

Tax returns need client binders

Now the agent builds it

October 2026

instead.com

Caleb R. Lindqvist1040

New client thread

TAX DOCS

2026

2025

Tax returns

+3

Fixed assets

1099s

1099-B Tamarack Securities.pdf

1099-DIV Tamarack Securities.pdf

1099-INT Bayshore Federal Credit Union.pdf

W-2s

W-2 Brightfern Robotics.pdf

W-2 Harbor Point Mapping.pdf

K-1_2025_Juniper_Row_Hospitality_Partners.pdf

Lindqvist_2025_Client_Binder.pdf

Lindqvist, Caleb - 1040 Workpaper TY25.xlsx

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Lindqvist_2025_Client_Binder.pdf

3 / 10W-2 - Brightfern Robotics

Cover Page

Table of Contents

W-2 - Brightfern Robotics

W-2 - Harbor Point Mapping

1099-INT - Bayshore Federal Credit Union

1099-DIV - Tamarack Securities

1099-B - Tamarack Securities

Schedule K-1 - Juniper Row Hospitality Partners LP

b Employer's name				
Brightfern Robotics				
1450 Powell Street				
Emeryville, CA 94608				
d Control number				
e Employee's name				
Caleb R. Lindqvist				
1846 Lakeshore Blvd				
Oakland, CA 94612				
f Employee's address and ZIP code				
15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.
CA	731-9046-2	142,500.00	9,890.00	

Form **W-2** Wage and Tax Statement2025

Copy B—To Be Filed With Employee's FEDERAL Tax Return.

This information is being furnished to the Internal Revenue Service.

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INTRODUCTION

Every return starts as a stack of separate files. Before anyone reviews the work, someone on the team turns that stack into a client binder.

A client binder is one PDF of the client’s source documents in the order your firm uses, with a cover page, a table of contents, and a bookmark for every section. In Instead, the agent builds it from the files in the client’s Tax docs folder.

This paper explains what the agent does, shows a finished binder in the product, and covers what your team still checks.

For tax firms that build a binder for every return

What it does splits, combines, and bookmarks multiple PDFs

Where it lives the client’s Tax docs folder, ready to download

01

What a client binder is

The binder is how a reviewer moves through a return. It holds the source documents in a fixed order, each one easy to find.

Every firm has its own order, and it stays the same from client to client. One firm opens with the engagement letter, then the P&L and the balance sheet, then payroll. The order is the firm's standard, so a reviewer always knows where to look.

The binder is also the record of the work. It is what the team opens when a question comes back about the return.

02

What the work looks like by hand

Documents arrive as separate files. Two W-2s, a few 1099s, a K-1, last year's return, and a scan with three receipts in it.

Someone splits the scan, renames each file by what it is, puts the files in the firm's order, and combines them. Then they add a cover page and a table of contents and bookmark each section so the reviewer can jump to it.

None of that is tax work. It is page handling, and it happens again on the next return.

How the agent builds it

- 01 Splits out documents scanned together, each named by what it is
- 02 Combines the client's files into one PDF, in the order you give it
- 03 Adds a cover page, a table of contents with page numbers, and a bookmark for every section
- 04 Saves the binder to the client's Tax docs folder, ready to download

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Lindqvist_2025_Client_Binder.pdf

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< 7 / 10 > 1099-B - Tamarack Securities ▾

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Cover Page

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W-2 - Harbor Point Mapping

1099-INT - Bayshore Federal Credit Union

1099-DIV - Tamarack Securities

1099-B - Tamarack Securities

Schedule K-1 - Juniper Row Hospitality Partners LP

PAYER'S name
or foreign payee's
name
Tamarack Securities
400 Montgomery
San Francisco, CA

PAYER'S TIN
00-0000000

RECIPIENT'S name
or foreign payee's
name
Caleb R. Lindqvist

Street address
1846 Lakeview

City or town
Oakland, CA

Account number (see instructions)
TMK-5532-0918

CUSIP number
0000000000

FATCA filing
requirement ☐

14 State name
CA

15 State identification no.
00

16 State tax withheld
\$ **0.00**

17 Federal tax withheld
\$ **0.00**

18 Total payments
\$ **11,205.00**

19 Total tax withheld
\$ **0.00**

20 Profit or (loss) realized in
2025 on closed contracts
\$ **0.00**

10 Unrealized profit or (loss) on
open contracts—12/31/2025
\$ **0.00**

12 If checked, basis reported
to IRS ☒

21 Unrealized profit or (loss) on
open contracts—12/31/2024
\$ **0.00**

11 Aggregate profit or (loss)
on contracts
\$ **0.00**

13 Bartering
\$ **0.00**

OMB No. 1545-0715

2025

Form **1099-B**

**Proceeds From
Broker and
Barter Exchange
Transactions**

(Do not use for cash, XYZ Co.)

NET INDEX FUND

Sold or disposed
08/14/2025

or other basis
11,205.00

Short sale loss disallowed
0.00

Unrealized profit or (loss) on
open contracts—12/31/2025
0.00

Unrealized profit or (loss) on
open contracts—12/31/2024
0.00

Aggregated profit or (loss) on
contracts
0.00

Bartering
0.00

Bartering
0.00

Bartering
0.00

Bartering
0.00

Bartering
0.00

Bartering
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**Copy B
For Recipient**

This is important tax
information and is
being furnished to
the IRS. If you are
required to file a
return, a negligence
penalty or other
sanction may be
imposed on you if
this income is
taxable and the IRS
determines that it
has not been
reported.

Form **1099-B**

(Keep for your records)

www.irs.gov/Form1099B

Department of the Treasury - Internal Revenue Service

Writing your binder standard

The instruction is your firm's binder standard, written the way you would brief a new staff member.

You type it in the client's thread. Name the folder the documents are in, the order you want, the front pages, and the file name. A binder instruction usually sets out:

- A cover page with the client's name and the tax year
- A table of contents
- Each source document in the order your firm uses
- A bookmark on every document
- The folder and the file name to save it under

Save it as a workflow

A workflow is a saved set of instructions the agent can follow. Once the binder looks right, ask the agent to save the instructions as a workflow.

Check the binder

Before anyone relies on the binder, check the order, the cover page, and the page numbers, and open each bookmark. The table of contents lists page numbers, and its entries are not links. The bookmarks are what jump to each document.

Add reviewer marks as their own step

Tick marks and notes are drawn onto the page, not added as editable comments. They land cleanly when you ask for them as their own step, after the binder is built. Check where each mark sits.

What you get

Your firm's order, not a template's

The agent builds the binder in the order your instruction gives, with the cover page and file name you ask for.

A binder reviewers can move through

A cover page, a table of contents with page numbers, and a bookmark for every section that still works after you download it.

Your team reviews the documents rather than sorting them

The agent does the splitting, combining, and bookmarking. Your team checks the result.

WHY THE BINDER MATTERS

“Generally, you must keep your records that support an item of income, deduction or credit shown on your tax return until the period of limitations for that tax return runs out.”

IRS, How long should I keep records?

instead

06

Custom Binders

Now available in Instead

Tax returns need client binders. Now the agent builds it, in the order your firm uses, with a cover page, a table of contents, and a bookmark for every section.

BUILD YOUR FIRST BINDER

- 01 Upload the client's documents to Tax docs
- 02 Tell the agent the order your firm uses
- 03 Check the binder, then download one PDF

See it on your own clients' documents

Start your trial at instead.com