



October 14, 2026

Internal Revenue Service
[Service center address for Form 1040-X filed from Virginia]
[City, State ZIP]

Re: Claim for refund of 2023 individual income tax, Form 1040-X, taxpayer [Name], [SSN], taxable year ended December 31, 2023

Dear Sir or Madam,

1. Identification of the taxpayer and the return

This statement accompanies and forms part of a Form 1040-X filed by the firm as the taxpayer's authorized representative. The taxpayer is [Name], social security number [SSN], of Richmond, Virginia. The taxable year is the taxable year ended December 31, 2023, and the return being amended is Form 1040, U.S. Individual Income Tax Return, for that year. A Form 2848, Power of Attorney and Declaration of Representative, naming the firm for the taxable year ended December 31, 2023 is enclosed.

Item	Detail
Taxpayer	[Name], [SSN]
Address	[Street], Richmond, Virginia [ZIP]
Taxable year	Taxable year ended December 31, 2023
Return amended	Form 1040 for 2023
Date original return filed	April 10, 2024
Date tax paid	April 10, 2024, balance due of \$9,400 paid with the return; earlier payments, if any, at [dates and amounts]

The taxpayer carried on a trade or business as a self-employed nurse practitioner during 2023 and reported net profit of \$142,000 on Schedule C. No part of the overpayment claimed below has been refunded or credited. The return for 2023 has not been examined and no notice relating to the year has been received.

2. Statement of claim, amount and timeliness

This is a claim for credit or refund of 2023 federal income tax. The amount claimed is \$10,860, plus interest allowable under section 6611, subject to the reconciliation in section 6 below and to the limits described in that section.

The claim is made on Form 1040-X because a claim for refund of income tax for a year for which a Form 1040 was filed is made on that form, and each ground is set out in detail below with facts sufficient to apprise the Commissioner of the exact basis of the claim, as required by Treas. Reg. 301.6402-2 (26 CFR § 301.6402-2).

The claim is timely under section 6511(a), which requires that a claim for credit or refund of an overpayment of a tax for which the taxpayer is required to file a return be filed within 3 years from the time the return was filed or within 2 years from the time the tax was paid, whichever of those periods expires later (26 U.S.C. § 6511).

The 2023 Form 1040 was filed on April 10, 2024, so a claim filed on or before April 10, 2027 is within 3 years from the time the return was filed, and this claim is filed before that date.

Because the claim is filed within the 3-year period, the amount allowable is limited by section 6511(b)(2)(A) to the portion of the tax paid within the period immediately preceding the filing of the claim equal to 3 years plus the period of any extension of time for filing (26 U.S.C. § 6511). The \$9,400 balance paid with the return on April 10, 2024 falls within that look-back period measured from the filing of this claim.

The dates and amounts of any 2023 withholding or estimated tax payments are stated in section 6 below so that the Service can apply the same look-back to those amounts.

If this claim is delivered to the Service after the last day of the section 6511(a) period, section 7502(a) treats it as filed on the date of the United States postmark, provided the postmark date falls within that period and the claim was deposited within that period in the United States mail, postage prepaid, in an envelope properly addressed to the office with which it is required to be filed (26 U.S.C. § 7502).

This claim is being sent by [certified mail, return receipt requested / other method], properly addressed and with postage prepaid, so that proof of mailing is available.

3. Ground one: self-employed health insurance deduction under section 162(l)

As originally reported, the 2023 Form 1040 claimed no deduction for self-employed health insurance on Schedule 1. The corrected treatment is a deduction in computing adjusted gross income of \$14,200, the amount paid during 2023 for a health insurance policy obtained on the marketplace covering the taxpayer and her two children, subject to the confirmations noted below.

The facts are these. During 2023 the taxpayer carried on a trade or business as a self-employed nurse practitioner and reported Schedule C net profit of \$142,000. She paid \$14,200 of premiums during 2023 for a marketplace health insurance policy covering herself and her two children. She was not eligible to participate in any employer-subsidized health plan during 2023.

Section 162(l)(1) allows a taxpayer who is an employee within the meaning of section 401(c)(1) a deduction equal to the amount paid during the taxable year for insurance constituting medical care for the taxpayer, the taxpayer's dependents, and any child of the taxpayer who as of the end of the taxable year has not attained age 27 (26 U.S.C. § 162).

Section 162(l)(2)(A) limits the deduction to the taxpayer's earned income within the meaning of section 401(c) derived from the trade or business with respect to which the plan is established, and section 162(l)(2)(B) denies the deduction for any calendar month in which the taxpayer is eligible to participate in a subsidized employer plan (26 U.S.C. § 162).

The taxpayer's Schedule C net profit of \$142,000, reduced by the deduction for one-half of self-employment tax and by the retirement plan contribution described in section 4 below, exceeds \$14,200, so the earned income limitation does not reduce the deduction on the figures stated.

The amount claimed on this ground is a deduction of \$14,200 in computing adjusted gross income.

The firm notes two matters it is confirming and will supply on request: whether each child is a dependent of the taxpayer or a child who had not attained age 27 as of December 31, 2023, which determines how much of the \$14,200 qualifies under section 162(l)(1), and whether any premium tax credit or advance credit payments under section 36B were attributable to these premiums, which would require the coordination limit in the regulation under section 162(l) to be applied before the deductible amount is fixed (26 U.S.C. § 162). If either confirmation reduces the deductible premium, the firm will file a corrected computation.

4. Ground two: deduction for the simplified employee pension contribution of \$18,000

As originally reported, the 2023 Form 1040 claimed no deduction for a self-employed retirement plan contribution. The corrected treatment is a deduction of \$18,000 for a contribution the taxpayer made to a simplified employee pension arrangement on April 8, 2024 and designated for the taxable year ended December 31, 2023.

The facts are these. The taxpayer made a contribution of \$18,000 on April 8, 2024, which is on or before the due date of the 2023 return, and designated it as a contribution for 2023. The preparer of the original return did not take the contribution into account. The plan documents, the contribution confirmation and the compensation computation supporting the amount are enclosed as described in section 8.

The firm states plainly that no authority has been cited in this draft in support of this ground, and the ground is therefore presented here as unsupported on the present record. The firm is confirming the governing authority, including the deduction rule for contributions to a simplified employee pension and the treatment of a contribution made after the close of the taxable year but on or before the due date of the return, and will state that authority in the signed Form 1040-X.

The firm is also confirming that \$18,000 is within the applicable contribution and deduction limits for 2023 measured against the taxpayer's earned income from the Schedule C business. The amount claimed on this ground, subject to those confirmations, is a deduction of \$18,000 in computing adjusted gross income.

5. Ground three: corrected deduction under section 199A

As originally reported, the 2023 Form 1040 claimed a deduction under section 199A computed on an incorrect figure, shown on the original return as \$[amount of section 199A deduction as originally reported]. The corrected treatment is a deduction of \$[corrected section 199A deduction], computed on the correct qualified business income and correct taxable income after the adjustments in sections 3 and 4 above.

The facts are these. The taxpayer's only trade or business for 2023 was the provision of nurse practitioner services reported on Schedule C with net profit of \$142,000. That activity involves the performance of services in the field of health.

Her 2023 taxable income before any deduction under section 199A, her net capital gain, her filing status, any W-2 wages paid by the business and any unadjusted basis immediately after acquisition of qualified property are set out on the corrected Form 1040-X and supporting schedules.

A trade or business involving the performance of services in the field of health is a specified service trade or business, and if a trade or business is a specified service trade or business, no qualified business income, W-2 wages, or unadjusted basis immediately after acquisition of qualified property from it may be taken into account by any individual whose taxable income exceeds the phase-in range (26 CFR § 1.199A-5).

Accordingly, the corrected deduction depends on where the taxpayer's 2023 taxable income computed without regard to section 199A falls: at or below the threshold amount the limitation does not apply, within the phase-in range only the applicable percentage of qualified business income, W-2 wages and unadjusted basis is taken into account, and above the phase-in range no amount from the health business is taken into account (26 CFR § 1.199A-5).

The firm notes that the proposition that qualified business income is reduced by the deductible part of self-employment tax, by the section 162(l) deduction and by the retirement plan contribution deduction is not supported by any authority cited in this draft and is marked unsupported here; the firm is confirming that rule and the 2023 threshold and phase-in figures, which are not taken from memory, before the computation is finalized.

The amount claimed on this ground is the reduction in tax produced by replacing the deduction as originally reported with the corrected deduction, shown in the reconciliation in section 6.

6. Reconciliation from the tax as originally reported to the corrected tax

The following table reconciles the 2023 return as originally filed to the corrected 2023 return. Each change is the ground described in the corresponding section above. Figures shown in brackets are taken from the corrected return and supporting schedules and are inserted by the firm before filing.

Line	As originally reported	Change	As corrected
Schedule C net profit	\$142,000	no change	\$142,000
Deduction for one-half of self-employment tax	[\$original]	[\$change]	[\$corrected]
Self-employed health insurance deduction (section 162(l))	\$0	increase of \$14,200	\$14,200
Self-employed retirement plan contribution deduction	\$0	increase of \$18,000	\$18,000
Adjusted gross income	[\$original]	decrease of \$32,200	[\$corrected]
Deduction under section 199A	[\$original]	[\$change]	[\$corrected]
Taxable income	[\$original]	[\$change]	[\$corrected]
Total tax	[\$original total tax]	decrease of \$10,860	[\$corrected total tax]

The arithmetic of the change in adjusted gross income is \$14,200 plus \$18,000, which is \$32,200, before the effect of the change in the deduction for one-half of self-employment tax. The corrected total tax is \$10,860 lower than the total tax reported and paid for 2023. No part of that amount has been refunded or credited.

Payments and overpayment	Date	Amount
Withholding and estimated tax payments for 2023	[dates]	[\$amount]

Balance due paid with the 2023 return	April 10, 2024	\$9,400
Total 2023 payments		\$(total payments)
Total tax as corrected		\$(corrected total tax)
Overpayment claimed		\$10,860

The firm draws the Service's attention to one point of reconciliation. The reduction in liability of \$10,860 exceeds the \$9,400 balance paid with the return, so part of the overpayment is attributable to payments made before the return was filed. The dates and amounts of those payments are shown above so that the look-back limit of section 6511(b)(2)(A) can be applied to each payment (26 U.S.C. § 6511). The refund claimed is limited to amounts actually paid for 2023 and allowable within that look-back period.

7. Interest claimed under section 6611

Interest on the overpayment is claimed. Interest is allowed and paid upon any overpayment in respect of any internal revenue tax at the overpayment rate established under section 6621, running from the date of the overpayment to a date determined by the Secretary not more than 30 days before the date of the refund check (26 U.S.C. § 6611).

The date of the overpayment for the \$9,400 paid with the return is April 10, 2024, subject to the rule applied through section 6611(d) under which an amount paid before the last date prescribed for payment is treated as paid on that date, which the firm is confirming against the text of section 6513 for a payment made on April 10, 2024 against a due date of April 15, 2024 (26 U.S.C. § 6611).

The dates of the overpayment attributable to any withholding or estimated tax payments are governed by the same provision and are stated in section 6 above.

The firm notes the 45-day rule. Under section 6611(e)(2), if the overpayment is refunded within 45 days after this claim is filed, no interest is allowed for the period from the date the claim is filed to the day the refund is made, while interest for the earlier period from the date of the overpayment to the date the claim is received remains allowable (26 U.S.C. § 6611).

No interest figure is computed in this statement because the quarterly rates under section 6621 are not set out in the authority cited here; the firm asks that the Service compute the interest allowable and will review the computation.

8. Documents enclosed

Enclosures

- 1. Form 1040-X for the taxable year ended December 31, 2023, with the corrected Schedule 1, Schedule C, Schedule SE and section 199A computation
- 2. Form 2848, Power of Attorney and Declaration of Representative, for the taxable year ended December 31, 2023
- 3. Copy of the 2023 Form 1040 as originally filed on April 10, 2024
- 4. Marketplace statements and premium payment records for 2023 showing \$14,200 of premiums paid and the persons covered

5. Form 1095-A for 2023 and the related premium tax credit reconciliation, if any
6. Simplified employee pension plan documents and the contribution confirmation dated April 8, 2024 showing \$18,000 designated for 2023
7. Account transcript or payment records showing 2023 withholding, estimated tax payments and the \$9,400 paid on April 10, 2024
8. Proof of mailing of this claim

9. Declaration and note on separate claims

The statement of the grounds and facts in this claim is verified by the written declaration made under the penalties of perjury in the signature block of the enclosed Form 1040-X, as Treas. Reg. 301.6402-2 requires (26 CFR § 301.6402-2). The declaration placeholder is set out below and is signed by the taxpayer, with the paid preparer and representative sections completed by the firm.

- Under penalties of perjury, I declare that I have filed an original return and that I have examined this amended return, including accompanying schedules and statements, and to the best of my knowledge and belief, this amended return is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which the preparer has any knowledge.
- [Taxpayer signature], [Date]
- [Preparer signature], [Firm name], [PTIN], [Date]

This claim relates to the taxable year ended December 31, 2023 only. A separate claim is required for each taxable period, and no other taxable year is placed in issue by this filing (26 CFR § 301.6402-2).

If the Service proposes to disallow this claim in whole or in part, the taxpayer requests consideration by the Office of Appeals before a notice of claim disallowance is issued, and the firm notes that no suit under section 7422(a) may be begun before the expiration of 6 months from the date of filing the claim unless the Secretary renders a decision within that time, nor after the expiration of 2 years from the date of mailing by certified or registered mail of a notice of disallowance (26 U.S.C. § 6532).

Please direct all correspondence regarding this claim to the firm at the address above. The firm will supply any further documents or computations the Service requires.

10. Matters the firm is confirming before the claim is signed and filed

- Whether each of the two children is a dependent of the taxpayer or a child who had not attained age 27 as of December 31, 2023, and the portion of the \$14,200 of premiums allocable to each covered person.
- Whether any premium tax credit or advance credit payments under section 36B were attributable to the 2023 marketplace premiums, and the coordination limit that then applies to the section 162(l) deduction.
- The month by month premium amounts and confirmation that the taxpayer was not eligible to participate in any subsidized employer plan in any month of 2023, including a plan of any other person's employer.
- The exact earned income figure under section 401(c) for 2023 after the deduction for one-half of self-employment tax and the retirement plan contribution deduction, to test the section 162(l)(2)(A) limitation.
- The authority governing the deduction of the \$18,000 simplified employee pension contribution made on April 8, 2024 for 2023, and confirmation that the amount is within the applicable limits; this ground is marked unsupported in this draft.

- Whether qualified business income must be reduced by the deductible part of self-employment tax, the section 162(l) deduction and the retirement contribution deduction; this step is marked unsupported in this draft.
- The 2023 threshold amount and phase-in range figures for section 199A and the taxpayer's filing status, taxable income before the section 199A deduction, net capital gain, W-2 wages and unadjusted basis immediately after acquisition.
- The dates and amounts of all 2023 withholding and estimated tax payments, to apply the look-back limit of section 6511(b)(2)(A) to the full \$10,860 and to fix the interest start dates.
- Whether any extension of time to file the 2023 return was in effect, and whether April 10, 2024 is the date the return was received or the date it was postmarked or transmitted.
- The deemed payment date under section 6513 for the \$9,400 paid on April 10, 2024, the text of which is not before the firm.

For the firm before sending (remove this section)

Positions that did not pass the citation gate, positions to confirm, and facts the filing still needs:

- S2: SEP contribution of \$18,000 made April 8, 2024 deductible for 2023 ... no authority survived the citation check (no supporting authority). Not relied on in the filing.
- Needed: Taxpayer name, SSN and street address, and the service center address for filing the Form 1040-X
- Needed: Total tax as originally reported on the 2023 Form 1040, and the corrected total tax
- Needed: Dates and amounts of 2023 withholding and estimated tax payments, and total 2023 payments
- Needed: The section 199A deduction as originally reported and the corrected amount, with the inputs: filing status, taxable income before the section 199A deduction, net capital gain, W-2 wages and unadjusted basis immediately after acquisition
- Needed: Dependency status and ages of the two children as of December 31, 2023
- Needed: Whether any premium tax credit or advance credit payments applied to the 2023 marketplace policy, and the Form 1095-A figures
- Needed: Month by month premium amounts for 2023 and confirmation of no eligibility for a subsidized employer plan in each month
- Needed: The authority supporting the deduction of the \$18,000 simplified employee pension contribution and confirmation that it is within the applicable limits
- Needed: Whether an extension of time to file the 2023 return was in effect
- Needed: Whether April 10, 2024 is the received date or the postmark or transmission date of the original return
- Needed: The method of mailing of the Form 1040-X and the proof of mailing to be retained

Sincerely,

[Name], [Credential]

Authorities cited in this letter

26 U.S.C. § 6511 Statute

• VERIFIED

"Claim for credit or refund of an overpayment of any tax imposed by this title in respect of which tax the taxpayer is required to file a return shall be filed by the taxpayer within 3 years from the time the return was filed or 2 years from the time the tax was paid, whichever of such periods expires the later"

26 CFR § 301.6511(a)-1 Regulation

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

IRM 25.6.110.3.3 Internal Revenue Manual

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

26 U.S.C. § 7502 Statute

• VERIFIED

"the date of the United States postmark stamped on the cover in which such return, claim, statement, or other document, or payment, is mailed shall be deemed to be the date of delivery or the date of payment, as the case may be."

26 CFR § 301.7502-1 Regulation

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

T.D. 9543, 2011-40 I.R.B. Treasury decision

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

26 CFR § 301.6402-2 Regulation

• VERIFIED

"The claim must set forth in detail each ground upon which a credit or refund is claimed and facts sufficient to apprise the Commissioner of the exact basis thereof. The statement of the grounds and facts must be verified by a written declaration that it is made under the penalties of perjury."

26 CFR § 301.6402-3 Regulation

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

IRS Publication 17 IRS publication

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

26 U.S.C. § 6611 Statute

• VERIFIED

"Interest shall be allowed and paid upon any overpayment in respect of any internal revenue tax at the overpayment rate established under section 6621."

26 CFR § 301.6611-1 Regulation

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

IRM 20.2.4 Internal Revenue Manual

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

26 U.S.C. § 6532 Statute

• VERIFIED

"No suit or proceeding under section 7422(a) for the recovery of any internal revenue tax, penalty, or other sum, shall be begun before the expiration of 6 months from the date of filing the claim required under such section unless the Secretary renders a decision thereon within that time, nor after the expiration of 2 years from the date of mailing by certified mail or registered mail by the Secretary to the taxpayer of a notice of the disallowance of the part of the claim to which the suit or proceeding relates."

26 U.S.C. § 7422 Statute

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

IRM 4.10.11.2.16 Internal Revenue Manual

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

26 U.S.C. § 162 Statute

• VERIFIED

"In the case of a taxpayer who is an employee within the meaning of section 401(c)(1), there shall be allowed as a deduction under this section an amount equal to the amount paid during the taxable year for insurance which constitutes medical care for... (C) the taxpayer's dependents, and (D) any child... who as of the end of the taxable year has not attained age 27"

26 CFR § 1.162(l)-1 Regulation

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

IRM 4.19.15.29 Internal Revenue Manual

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

26 U.S.C. § 402 Statute

• WITHHELD

Withheld: no supporting authority

26 U.S.C. § 404 Statute

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

26 CFR § 1.199A-5 Regulation

• VERIFIED

"If a trade or business is an SSTB, no qualified business income (QBI), W-2 wages, or unadjusted basis immediately after acquisition (UBIA) of qualified property from the SSTB may be taken into account by any individual whose taxable income exceeds the phase-in range as defined in § 1.199A-1(b)(4)"

26 CFR § 1.199A-1 Regulation

• CPA TO CONFIRM

Corroborating authority; not independently text-checked for this letter.

Draft prepared for the signing professional's review. Verify every fact and figure, complete the placeholders, attach the enclosures listed, and remove the section headed "For the firm" before filing.