

Michael Stanley

Applied AI portfolio sample — AI Engagement Review platform (independent client build, CPA tax practice)

Independent paid client engagement · engaged 9 July 2026 · in production at the client

My resume is twenty years of healthcare. This deliberately isn't — a domain I had no background in, taken to a working product solo.

A paid independent engagement for a CPA tax practice: an AI engagement-review workbench that reads a complete engagement file — prior-year return, draft return, W-2s, 1099s, payment records — and produces a structured senior-manager review memo. Front end, AWS/Bedrock backend, model orchestration, and the governance around it.

The part I'd point a hiring team at: every run meters its own tokens and cost, **every finding cites its source document**, and the compliance matrix (IRC §7216/§6713, encryption, PII masking at the model boundary) tracks mechanism → evidence → status. Everything here is running software — a live demo takes about ten minutes. *Synthetic demo data throughout; no client information appears here.*

01 THE WORKBENCH

Engagement Review

TEST DEMO

Workbench

History

Usage

Roadmap

Compliance

Sign out

STEP 1 · DOCUMENTS

Hargrove TY2025 — Test set 1

01-2024-form-1040-as-filed.pdf

02-2025-form-1040-draft-v1.pdf

03-w2-meridian-health.pdf

...

5 FILES

STEP 2 · PROMPT

Senior-Manager Engagement Review...

You are a senior tax manager performing a second-level review of an individual income tax...

STEP 3 · AI ENGINE

Claude Opus 4.6

Strongest Claude available to this account

Run AI analysis

Ready — runs through the us.* Bedrock profile

STEP 1 — UPLOAD SETS

pick the set of documents the AI will read

Hargrove TY2025 — Test set 1

5 documents

SAMPLE

01-2024-form-1040-as-filed.pdf

Prior-year return

high conf

3 KB

2024 Form 1040 tax return as filed for married couple Daniel & Priya Hargrove showing income, deductions, tax liability, and carryovers to 2025.

remove

02-2025-form-1040-draft-v1.pdf

Draft return

high conf

3 KB

2025 Form 1040 draft summary for married filing jointly taxpayers showing income, deductions, tax calculation, and payment information.

remove

03-w2-meridian-health.pdf

W-2 - Wages

high conf

2 KB

2025 Form W-2 for employee Priya Hargrove from Meridian Health Systems showing wages, federal and state tax withholdings.

remove

04-consolidated-1099-vanguard.pdf

Brokerage 1099

high conf

2 KB

Consolidated 2025 Form 1099 from Vanguard Brokerage showing dividends, interest, and capital gains for tax year reporting.

remove

05-eftps-payment-confirmations.pdf

Estimated Tax Payments & Interest Income Documentation

high conf

2 KB

Record of 2025 federal estimated tax payments made via EFTPS and interest income reported on Form 1099-INT.

remove

+ Drop documents here

or click to choose — real upload to the encrypted S3 bucket

Document intake. Engagement file sets upload to an encrypted S3 bucket; each document is auto-classified with a confidence tag — prior-year return, draft return, W-2, brokerage 1099, EFTPS payment records.

02 CLASSIFICATION YOU CAN ARGUE WITH

CPA ADMIN

User managementComplianceClient dataDoc accessUsageDev Area

← Workbench2025.Medium_BulkScan.pdf185 pages · classified "Bundle - W-2, 1099 Forms, and Investment Statements"4 to resolve

pp. 54–54Form 1095-C - Employer-Provided Health InsuranceDISAGREES

text looks like Schedule K-1

pp. 145–146Correspondence, workpaper or otherCLASSIFIED

Correspondence, workpaper or other

pp. 1–3W-2 (2025) - Multiple State CopiesREVIEWED

text confirms W-2

pp. 4–4Email - Extension Request and Work Days DocumentationUNCHALLENGED

routed by its title — nothing contradicts it

pp. 5–6Form 1099-DIV - Estate Income TrustREVIEWED

text confirms 1099-DIV

←p.54→ of pp.54–54 (file has 185)

Schedule K-1 (Form 1065)2025

Department of the Treasury Internal Revenue Service

For calendar year 2025, or tax year beginning / / 2025 ending / /

Partner's Share of Income, Deductions, Credits, etc.

See separate instructions.

Part I Information About the Partnership

A Partnership's employer identification number 00-0000000

B Partnership's name, address, city, state, and ZIP code EXAMPLE HARBOR PARTNERS LLC 100 FICTIONAL PLAZA HARTFORD, CT 06103

C IRS center where partnership filed return: OGDEN, UT

D Check if this is a publicly traded partnership (PTP)

Part II Information About the Partner

E Partner's SSN or TIN (Do not use TIN of a disregarded entity. See instructions.) 000-12-3456

F Name, address, city, state, and ZIP code for partner entered in E. See instructions. JANE SAMPLE

651123

Section 20 of 72

What is this?

✓ — not classified (inferred from the title) —

Return

Draft return — current year

Prior-year return

State or local return

Income

Form W-2 — wages

Consolidated 1099 — brokerage

Form 1099-INT — interest

Form 1099-DIV — dividends

Every section carries the evidence for its own classification. A 185-page client bundle, split into 72 typed sections against a fixed vocabulary. *Text confirms W-2* is a corroborated call; *routed by its title — nothing contradicts it* is a weaker one, and is labeled as such. The top row is flagged **DISAGREES** because the title reads Form 1095-C while the text looks like a Schedule K-1 — the two evidence sources contradict each other, so it goes to a person. Four sections need review; the rest sort behind them, and any section can be reassigned by hand — and once a person classifies a section, nothing re-flags it. A queue that re-flags decided work loses its reviewers.

03 THE RUN, BEFORE IT RUNS

STEP 1 · DOCUMENTS

Hargrove TY2025 - Test Set 1

2024_Prior_Year_Return_Summary_Merren.pdf

2025_Consolidated_1099_Lattice.pdf

2025_Draft_1040_v1_Merren.pdf

...

6 FILES

STEP 2 · PROMPT

Senior-Manager Engagement Review...

You are a senior tax manager performing a second-level review of an individual income tax...

STEP 3 · AI ENGINE

Claude Opus 4.6

Strongest Claude available to this account

Fits single pass · ~169k / 1000k tok (17%) · 2.2 MB / 18 MB

Cap 100% → 92% · refill ~2h · est.

Run analysis

Ready — runs through the.* Bedrock profile

STEP 2 — PROMPT LIBRARY

what to ask about the documents

Free-text prompt THIS SESSION ONLY

Type any instructions — generic output

Type or paste your prompt here...

Senior-Manager Engagement Review — MultiPass

MULTIPASS · V3.4 11AUG2026

Structured A-F review memo · pre-seeded

MultiPass pipeline v3.4 11aug2026: the ten-area review program below is executed as five focused passes — setup & prior-year comparison, payments & carryovers, income tracing, deductions & credits, state & local — each seeing only the documents routed to it by their upload-time classification, followed by a synthesis...

View full ↗

The engine pre-flights every run against context limit, upload size, and remaining account capacity. Review programs are versioned and stamped (MultiPass v3.4, 11 Aug 2026); ad-hoc free text is marked session-only, so it can't become an unversioned review program by accident. The selected program runs ten review areas as five focused passes — each seeing only the documents routed to it by their upload-time classification — then a synthesis pass. The run button names the Bedrock profile it will use.

04 THE STRUCTURED MEMO

Engagement Review

TEST DEMO

Run result — structured review memo

WorkbenchHistoryUsageRoadmapComplianceSign out

Senior-Manager Review Memorandum

△ Draft contains payment errors (\$900 overpayment applied understated, \$4,000 Q3 ES payment omitted), missing carryovers (\$5,150 charitable, \$1,050 investment interest), qualified dividend mismatch vs. 1099, and missing interest income source document — must correct before filing.

Hargrove · Form 1040 (MFJ) · 2025 · Draft v1 · Hargrove TY2025 — Test set 1 · 5 documents · Claude Opus 4.6 via Bedrock (us.* profile) · 10,253 in / 5,256 out tokens · est. \$0.18 · 84.9s

OverviewA · Errors5B · Needs support2C · Year-over-yearD · ReconciliationE · Partner items2F · Conclusion

C · Significant changes from prior year

Current draft compared to the prior filed return.

LINE ITEM	PRIOR	CURRENT	CHANGE	ASSESSMENT
Wages (line 1a)	\$148,200	\$156,940	+\$8,740	SUPPORTED5.9% increase; agrees to 2025 W-2 (Doc 03).
Taxable interest (line 2b)	\$1,453	\$842	-\$611	EXPLAINHarbor Savings Bank \$611 not present in 2025 — account closure vs. missing 1099 (B-1).
Ordinary dividends (line 3b)	\$5,910	\$8,104	+\$2,194	SUPPORTED37% increase; agrees to Vanguard 1099-DIV Box 1a (Doc 04).
Qualified dividends (line 3a)	\$5,120	\$6,832	+\$1,712	ERRORDraft \$6,832 does not match 1099-DIV Box 1b \$6,238 (A-5). Should be \$6,238 (delta from PY would be +\$1,118).
Net capital gain (Sch D)	\$3,180	\$11,620	+\$8,440	SUPPORTED265% increase; agrees to 1099-B net LTCG \$11,620 (Doc 04).
AGI	\$152,900	\$199,845	+\$46,945	INFO31% increase driven by wage growth and large capital gain. Will change after corrections.

Every line item assessed against its source document. Year-over-year analysis graded SUPPORTED / EXPLAIN / ERROR — down to a qualified-dividend mismatch caught against 1099-DIV Box 1b. Run header shows model, token counts, cost, and latency per run.

05 EVERY FIGURE, VERIFIED AT ITS SOURCE

4 of 18

reviewing findings

ERROR

A-4

Area 6 - Income

Taxable interest understated by \$2,000 — Brokered CD interest from Larchfen Bank omitted from Schedule B

1099-INT from Lattice Point Securities shows three sources totaling \$8,500: Quartzmere Cash Sweep Program \$2,850, Brackenlight Treasury Ladder \$3,650, and Brokered CD — Larchfen Bank \$2,000. Draft Schedule B Part I lists only \$2,850 and \$3,650, totaling \$6,500. The \$2,000 Brokered CD interest is missing. This flows to Form 1040 line 2b (\$6,500 draft vs. \$8,500 correct).

Evidence: 2025 Consolidated 1099 Form 1099-INT detail showing three sources totaling \$8,500; Draft Schedule B Part I total line 2 = \$6,500; Draft Form 1040 line 2b = \$6,500

Figures:

\$2,000 - in file

\$8,500 - in file

\$2,850 - in file

\$3,650 - in file

\$6,500 - in file

Action: Add 'Brokered CD — Larchfen Bank \$2,000' to Schedule B Part I. Correct line 2 and line 4 to \$8,500. Update Form 1040 line 2b to \$8,500. Recalculate total income and AGI.

Impact: +\$2,000 to taxable income; estimated tax increase approximately \$440–\$740 depending on bracket (22%–37%)

YOUR CALL ON THIS FINDING

OPEN

Agree — action needed

Agree — minor

Disagree

Already known

Reviewer note (required for Disagree)

Save note

Source evidence

2025_Draft_1040_v1_Merren.pdf

1 figure on p.1

W-2 here. Also attach Forms W-20 and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.

Attach Sch. B if required.

c

Tip income not reported on line 1a (see instructions)

1c

d

Medicaid waiver payments not reported on Form(s) W-2 (see instructions)

1d

e

Taxable dependent care benefits from Form 2441, line 26

1e

f

Employer-provided adoption benefits from Form 8839, line 31

1f

g

Wages from Form 8919, line 6

1g

h

Other earned income (see instructions). Enter type and amount:

1h

i

Nontaxable combat pay election (see instructions)

1i

z

Add lines 1a through 1h

1z

328,000

2a

Tax-exempt interest

2a

3a

Qualified dividends

3a

15,490

c

Check if your child's dividends are included in 1 ☐ Line 3a

2 ☐ Line 3b

2

3

4a

IRA distributions

4a

c

Check if (see instructions)

2 ☐ QCD

3 ☐

5a

Pensions and annuities

5a

c

Check if (see instructions)

2 ☐ PSO

3 ☐

6a

Social security benefits

6a

c

If you elect to use the lump-sum election method, check here (see instructions)

b

Taxable interest

2b

6,500

b

Ordinary dividends

3b

19,350

b

Taxable amount

4b

b

Taxable amount

5b

b

Taxable amount

6b

2025_Consolidated_1099_Lattice.pdf

4 figures on p.2

Total

19,350

15,490

Form 1099-INT — Detail by Source

SOURCE

INTEREST (BOX 1)

Quartzmere Cash Sweep Program

2,850

Brackenlight Treasury Ladder

3,650

Brokered CD - Larchfen Bank

2,000

Total

8,500

The reviewer never has to hunt for a number, or take one on trust. Each dollar amount in a finding resolves to its located value in the source documents — color-matched across two of them at once, here a draft 1040 against a consolidated 1099. Extraction, location and the tie-out arithmetic all run in code, with no model in either step, on every review (~0.03s). Where a figure can't be located the finding says so in amber, and it distinguishes *not in this document* from *this document has no searchable text layer* — so a scanned exhibit can't produce a false negative dressed as a clean result. The model decides which figures ought to tie out; code decides whether they do. Every finding is then dispositioned by the CPA — and disagreeing requires a note.

06 PARTNER-READY OUTPUT

Engagement Review

TEST DEMO

Run result — structured review memo

Workbench

History

Usage

MultiPass Guide

admin

Sign out

Senior-Manager Review Memorandum

NOT READY — 7 errors, 6 support requests, and 5 partner items identified; material issues include omitted 1099-B interest income, wrong short-term capital loss carryover applied, missing carryovers, Schedule B omission, NIIT and IRMAA exposure, and estimated-payment reconciliation gap.

Merren · Form 1040 (MFJ) · TY2025 · Draft v1 · Mike-80PageSet · 6 documents · Claude Sonnet 4.6 via Bedrock (us.* profile) · 168,880 in / 13,569 out tokens · est. \$0.78 · 252.0s ·

Excel Export

Overview

A · Errors 7

B · Needs support 6

C · Year-over-year

D · Reconciliation

E · Partner items 5

F · Conclusion

RECOMMENDED SEQUENCE

1

1. Preparer: Correct Schedule D line 6 short-term capital loss carryover from (\$18,400) to (\$21,400) per 2024 return summary; recompute lines 7, 16, and Form 1040 line 7a.

2

2. Preparer: Add Brokered CD — Larchfen Bank \$2,000 to Schedule B Part I; correct line 2 to \$8,500 and Form 1040 line 2b to \$8,500; recompute AGI.

3

3. Preparer: Change Form 8949 Part II box selection from J to D.

4

4. Preparer: Prepare Form 8960 (Net Investment Income Tax); add NIIT to Schedule 2 and Form 1040 line 17.

5

5. Preparer: Obtain and prepare Schedule 2 workpaper showing all components of the \$2,852 other-taxes amount; confirm Form 8959 (Additional Medicare Tax) is included.

The conclusion — and the ordered fix. Findings quantified (7 errors · 6 client-support requests · 5 partner escalations), client-support items separated from partner escalations, and a numbered, step-by-step correction sequence generated for the preparer — with sign-off explicitly withheld until corrections clear.

07 TOKEN & COST CONTROL

User

All users

 totals and history below follow this filter

Total estimated cost

\$49.35

All users

Input tokens

3,711,080

Documents + prompts sent

Output tokens

221,987

Analysis generated

Runs

17

Analysis invocations

PER-MODEL BREAKDOWN

MODEL	RUNS	INPUT TOKENS	OUTPUT TOKENS	EST. COST
Claude Opus 4.6	9	2,520,487	117,433	\$40.039
Claude Sonnet 4.6	8	1,190,593	104,554	\$9.307
Total	17	3,711,080	221,987	\$49.35

INVOCATION HISTORY

WHEN	EVENT	USER	IN	OUT	EST. COST	
Jul 20 15:09	Senior-Manager Engagement Review — MultiPass DONE Test400 (3 docs) · Claude Opus 4.6	admin	454,615	23,739	\$9.241	view
Jul 19 18:13	Senior-Manager Engagement Review — MultiPass DONE Test400 (3 docs) · Claude Opus 4.6	admin	453,959	23,322	\$9.226	view

Every invocation is attributed and persisted, so cost is auditable per engagement rather than per month. With the pre-flight in the previous section this closes the loop: estimated before the run, measured after. A full MultiPass review of a complete engagement file lands around \$9.

08 COMPLIANCE & AUDIT

0 Not done

4 In progress

24 Done

0 Verify overdue

Both

Tech-Side

Firm-Side

ITEM	MECHANISM(S) SATISFYING IT	PROOF / EVIDENCE ARTIFACT	OWNER	STATUS
FEDERAL TAX-DATA LAW — IRC §7216 / §6713				
No offshore disclosure §301.7216-3 requires consent for any disclosure outside the United States	us.* geographic inference profile only; IAM explicit-deny for any non-US profile; US home region; PrivateLink endpoint policy	IAM policy JSON + a sample CloudTrail event showing the us.* profile ARN on a live invocation	Tech-Side	Done auto-checked · every 90d ✓ measured Jul 24, 2026 — live AWS state manage / history
Same-client-only verification boundary Cross-client data comparison is a separate disclosure question — designed out	Deterministic SSN/ID matching in application code (exact or last-4, never sent to the model); Claude receives only the analytical review; engagements are single-client scoped	App design spec §identifier-matching + code-review record	Tech-Side	Done evidence · every 365d ✓ Jul 24, 2026 — code: app/idcheck.py manage / history
DATA PROTECTION — TECHNICAL CONTROLS				
Encryption at rest, firm-controlled keys	Customer-managed KMS CMKs with rotation for S3, RDS, and logs; docs-key policy grants the app role explicitly. The IAM-delegation statement is retained on purpose while a sole operator runs the system (lockout safety) — deleting it is a firm-account deployment step	KMS key policies + AWS Config compliance results	Tech-Side	Done auto-checked · every 90d ✓ measured Jul 24, 2026 — live AWS state manage / history
Encryption in transit	TLS everywhere; rds.force_ssl=1; TLS-only S3 bucket policy; HSTS on the app domain	Config rule evidence + bucket policy JSON + SSL scan output	Tech-Side	Done auto-checked · every 90d ✓ measured Jul 24, 2026 — live AWS state manage / history
Private networking	VPC with private subnets; PrivateLink interface endpoint for bedrock-runtime — inference traffic never crosses the	Terraform state / network diagram + VPC Reachability Analyzer result	Tech-Side	Done auto-checked · every 90d

A row can't be marked done without an evidence reference and a verified date, and every edit is audited. Controls expire on their own cadence and anything overdue is counted, so the matrix reports current state. Verifications record what was measured — live AWS state, or the module implementing the check — not who signed off. Deliberate exceptions are documented as exceptions, with the step that closes them.

What this sample is meant to show

- ◆ One engineer, end to end — UI, backend, model orchestration, governance
- ◆ Every dollar figure located in its source document and tied out in code, ~0.03s per review
- ◆ Compliance controls with their own expiry cadences, overdue counts, and audited edits
- ◆ Token cost attributed per invocation, auditable per engagement
- ◆ Findings dispositioned by the CPA — disagreeing requires a note