



Deloitte Tax Services India Private Limited

Global Employer Services
Deloitte Towers
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Hyderabad Telangana - 500032.
India

April 5, 2019

PERSONAL & CONFIDENTIAL

Ishaan D. Motwani & Roshni J. Koli
E-Delivered

Dear Ishaan and Roshni,

Thank you for accessing your documents on our website. Please verify that you have downloaded the following tax document(s):

2018 Form 1040 US Individual Income Tax Return
2018 California Income Tax Return
2018 Indiana Income Tax Return

Please note that one or more of your income tax return(s) cannot be electronically filed and must be paper filed. As such, please print, sign, and mail your tax returns directly to the tax authorities. Therefore, the tax return(s) must be postmarked by **April 15, 2019**. If your return(s) will arrive after this due date, they must bear an official postmark issued by the U.S. Government Postal Service, an official foreign country government postal service postmark, or a designated private delivery service. A designated private delivery service is one that has been previously approved by the Internal Revenue Service (IRS). Before using a private delivery service, we recommend that you check with them to verify whether they qualify. Postage meter stamps do not qualify as an official postmark.

As we are not authorized to prepare Form W-7, Application for Individual Tax Identification Number, it will be necessary for you to complete this form prior to submission of your tax return. The form W-7 should be signed and dated by TAXPAYER, SPOUSE or DEPENDENT. Mail the original signed Form W-7 with the supporting documentation attached to Form 1040/1040NR tax return to:

Internal Revenue Service
ITIN Operation
P.O. Box 149342
Austin, TX 78714-9342

Please note that ITIN has to be applied along with the income tax return within tax return filing due date, including extensions (if applicable). Failure to apply for an ITIN within the stipulated time can impact your tax filing position, deduction/credits and thereby tax liability. Generally, it takes 6 to 8 weeks (can take longer during peak times) to get an ITIN after filing complete application. Hence, we recommend you to file your tax returns as soon as possible. Further, if you anticipate that you would not receive/have not received ITIN by April 15, we suggest you to file an extension on your own by April 15. You further understand and acknowledge that Deloitte Tax is not, nor shall ever be, responsible for such claims, liabilities or expenses, including but not limited to any interest assessed by a tax authority related to the non-allowance of any credits.

Report of Foreign Bank and Financial Accounts - Based on the information provided to Deloitte Tax in your 2018 Organizer, we have determined that you do not have a filing requirement for FinCEN Form 114, Report of Foreign Bank and Financial Accounts. Please note that if you have any foreign financial accounts, or have signature authority or other similar authority over any foreign financial accounts, with an aggregate value exceeding \$10,000 at any time during 2018, you may have a foreign bank account reporting requirement. The filing deadline for the FinCEN Report 114 is April 15, 2019 (with automatic extension to October 15, 2019). We would like to remind you that if this is not filed timely, the Treasury Department may assess civil and criminal penalties for non-compliance. If you believe that you have a Foreign Bank Account Reporting requirement, please contact us directly as soon as possible to resolve the discrepancy.

Estimated Tax Payments for 2019 - We have not prepared 2019 estimated tax vouchers because either we have not been engaged to do so or, based on your 2018 information and other information you provided us, there is no requirement to do so. Please note that as a general rule, penalties could apply if your 2019 estimated tax payments and withholdings are less than 90% of your actual 2019 tax liability or 110% of your prior year's tax. Accordingly, if your projections of taxable income or withholding change significantly, please contact us immediately so we can help you determine whether you need to revise your estimated tax payments or withholdings to avoid a penalty.

Statement of Foreign Financial Assets - Based on the information provided to Deloitte in your Organizer, we have determined that you do not have a filing requirement of Form 8938 as the foreign financial assets you own are below the applicable threshold amount. Please note that if you had specified foreign financial assets (including foreign trusts, pensions, and deferred compensation plans) with an aggregate value of more than the applicable threshold amount at any time during the 2018 calendar year, then you are required to file this form as part of your 2018 U.S. income tax return. The IRS may assess a failure-to-file penalty of \$10,000 in addition to other civil and criminal penalties for non-compliance. If you have any questions regarding Form 8938, please contact us prior to filing your tax return.

Reportable Transaction Disclosure – The Internal Revenue Service ("IRS") and some states have promulgated rules that require taxpayers to disclose their participation in reportable transactions by attaching a disclosure form to their federal and/or state income tax return(s) and, when necessary, filing a copy of the disclosure with the IRS and/or the applicable state agency. These rules impose significant requirements to disclose transactions. You are responsible for ensuring that you have properly disclosed all reportable transactions; failure to make required disclosure will result in substantial penalties. Deloitte Tax will not be liable for any penalties resulting from your failure to accurately and timely file any required reportable transaction disclosure.

Deloitte Tax's ability to assist you in identifying transactions requiring disclosure is limited to the information you provided as part of the tax return preparation process. We are not aware of any transactions that require disclosure and you have not informed us of any transactions that should be so disclosed. Accordingly, the return(s) contain no such disclosures. If you are aware of a transaction that you believe may constitute a reportable transaction, please contact us before filing the return(s).

Paid Preparer Designation - You may indicate on your tax return if you would like to authorize Deloitte Tax as paid preparer to discuss your tax return with the IRS and certain states. This allows us to provide missing information, resolve processing issues, such as notices of mathematical errors relating to the specific return, and receive information on the status of refunds or payments. This will not apply to examination matters, under-reported income, appeals, collection notices, and other substantive issues. Based on your entry in the Organizer and/or our discussions with you, we have checked the box "Yes" on your return.

Record Retention – Deloitte Tax policy, in general, is to dispose of our copies of tax returns, work papers, and other tax information that is more than twelve years old. Accordingly, we will dispose of such information in our files pertaining to you, without further notice. We do not necessarily copy for our files every item of information that you supplied to us. Your responsibility for retention of your own tax records

varies, depending upon the type of tax return or other information involved. Therefore, we suggest you retain this information for the same twelve-year period. We also suggest that you should maintain indefinitely copies of tax returns and work papers and all partnership and S corporation Schedules K-1 until you dispose of your interest in the entity and tax records to support your cost or basis in your assets, gifts that you make, and other tax needs.

Tax Advice - Any tax advice included in this written or electronic communication was not intended or written to be used, and it cannot be used by the taxpayer, for the purpose of avoiding any penalties that may be imposed on the taxpayer by any governmental taxing authority or agency.

Deloitte Tax sincerely appreciates this opportunity to serve you. Please call me if you have any questions or if we may be of further assistance.

Very truly yours,

Viraj Malhan