of this form is not a U.S. person,
  - The income to which this form relates is:
    - (a) not effectively connected with the conduct of a trade or business in the United States,
    - (b) effectively connected but is not subject to tax under an applicable income tax treaty, or
    - (c) the partner's share of a partnership's effectively connected income,
  - The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and
  - For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.
- Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. **I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.**

**Sign Here**

\_\_\_\_\_  
Signature of beneficial owner (or individual authorized to sign for beneficial owner)

Date (MM-DD-YYYY)

Print name of signer

Capacity in which acting (if form is not signed by beneficial owner)

**For Paperwork Reduction Act Notice, see separate instructions.**

Cat. No. 25047Z

Form **W-8BEN** (Rev. 2-2014)



## Request for Taxpayer Identification Number and Certification

Give Form to the  
requester. Do not  
send to the IRS.

Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification; check only <b>one</b> of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <b>Note.</b> For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>
	5 Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	6 City, state, and ZIP code	
	7 List account number(s) here (optional)	

### Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number									
				-					
or									
Employer identification number									
				-					

### Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶
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### General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at [www.irs.gov/fw9](http://www.irs.gov/fw9).

### Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.



**Note.** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details).

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* above.

## What is FATCA reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account, list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

**Note. ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C Corporation, or S Corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.



**Line 2**

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

**Line 3**

Check the appropriate box in line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box in line 3.

**Limited Liability Company (LLC).** If the name on line 1 is an LLC treated as a partnership for U.S. federal tax purposes, check the "Limited Liability Company" box and enter "P" in the space provided. If the LLC has filed Form 8832 or 2553 to be taxed as a corporation, check the "Limited Liability Company" box and in the space provided enter "C" for C corporation or "S" for S corporation. If it is a single-member LLC that is a disregarded entity, do not check the "Limited Liability Company" box; instead check the first box in line 3 "Individual/sole proprietor or single-member LLC."

**Line 4, Exemptions**

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space in line 4 any code(s) that may apply to you.

**Exempt payee code.**

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

- A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B—The United States or any of its agencies or instrumentalities
- C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)
- E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)
- F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G—A real estate investment trust
- H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I—A common trust fund as defined in section 584(a)
- J—A bank as defined in section 581
- K—A broker
- L—A trust exempt from tax under section 664 or described in section 4947(a)(1)
- M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

**Note.** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

**Line 5**

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns.

**Line 6**

Enter your city, state, and ZIP code.

**Part I. Taxpayer Identification Number (TIN)**

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on this page), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note.** See the chart on page 4 for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at [www.ssa.gov](http://www.ssa.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/businesses](http://www.irs.gov/businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting [IRS.gov](http://IRS.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note.** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.



## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code* earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee <sup>1</sup> The actual owner <sup>1</sup>
5. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>1</sup>
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor <sup>1</sup>
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity <sup>1</sup>
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 2.

**\*Note.** Grantor also must provide a Form W-9 to trustee of trust.

**Note.** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

## Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN.
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4335, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.** Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-368-4484. You can forward suspicious emails to the Federal Trade Commission at: [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338).

Visit [IRS.gov](http://IRS.gov) to learn more about identity theft and how to reduce your risk.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.