

Ask any question across all your clients

How Client grid works, what you can ask, the template library, and two worked examples

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instead.com

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Client grid

Client	Joint filer	Community property state	Kwong risk flag	Fraud / accuracy penalty exposure	Potential innocent spouse
1 Theodora K. Vasequez-Hale 1040	No	No		No	No
2 Augustine R. Whitcombe-Laird 1040					
3 Soren T. Halvardsen 1040	No	No		No	No
4 Marisol & Everett Quintavalle 1040	Yes	Yes	High	Yes	Yes
5 Adaeze & Lorcan Pemberthy 1040	Yes	Yes	High	Yes	Yes
6 Henrike & Tobias Galloway-Strand 1040	Yes	Yes	High	Yes	Yes
7 Celestine & Rafe Dunmore 1040	No	Yes		Yes	Yes
8 Yusra & Kaito Brennholt 1040	Yes	Yes	Medium	Yes	Yes
9 Ines & Gideon Farrowby 1040	Yes	Yes	High	Yes	No
10 Wren A. Castellane 1040	No	No		No	No
11 Dashiell M. Okonkwo-Reyes 1040	No	No		No	No
12 Leopold & Saoirse Vantongerren 1040	Yes	No	Low	No	No
13 Fenwick & Odile Harrowgate 1040	Yes	No	Low	No	No
14 Cobaltline Surveying Partners, LP 1065				No	
15 Tallowmere Bakery, Inc. 1120-S				No	
16 Ostrander Pike Holdings, Inc. 1120				No	
17 Estate of Margit L. Fennimore 1041				No	
18 Ellison P. Marchbanks 1040					
19 Caleb R. Lindqvist 1040	No	No		No	No
20 Kindlewood Instruments, Inc. 1120-S				No	
21 Wexcombe Family Trust 1041				No	
22 Ingrid & Matthias Oberhollen 1040	Yes	Yes	High	Yes	Yes
23 Rosalind & Teodor Vasquelle 1040	Yes	Yes	Medium	No	No

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INTRODUCTION

Ask any question across all your clients.

This paper shows how Client grid in Instead works, the questions you can ask, the Instead template library, and how to design your own column. Two worked examples on 25 demo clients close it out. It is written for firm owners, tax partners and the reviewers who sign off on the work.

01

Summary

Ask any question across all your clients.

Client grid shows every client in the firm, one row each. Every question is a column. The agent answers it for every client, from that client’s own documents, and each answer keeps its reason.

There are three ways to add a column. Ask the agent and it writes the columns. Start from one of 27 Instead templates. Or write your own column.

Use it for a new ruling, missing documents, audit risk, estimated payments, extensions, pricing and many other questions.

TWO WORKED EXAMPLES, 25 DEMO CLIENTS

Kwong v. Commissioner	6 High, 2 Medium, 3 Low, 12 None. 2 left empty, no readable documents
A price for every return	23 priced, from \$625 to \$3,900 and up, with a median of \$1,325. 9 flagged for partner review. 2 not priced

Every cell is a draft for your professional review.

Every client is a row

Every client is a row. Every question is a column.

Each row shows the client and the return they file, such as 1040, 1065, 1120-S, 1120 or 1041. Search, Filter, Sort, New column, Template and Download sit at the top. The agent panel opens beside the grid.

You add a column in one of three ways. Ask the agent in your own words, and it writes the columns with a label, a format and a prompt for each. Use a template from the library. Or click New column and write your own.

Shift+Enter runs a column down the rows shown. Search or filter first to ask only some clients. When a set of columns works, save it as a firm template.

There is one grid per firm. A column one person adds shows for everyone in the firm.

Ask the agent, use a template, or write your own column.

What you can ask

Any question you would ask about one client, you can ask about all of them.

Some questions, with the Instead template or the column that answers each. Only Kwong and pricing were run for this paper. The others are questions you can ask.

A new case or ruling	Which clients could Kwong v. Commissioner apply to? You ask the agent and it writes the columns.
Documents and readiness	Which clients are still missing documents? Client document completeness tracker. Which returns are ready to file? Filing readiness check.
Risk	Which returns show red flags, inconsistencies or audit triggers? Compliance & audit risk review. Which clients have foreign accounts or foreign income? International tax & foreign income.
Payments and deadlines	Do the estimated payments match what each client owes? Estimated tax reconciliation. Which returns may need an extension? A column you write yourself.
Your practice	What should each return cost? Fee estimation & billing support, plus your own Price column. How much work is coming in this season? Seasonal workload assessment.

The template library

27 Instead templates, ready to run.

Template, then Browse templates, opens the library. Tabs for All, My templates, Firm templates and Instead templates. Each template shows its columns before you click Use. Use replaces the current columns and runs them on every row shown.

We sorted the 27 Instead templates into 4 groups to make them easier to scan. The groups are ours. The library lists the templates without groups.

PRACTICE AND READINESS

- Filing readiness check
- Client document completeness tracker
- Document triage
- Seasonal workload assessment
- Multi-Client portfolio dashboard
- Fee estimation & billing support
- Engagement & compliance checklist
- Preparer-Reviewer handoff
- Workpaper organization index

INCOME, DEDUCTIONS AND PLANNING

- Income summary
- Deductions & credits inventory
- Retirement & investment review
- Self-Employment & schedule c
- Business expense classification
- Prior year comparison
- Tax planning document analysis
- Estimated tax reconciliation

RISK, STATES AND FOREIGN INCOME

- Compliance & audit risk review
- State & multi-State tax analysis
- International tax & foreign income
- Payroll & employment tax review

ENTITIES AND RETURNS

- Entity structure analysis
- S-Corp (1120-S) document review
- Partnership (1065) document review
- K-1 preparation & distribution review
- Trust & estate (1041) document review
- Non-Profit (990) document review

Design your own column

The column only your firm can write is often the most useful one.

Ask one question per column.

“Which returns may need an extension?” is one column. Two questions make two columns.

Pick the format.

Yes/No, Tag, Number, Currency, Date or Text. There are also Bulleted list, Multiple tags and Verbatim. The format decides how the answer looks and how you can sort and filter it.

Name the documents in the prompt.

Words like documents, W-2, 1099 or K-1 tell the agent to read that client’s own files.

Keep tags short.

List the tags in the prompt, for example High, Medium, Low or None. Each cell gets one tag.

Check one reason before you trust a column.

Open a cell, read the reason and compare it with the file.

Save it as a template.

Template, then Save as template. It shows under Firm templates, and anyone in the firm can run it.

Each answer shows why

Open a cell and the agent's reason is there.

The reason shows in the cell detail panel when you open the cell. It is what a reviewer checks against the file before anyone calls the client.

Ingrid & Matthias Oberhollen, Kwong Risk Flag, High.

MFJ in CA; open 2023 exam, proposed \$6663 fraud on ~\$74k Schedule C cash (Matthias).

When a document does not answer the question, the cell stays empty. The agent does not guess.

An empty cell is worth more than a guess.

Worked example

1, Kwong v. Commissioner

A court case comes up. The agent writes the columns.

Kwong v. Commissioner is a 1976 Tax Court case about the civil fraud penalty on a joint return. The court held that the spouse who did not commit the fraud does not owe the fraud penalty.

We asked the agent which of our 25 demo clients it could apply to. It wrote five columns, from joint filing and community property to a risk flag, and we ran them on every client.

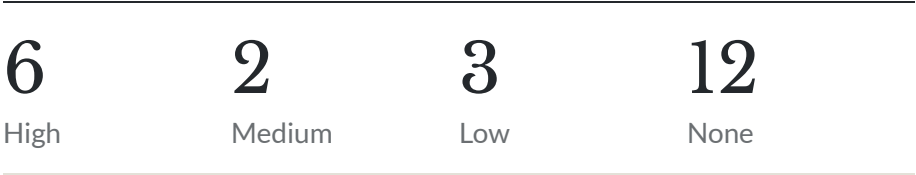


Figure 1 The five Kwong columns, one row per client. A None answer, or a file with no readable documents, shows as an empty cell.

Client grid

Client	Joint filer	Community property state	Kwong risk flag	Fraud / accuracy penalty exposure	Potential fraud
1 Theodora K. Vasquez-Hale 1040	No	No		No	No
2 Augustine R. Whitcombe-Laird 1040					
3 Soren T. Halvardsen 1040	No	No		No	No
4 Marisol & Everett Quintavalle 1040	Yes	Yes	High	Yes	Yes
5 Adaeze & Lorcan Pemberthy 1040	Yes	Yes	High	Yes	Yes
6 Henrike & Tobias Galloway-Strand 1040	Yes	Yes	High	Yes	Yes
7 Celestine & Rafe Dunmore 1040	No	Yes		Yes	Yes
8 Yusra & Kaito Brennholt 1040	Yes	Yes	Medium	Yes	Yes
9 Ines & Gideon Farrowby 1040	Yes	Yes	High	Yes	No
10 Wren A. Castellane 1040	No	No		No	No
11 Dashiell M. Okonkwo-Reyes 1040	No	No		No	No
12 Leopold & Saoirse Vantongerren 1040	Yes	No	Low	No	No
13 Fenwick & Odile Harrowgate 1040	Yes	No	Low	No	No

Worked example

1, Kwong v. Commissioner

THE GRID

Client	Joint Filer	Community Property State	Kwong Risk Flag	Fraud / Accuracy Penalty Exposure	Potential Innocent Spouse	Reason (cell details)
Theodora K. Vasquez-Hale	No	No	None	No	No	Single, Massachusetts resident
Augustine R. Whitcombe-Laird						No documents on file; both year folders empty
Soren T. Halvardsen	No	No	None	No	No	Single, Minnesota resident
Marisol & Everett Quintavalle	Yes	Yes	High	Yes	Yes	MFJ in WA; open 2023 exam, proposed \$6663 civil fraud on ~\$52k unreported cash (Everett)
Adaeze & Lorcan Pemberthy	Yes	Yes	High	Yes	Yes	MFJ in NM; 2022 30-day letter, proposed \$6663 fraud on ~\$41k consulting (Lorcan)
Henrike & Tobias Galloway-Strand	Yes	Yes	High	Yes	Yes	MFJ in ID; open 2023 exam, fraud referral on ~\$30k cash guide fees (Tobias)
Celestine & Rafe Dunmore	No	Yes	None	Yes	Yes	2025 status undecided so no joint filer; live exposure is 2023 joint (Letter 525, ~\$61k crypto, Rafe) (separated, 2025 undecided)
Yusra & Kaito Brennholt	Yes	Yes	Medium	Yes	Yes	MFJ in WI; 2025 clean, only prior-year 2024 CP2000 \$6662 on ~\$14.6k (Kaito) (prior year)
Ines & Gideon Farrowby	Yes	Yes	High	Yes	No	MFJ, TX Jan to May then CO; 2022 \$6663 fraud on food-truck cash; both ran business (part-year TX)

THE GRID (CONTINUED)

Client	Joint Filer	Community Property State	Kwong Risk Flag	Fraud / Accuracy Penalty Exposure	Potential Innocent Spouse	Reason (cell details)
Wren A. Castellane	No	No	None	No	No	Single, Illinois resident
Dashiell M. Okonkwo-Reyes	No	No	None	No	No	Single, New York resident
Leopold & Saoirse Vantongeren	Yes	No	Low	No	No	MFJ but Massachusetts (common-law), no exposure
Fenwick & Odile Harrowgate	Yes	No	Low	No	No	MFJ but Georgia (common-law), no exposure
Cobaltline Surveying Partners, LP	N/A	N/A	None	No	N/A	Partnership entity; Kwong applies to joint individual filers
Tallowmere Bakery, Inc.	N/A	N/A	None	No	N/A	S-corp entity; not an individual joint filer
Ostrander Pike Holdings, Inc.	N/A	N/A	None	No	N/A	C-corp entity; not an individual joint filer
Estate of Margit L. Fennimore	N/A	N/A	None	No	N/A	Fiduciary entity; not an individual joint filer
Ellison P. Marchbanks						Documents still indexing; not yet readable

THE GRID (CONTINUED)

Client	Joint Filer	Community Property State	Kwong Risk Flag	Fraud / Accuracy Penalty Exposure	Potential Innocent Spouse	Reason (cell details)
Caleb R. Lindqvist	No	No	None	No	No	Single (CA resident, but no spouse)
Kindlewood Instruments, Inc.	N/A	N/A	None	No	N/A	S-corp entity; not an individual joint filer
Wexcombe Family Trust	N/A	N/A	None	No	N/A	Fiduciary entity; not an individual joint filer
Ingrid & Matthias Oberhollen	Yes	Yes	High	Yes	Yes	MFJ in CA; open 2023 exam, proposed \$6663 fraud on ~\$74k Schedule C cash (Matthias)
Rosalind & Teodor Vasquelle	Yes	Yes	Medium	No	No	MFJ in AZ; no exposure; Teodor keeps rental books, Rosalind signs (informational) (soft note)
Priya & Desmond Achterlund	Yes	Yes	High	Yes	Yes	MFJ in TX; 2024 CP2000 accuracy penalty on ~\$18.3k consulting (Desmond)
Bastian & Clio Wendmark	Yes	No	Low	Yes	Yes	MFJ but Oregon (common-law); prior-year 2024 Schedule C exam (Clio) (prior year; limited)

Worked example 2, a price for every client

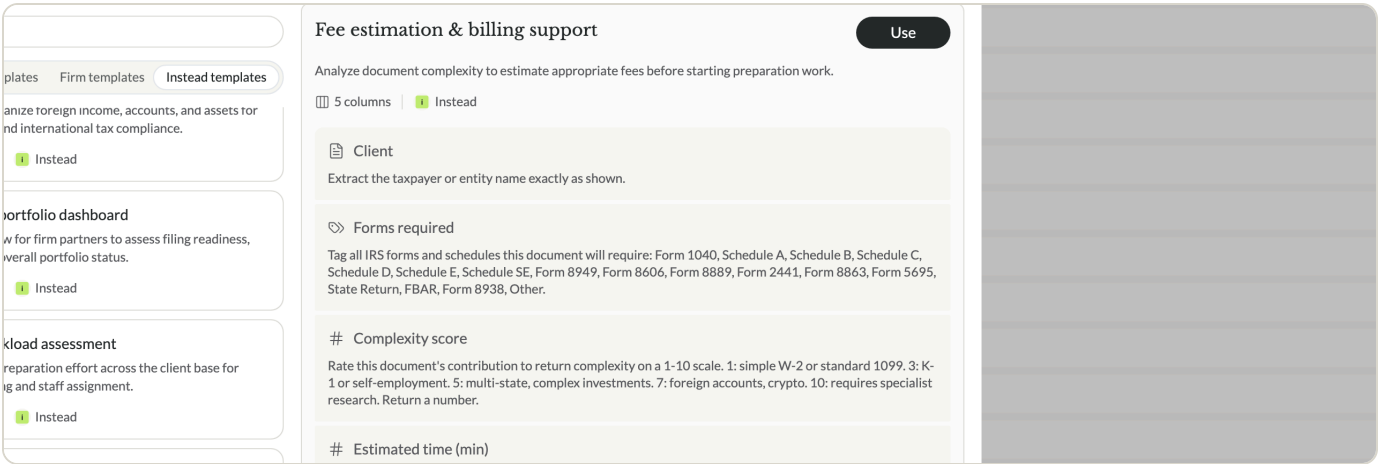
A template plus one column of your own.

We started from Fee estimation & billing support and added a Currency column, Price. The prompt is the firm's rate card, typed in plain words.

“Price this client's 2025 return from their documents with our rate card. 1040: base 450, each state 175, each K-1 received 125, each rental 200, Schedule C 300, open IRS matter 250, income over 100k add 150, over 250k add 300, over 500k add 500. Entities: 1120-S 1,200, 1065 1,400, 1120 1,800, 1041 900, plus 75 per K-1 issued and 200 per extra state. Return the price.”

23 of 25 clients got a price, from \$625 to \$3,900 and up. The middle price is \$1,325. The agent flagged 9 prices for partner review. The other 2 clients have no readable documents, so their Price cells stay empty. Use your own rates and the prices follow them.

Figure 2 The template library. The Instead templates tab, with the Fee estimation & billing support preview.



Worked example 2, a price for every client

THE GRID

Client	Forms required	Complexity score	Estimated time (min)	Special expertise required	Price	Reason (cell details)
Theodora K. Vasquez-Hale	1040, Sch B, Sch C, Sch SE, Sch D, Form 8949, Sch E, Form 8995/8995-A, Form 1116, FBAR, Form 8938, State (MA + multi nonres)	10	900+	Yes	\$3,900+	1040 450 + MA 175 + 15 K-1s 1,875 + 3 rentals 600 + Sch C 300 + >500k 500; add \$175 per nonres state once scoped (foreign + multi- state; nonres states TBD)
Augustine R. Whitcombe-Laird						No documents on file
Soren T. Halvardsen	1040, Sch B, State (MN)	1	120	No	\$775	1040 450 + MN 175 + >100k 150
Marisol & Everett Quintavalle	1040, Sch B, Sch C, Sch SE, Sch E, State (ID nonres)	7	300	Yes	\$1,525	1040 450 + ID rental state 175 + Sch C 300 + rental 200 + open IRS 250 + >100k 150 (partner review)
Adaeze & Lorcan Pemberthy	1040, Sch B, Sch C, Sch SE, State (NM)	7	300	Yes	\$1,450	1040 450 + NM 175 + K-1 125 + Sch C 300 + open IRS 250 + >100k 150 (partner review)

THE GRID (CONTINUED)

Client	Forms required	Complexity score	Estimated time (min)	Special expertise required	Price	Reason (cell details)
Henrike & Tobias Galloway-Strand	1040, Sch E, State (ID)	7	270	Yes	\$1,150	1040 450 + ID 175 + K-1 125 + open IRS 250 + >100k 150 (partner review)
Celestine & Rafe Dunmore	1040, Sch D, Form 8949, State (CA)	7	240	Yes	\$875	1040 450 + CA 175 + open IRS 250; crypto + undecided status (partner review)
Yusra & Kaito Brennholt	1040, Sch C, Sch SE, State (WI)	5	240	Yes	\$1,175	1040 450 + WI 175 + Sch C 300 + open IRS 250 (2024 CP2000) (partner review)
Ines & Gideon Farrowby	1040, Sch C, Sch SE, State (CO; TX no tax)	7	270	Yes	\$1,175	1040 450 + CO 175 + Sch C 300 + open IRS 250 (partner review)
Wren A. Castellane	1040, Sch B, State (IL)	1	90	No	\$625	1040 450 + IL 175

THE GRID (CONTINUED)

Client	Forms required	Complexity score	Estimated time (min)	Special expertise required	Price	Reason (cell details)
Dashiell M. Okonkwo-Reyes	1040, Sch B, Sch E, State (NY res + CA/NJ/PA/CT nonres)	5	360	Yes	\$2,050	1040 450 + NY 175 + 4 nonres states 700 + 3 K-1s 375 + rental 200 + >100k 150
Leopold & Saoirse Vantongeren	1040, Sch B, Sch E, State (MA + ME nonres)	5	300	No	\$1,625	1040 450 + MA 175 + ME 175 + K-1 125 + 2 rentals 400 + >250k 300
Fenwick & Odile Harrowgate	1040, Sch C, Sch SE, State (GA)	3	210	No	\$1,075	1040 450 + GA 175 + Sch C 300 + >100k 150
Cobaltline Surveying Partners, LP	1065, 4 K-1s, Form 4562, State (CO, UT; WY no tax)	5	420	Yes	\$1,900	1065 1,400 + 4 K-1s 300 + 1 extra state 200 (multi-state partnership)
Tallowmere Bakery, Inc.	1120-S, 2 K-1s, State (OR + Portland/Multnomah local)	3	300	No	\$1,350	1120-S 1,200 + 2 K-1s 150

THE GRID (CONTINUED)

Client	Forms required	Complexity score	Estimated time (min)	Special expertise required	Price	Reason (cell details)
Ostrander Pike Holdings, Inc.	1120, State (DE franchise, PA, OH CAT)	5	420	Yes	\$2,200	1120 1,800 + 2 extra states 400 (multi-state C-corp)
Estate of Margit L. Fennimore	1041, 3 K-1s, Sch D, Form 8949, State (MN)	7	360	Yes	\$1,125	1041 900 + 3 K-1s 225 (fiduciary)
Ellison P. Marchbanks						Documents still indexing
Caleb R. Lindqvist	1040, Sch B, Sch D, Form 8949, Sch E, Form 8995, State (CA + OR/AZ/NY nonres)	5	360	Yes	\$1,425	1040 450 + CA 175 + 3 nonres states 525 + K-1 125 + >100k 150 (multi-state passthrough)
Kindlewood Instruments, Inc.	1120-S, 2 K-1s, Form 1125-A/E, Form 4562, State (CA, MN, VA + VA PTET)	5	420	Yes	\$1,750	1120-S 1,200 + 2 K-1s 150 + 2 extra states 400 (multi-state + PTET)

THE GRID (CONTINUED)

Client	Forms required	Complexity score	Estimated time (min)	Special expertise required	Price	Reason (cell details)
Wexcombe Family Trust	1041, 2 K-1s, Sch D, State (CA + UT/MN/LA/NJ nonres)	7	420	Yes	\$1,850	1041 900 + 2 K-1s 150 + 4 extra states 800 (fiduciary + multi-state)
Ingrid & Matthias Oberhollen	1040, Sch C, Sch SE, State (CA)	7	270	Yes	\$1,325	1040 450 + CA 175 + Sch C 300 + open IRS 250 + >100k 150 (partner review)
Rosalind & Teodor Vasquelle	1040, Sch B, Sch E, State (AZ)	3	180	No	\$825	1040 450 + AZ 175 + rental 200
Priya & Desmond Achterlund	1040, Sch B, Sch C, Sch SE (TX no state)	7	270	Yes	\$1,150	1040 450 + Sch C 300 + open IRS 250 + >100k 150 (partner review)
Bastian & Clio Wendmark	1040, Sch C, Sch SE, State (OR)	5	240	Yes	\$1,325	1040 450 + OR 175 + Sch C 300 + open IRS 250 (2024 exam) + >100k 150 (partner review)

How the alternatives compare

Most tools answer one question about one client.
Client grid asks every client.

General AI models.

ChatGPT, Claude and Gemini write well and can search the web. They are not connected to your clients' returns or documents, so every client is a separate conversation.

Legacy research libraries.

CCH AnswerConnect, Thomson Reuters Checkpoint and Bloomberg Tax hold deep editorial content. You search and read them yourself, one question at a time, and they do not know your client list.

Newer AI tools.

Blue J, CoCounsel Tax, Marble and TaxGPT answer with citations, and some draft memos. In the product pages we read in October 2026, we did not see a way to run one question down every client of a firm.

Instead.

One question runs down every client. Each answer comes from that client's own documents with its reason, and the columns can be saved as a firm template.

What it does not do

It reads. It does not change the return.

It reads the file.

The agent reads each client's documents to fill a cell. It does not edit the return.

No tasks or due dates.

Client grid does not create tasks, assign work or set due dates.

Not practice management.

It is one view of every client, with an agent you can ask.

A draft for review.

Every cell is a draft for your professional review, with the reason one click away.

One view of every client, with an agent you can ask.

Start your trial

Ask your next question across all your clients.

Open Client grid and ask. Let the agent write the columns, start from one of the Instead templates, or write your own. Every cell fills with an answer and its reason. Save the columns that work as a firm template.

Start your trial at instead.com

SOURCES

Authoritative sources	As listed in Source Explorer
Kwong v. Commissioner 65 T.C. 959 (1976)	
IRC § 6663 Internal Revenue Code · Imposition of fraud penalty	
IRC § 6015 Internal Revenue Code · Relief from joint and several liability on joint return	
IRC § 66 Internal Revenue Code · Treatment of community income	

The product results come from Client grid and the agent panel in Instead, in a Sandbox demo firm with 25 demo clients, on October 21, 2026. Client names and documents are demo data.

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Client grid in Instead

Ask any question across all your clients. Ask the agent, start from a template or write your own column. Every answer comes with its reason.

Get started with Client grid

Start your trial at instead.com