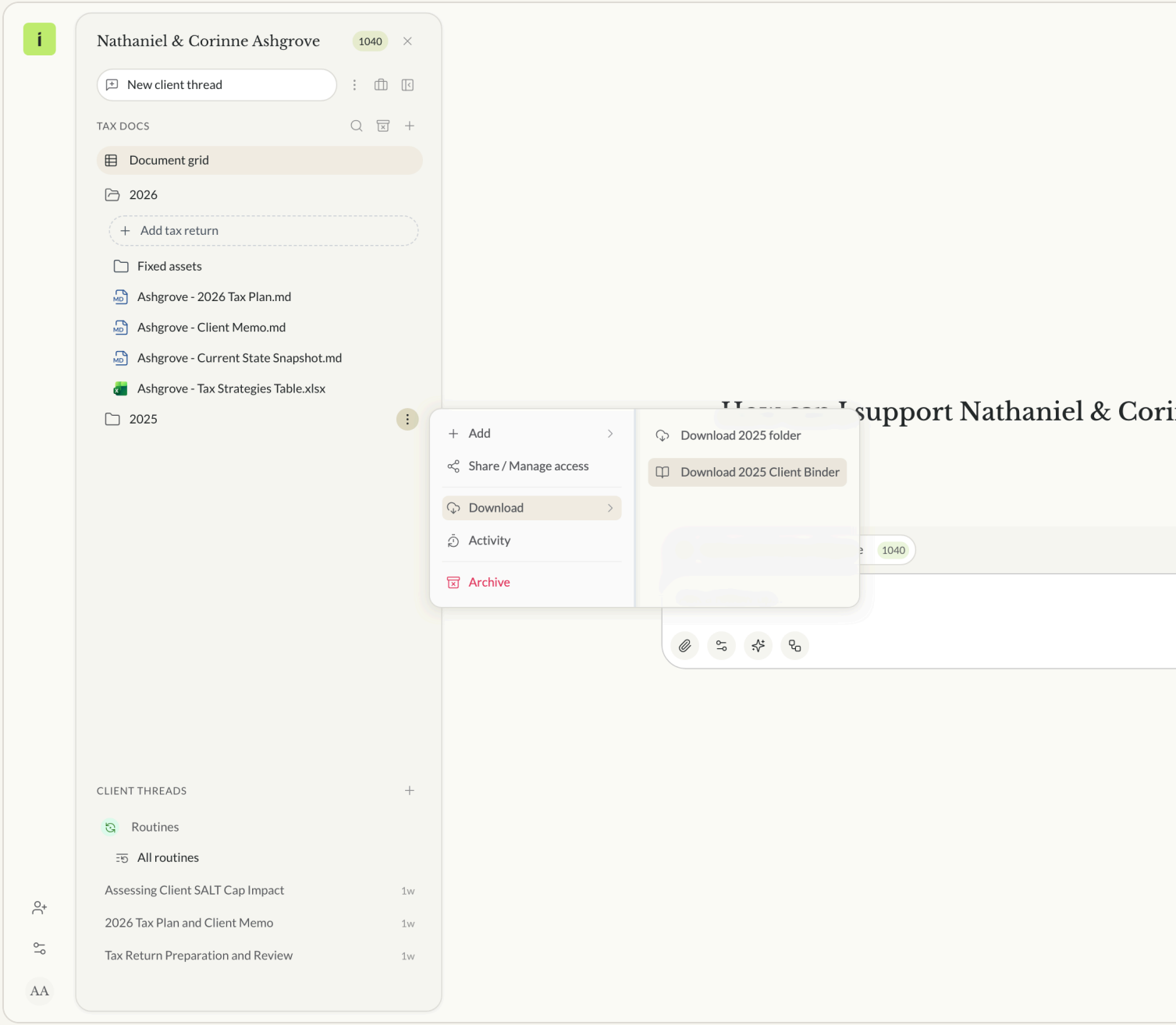
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WHITE PAPER

The tax year's review in one PDF

November 2026

instead.com



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INTRODUCTION

The whole tax year in one linked PDF.

This paper shows what the client binder in Instead contains, walks page by page through a demo binder, explains the tick and tie method with one real tie, and sets out a review workflow for the preparer, the reviewer and the partner. It is written for firm owners, tax partners and the reviewers who sign off on returns.

01

Summary

The whole tax year in one linked PDF.

A return review runs across many files. The source documents sit in one place and the return in another. The reviewer goes back and forth to see where a number came from.

New in Instead, the client binder puts them in one file. A contents page lists the source documents, grouped by type, and each return. Bookmarks mark each source document and each form under its return. A tick and tie table numbers each tie: the source document, the return field and the page.

Click a tick on the return to jump to the source document. The same tick marks the box it came from.

THE DEMO BINDER IN THIS PAPER

Client	Nathaniel & Corinne Ashgrove, a fictional client of Rainwater CPA, a demo firm. Tax year 2025.
Size	156 pages, 37 bookmarks and 40 ticks in the tick and tie table.
Contents	Two source documents, a 2024 return as filed and a W-2. Two returns, the Federal 1040 and the New York State IT-201.
The example	Tick 35 on line 1a of the Form 1040 opens the W-2. Box 1 carries tick 35.

02

The problem of review across many files

Each person in the review asks the same question. Where did this number come from?

The preparer builds the return from the source documents. The reviewer checks the return against them. The partner looks at the return before it goes out.

When the documents and the return sit in separate files, each of them has to find the source again. The reviewer opens the return, then the folder, then the right document, then the right page. A second reviewer, or the partner, repeats the same search.

The link between a line and its source exists when the return is prepared. It is what gets lost when the work moves between files and between people.

The client binder keeps the link. It puts the source documents and the returns in one PDF and numbers each tie between them, so the preparer, the reviewer and the partner work from one file.

Built for the review. The preparer, the reviewer and the partner work from one file.

03

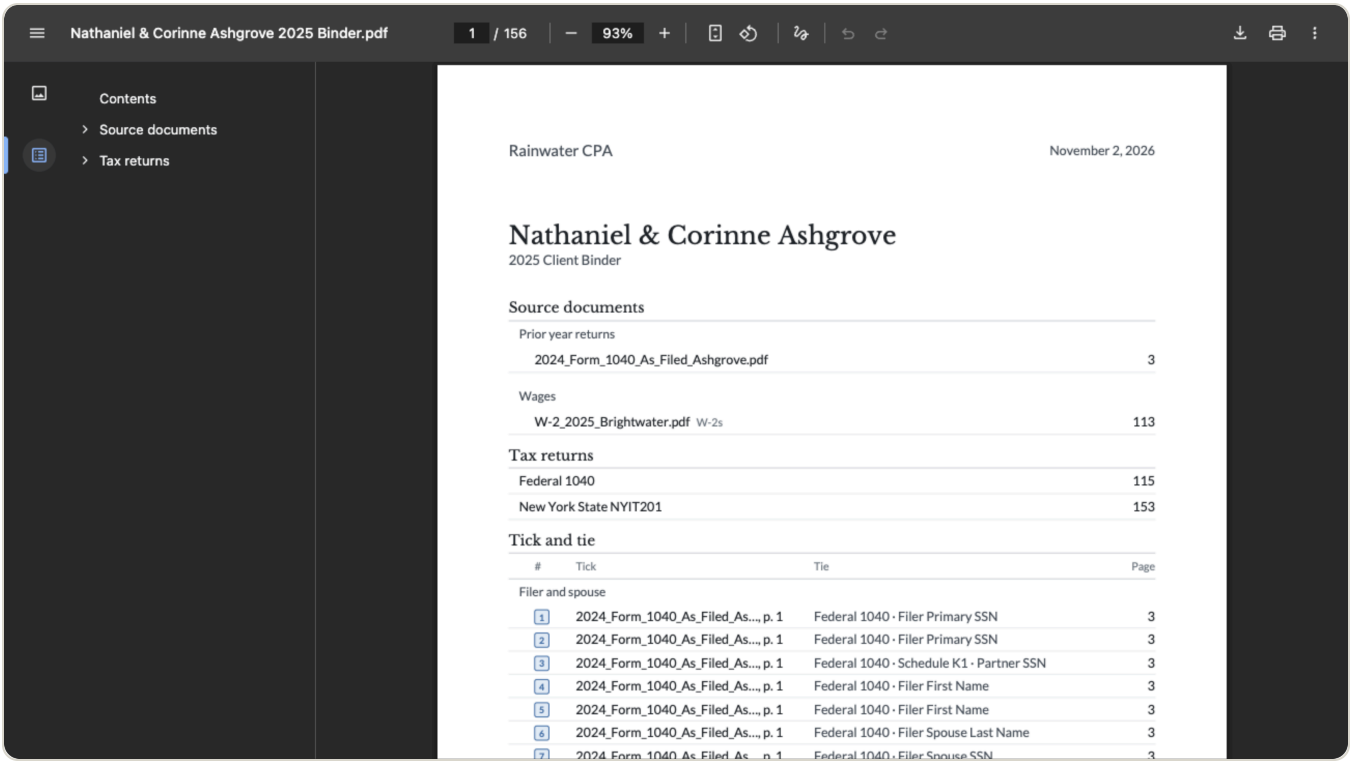
What the client binder contains

Three parts, in one PDF.

Contents page	A contents page lists the source documents, grouped by type, and each return, with the page each one starts on.
Bookmarks	Bookmarks for each source document, and for each form under its return. They show in the bookmark panel of a PDF viewer.
Tick and tie	A tick and tie table numbers each tie: the source document, the return field and the page. Each tick is a link, on the return and on the source document.

After the contents page and the tick and tie table come the source documents, then each return. The binder opens on the contents page.

Figure 1 The contents page. Page 1 of the demo binder in a PDF viewer, with the bookmark panel open at the top level.



04

A page by page walk of a demo binder

156 pages, in the order a reviewer reads them.

This is the binder for our demo client, as Instead made it in a Sandbox demo firm.

Pages 1 to 2	Contents page, then the tick and tie table. The header names the firm, the date, the client and the 2025 Client Binder.
Pages 3 to 112	Source documents, Prior year returns. The 2024 return as filed, 110 pages.
Pages 113 to 114	Source documents, Wages. The W-2.
Pages 115 to 152	Tax returns, Federal 1040. Form 1040 on page 115, then Schedules 1, 2, 3, A, B, D and E, Forms 8949, 1116, 8959 and 8960, and the worksheets and summaries.
Pages 153 to 156	Tax returns, New York State IT-201.

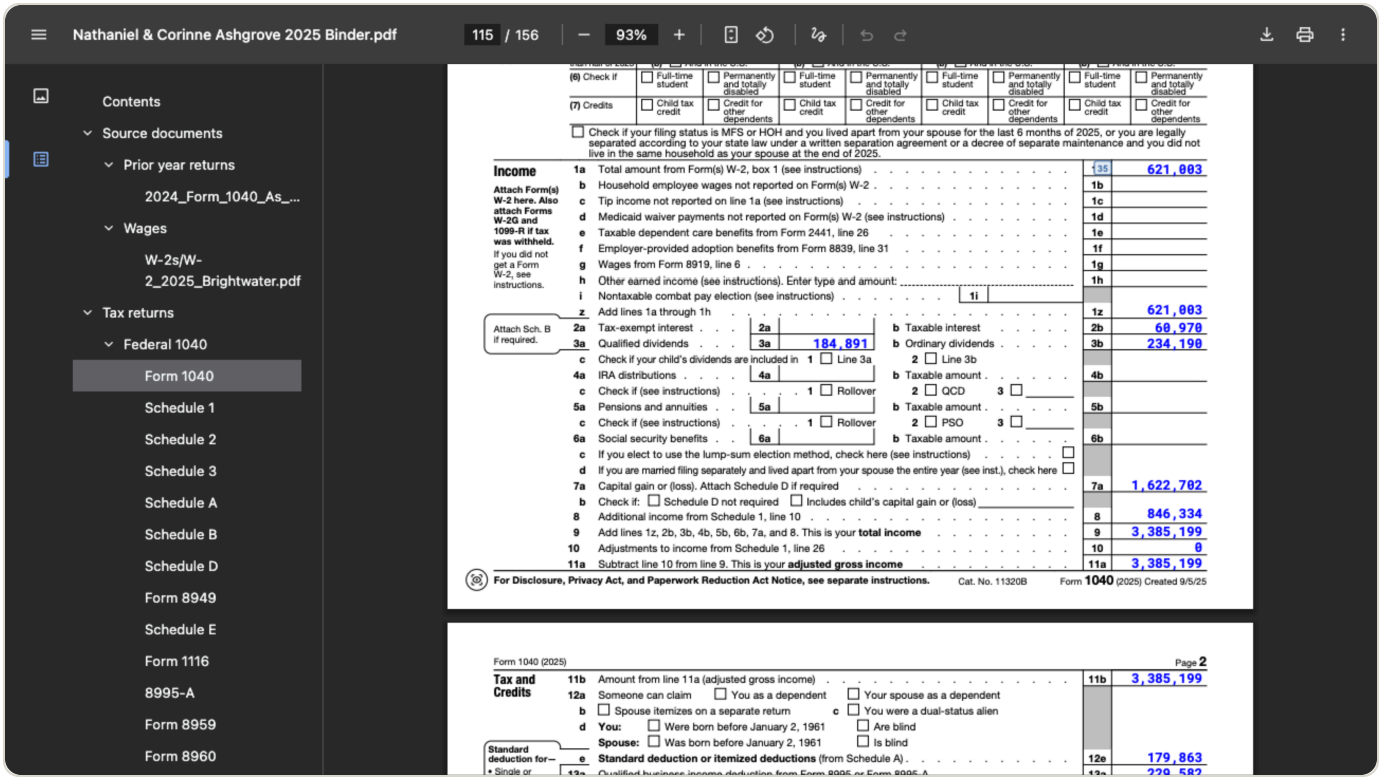
The Federal 1040 has 27 forms and worksheets bookmarked under it. The New York State return has its own bookmark.

04

The bookmarks follow the contents.

Top level, the bookmarks are Contents, Source documents and Tax returns. Source documents open to their groups, then each document. Tax returns open to each return, then each form.

Figure 2 The Form 1040 bookmark. Selected in the bookmark panel, it opens page 115 of the demo binder. The view is scrolled to the income section.



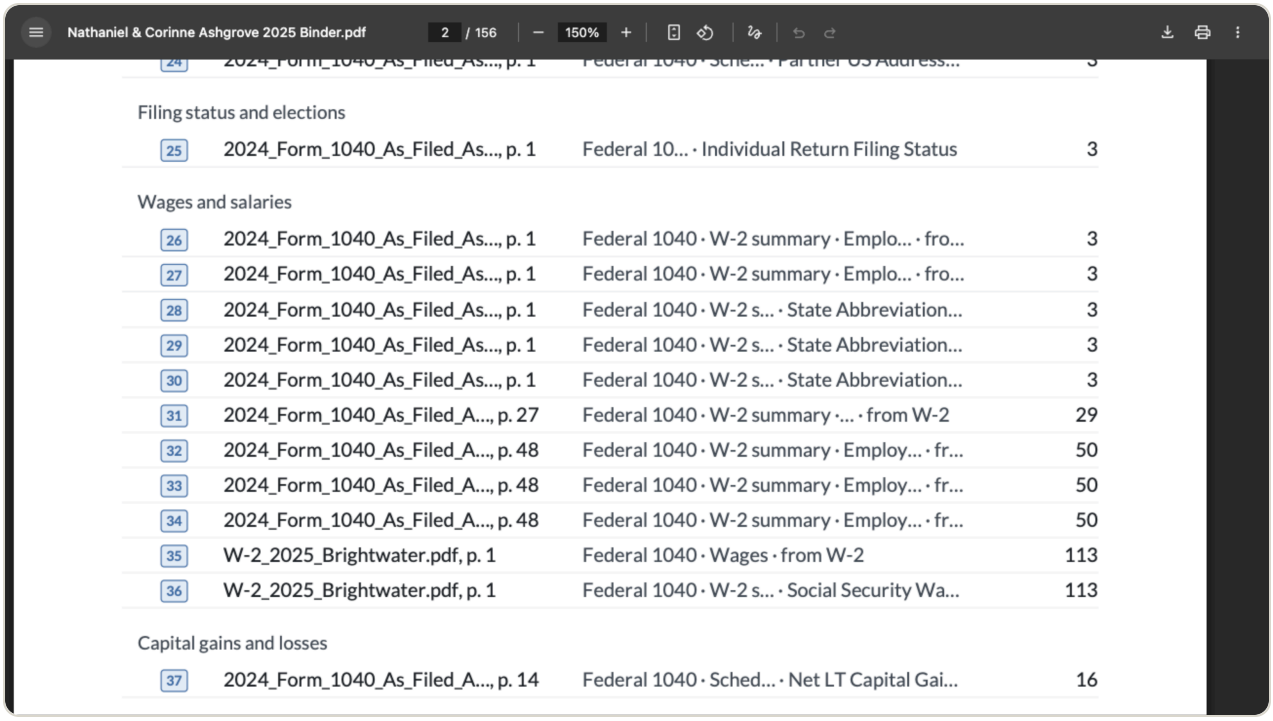
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40 ticks, grouped by topic.

Filer and spouse	Ticks 1 to 11
Address and contact	Ticks 12 to 24
Filing status and elections	Ticks 25
Wages and salaries	Ticks 26 to 36
Capital gains and losses	Ticks 37
Payments and withholding	Ticks 38 to 40

Each row has four columns: the number, the tick (the source document and its page), the tie (the return and the field) and the page.

Figure 3 The tick and tie table. Page 2, the wages and salaries group. Row 35 ties the W-2 to Federal 1040 wages.



05

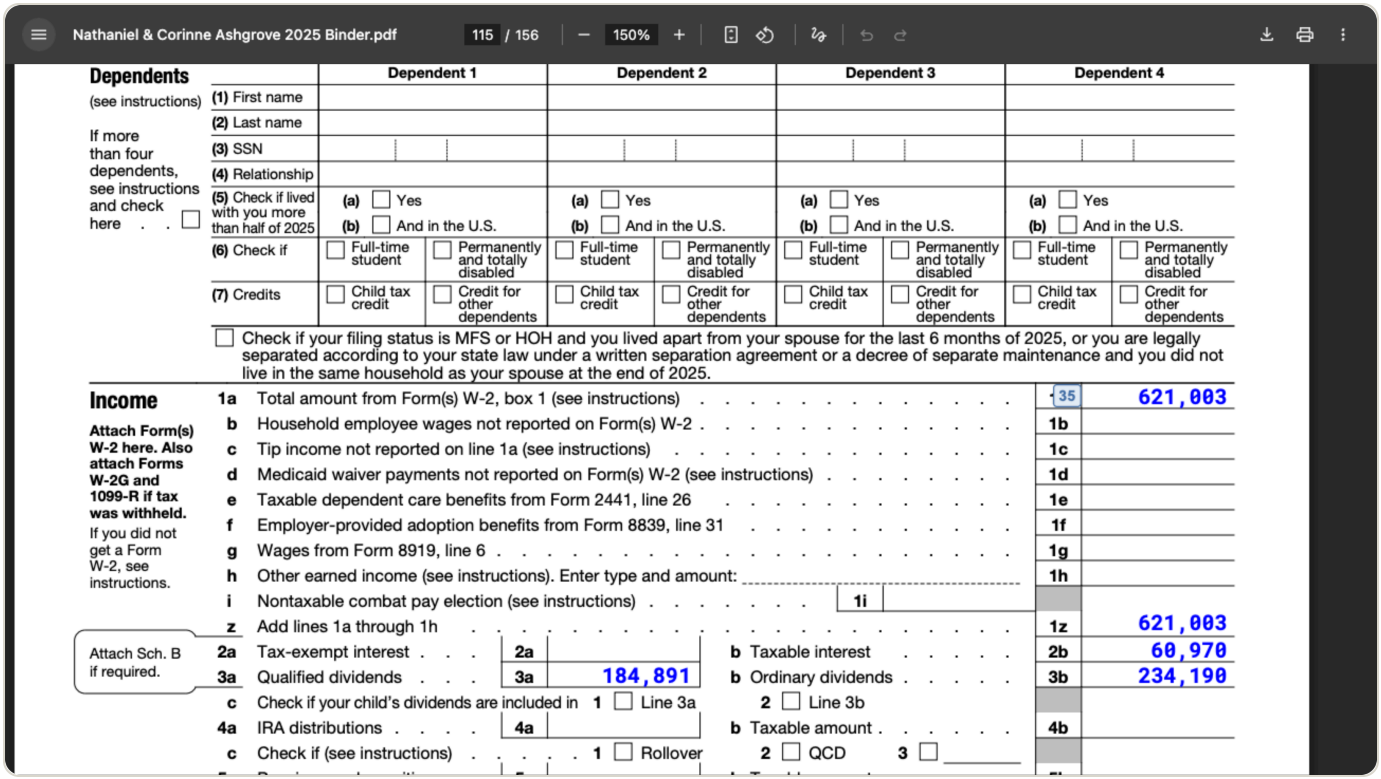
The tick and tie method

Each tick links a number on the return to the page it came from.

A tick is a small numbered mark. It sits beside a number on the return and beside the box on the source document that number came from. Both marks are links. The table lists the same number with the source, the field and the page.

In our demo binder, tick 35 on line 1a of the Form 1040 opens the W-2. Box 1 carries tick 35.

Figure 4 Line 1a of the Form 1040. Page 115. Tick 35 sits beside the amount on line 1a, Total amount from Form(s) W-2, box 1.

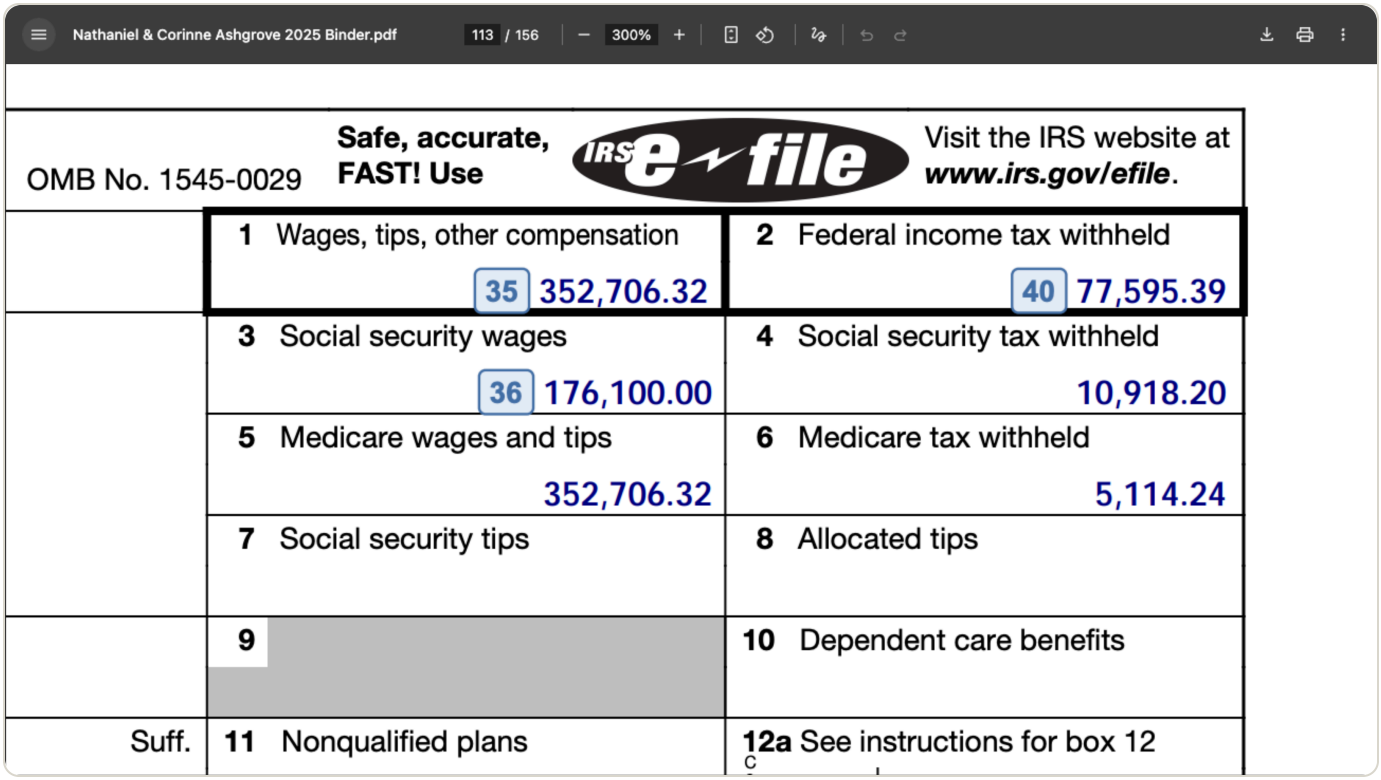


05

The same tick marks the box it came from.

Click tick 35 and the viewer jumps to page 113, the W-2. Box 1, Wages, tips, other compensation, carries tick 35. The tick on box 1 links back to the Form 1040.

Figure 5 Box 1 of the W-2. Page 113 at 300 percent. Box 1 carries tick 35. Ticks 40 and 36 mark boxes 2 and 3.



05

A link, not a sign-off.

The tick shows the reviewer where to look. It does not decide whether a number is right. The reviewer still compares the line with its source and makes the call.

How to use a tie

1. Start from the return	Pick a line on the return. Find its tick.
2. Follow the tick	Click it. The viewer opens the source document at the box that carries the same tick.
3. Compare	Read the box and the line side by side. Note any question for the preparer.
4. Go back	Click the tick on the source document to return to the line.

The tick and tie table works the other way. Start from a row, read the source and the field, and go to the page.

Click a tick on the return to jump to the source document.

06

A review workflow

One file, three roles.

Preparer	Download the binder from the tax year folder. Open the contents page and confirm the source documents and returns are all there. Spot-check the ties in the table before passing the return on.
Reviewer	Work down the tick and tie table, group by group. Click from a line on the return to its source page and back. Note questions with the tick number, so the preparer finds the same place.
Partner	Open the return from its bookmark. Follow the ticks on the lines that matter most for this client. Read the reviewer's notes by tick number.

A tick number is a shared address. "See tick 35" means the same line and the same box to everyone who opens the file.

The preparer, the reviewer and the partner check the return in one file.

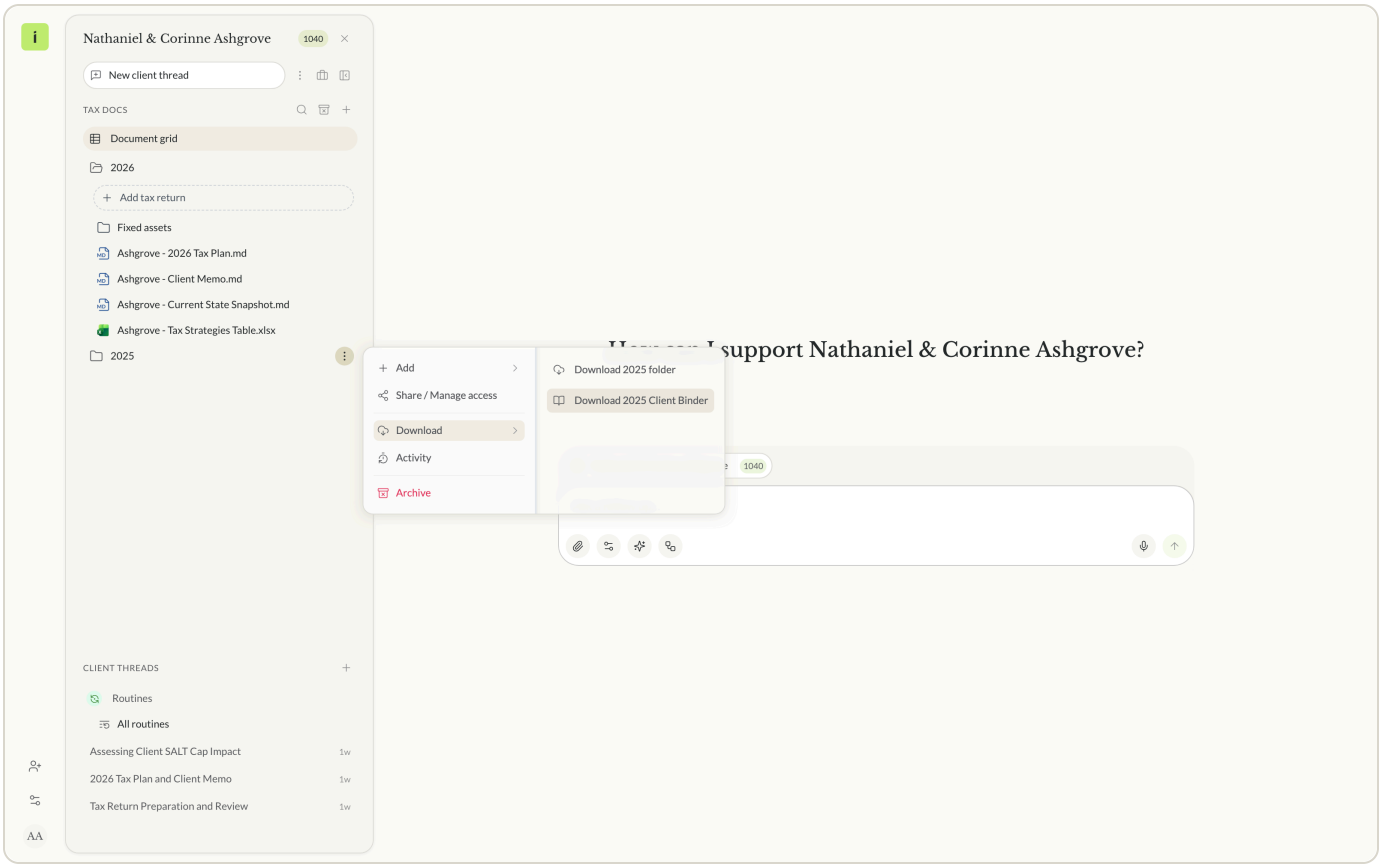
07

How to get the client binder

Open the menu on the tax year folder. Click Download, then Download 2025 Client Binder.

The binder downloads as one PDF, named for the client and the year. It opens in any PDF viewer, with the bookmark panel and the tick links.

Figure 6 The menu on the 2025 folder. Download is open and Download 2025 Client Binder is highlighted. The sibling item downloads the 2025 folder.



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Client binder in Instead

The whole tax year in one linked PDF. A contents page, bookmarks for each document and form, and a tick and tie table.

To start, open a client, open the menu on the tax year folder, click Download, then the Client Binder item for that year.

Review the tax year in one file

Start your trial at instead.com