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First & Last Name(s):

Address:

City State Zip:

Bee, Bergvall & Co., PC is pleased to provide you with the professional services described below. This Agreement details the nature and limitations of the services we will provide, the terms of our engagement and each party's responsibilities.

Engagement Objective and Scope

We will prepare your 2025 federal, state and local income tax returns required based on the information you furnish to us. It is your responsibility to file your local income tax return electronically or in accordance with the instructions we provide.

The original filing due date for the IRS and most states is April 15, 2026, for individual returns. **You must provide the information needed to prepare the tax returns no later than March 18, 2026. Failure to do so may result in the inability to complete your returns by the original filing due dates.** If we do not have your information by March 18, 2026 your returns will need to be extended. Failure to timely request an extension of time to file can result in penalties for failure to file tax returns, which accrue from the original due date of the returns, and can be substantial. Our engagement will be complete upon the delivery of the completed tax returns to you and the return of the e-file authorizations to us. **Initials Signer 1:** **Initials Signer 2:**

You are responsible for determining your tax filing obligations with any state or local tax authorities, including but not limited to income, franchise, sales, use, property or unclaimed property taxes. We are under no duty to review the information that you provide to determine whether you may have a filing obligation with another jurisdiction. If we become aware of any other filing requirement, we will tell you of the obligation and may prepare the appropriate returns at your request as a separate engagement. We will not audit or otherwise verify the data you submit, although it may be necessary to ask you for clarification of some of the information. You represent that the information you are supplying to us is accurate and complete to the best of your knowledge and that you have disclosed to us all relevant facts affecting the returns.

If required, we will calculate your 2026 estimated tax payments using safe-harbor rules based on your 2025 tax liability, unless you request a tax projection. A projection requires updated 2026 income and deduction estimates submitted with your organizer. We have no obligation to update estimated payments after the engagement concludes unless you request it in writing.

If the estimated tax payments differ from the final tax calculated on the 2026 tax returns resulting from inaccurate or incomplete information provided by you, we will be held harmless from any penalties and or interest assessed.

We may from time to time, and depending on the circumstances, use certain third-party service providers and transmit information to them in serving your account. For example, such transmissions might include, but not be limited to: tax software providers for electronic filing, technical assistance, automated processing of tax forms, online backup services, and file sharing services.

We may share confidential information about you with these service providers but remain committed to maintaining the confidentiality and security of your information.

Our services are not intended to benefit or influence any third-party, including any entity or investment which may seek to evaluate your creditworthiness or financial strength. You agree to indemnify and hold us harmless from any and all claims arising from the use of the tax returns for any purpose other than complying with your tax filing obligations, regardless of the nature of the claim, excepting claims arising from our gross negligence or intentional wrongful acts.

If, during our work, we discover information that affects your prior-year tax returns, we will make you aware of the facts. However, we cannot be responsible for identifying all items that may affect prior-year returns. If you become aware of such information during the year, please contact us to discuss the best resolution of the issue. Any amended work is outside the scope of this engagement.

You may request that we perform additional services not contemplated in this engagement letter. If this occurs, we will communicate with you regarding the scope and estimated cost of these additional services. Engagements for additional services may necessitate that we amend the Agreement or issue a separate agreement to reflect the obligations of all parties. In the absence of any other written communications from us documenting additional services, our services will be limited to and governed by the terms of this Agreement.

Your returns may be selected for review by one or more taxing authorities. Any proposed adjustments by the examining agent are subject to certain rights of appeal. In the event of such government tax examination, we will be available upon your written request to represent you during the examination and/or during any appeal. Any such representation will be the subject to, and governed by, a separate engagement letter.

Documentation

We will prepare the returns from the information which you will furnish to us. It is your responsibility to provide all the information required to prepare complete and accurate returns. We will furnish you with a tax organizer, as needed, to guide you in gathering the necessary information. Your use of such an organizer will assist us in keeping our fee to a minimum. To the extent we render any accounting and/or bookkeeping assistance, it will be limited to those tasks we deem necessary for preparation of the returns.

You represent that the information you are supplying to us is accurate and complete to the best of your knowledge. If any expenses are disallowed by the taxing authorities, you will hold us harmless from any damages assessed by the taxing authorities. However, we may ask for clarification of some of the information. Any information we receive from you will be treated as confidential and is subject to disclosure by us only at your request or as compelled by law or for regulatory matters. However, we may be required to disclose your confidential information to an outside service bureau that assists us in providing tax preparation services.

In preparing your tax return(s) we may rely on information provided to you by other tax preparers such as but not limited to the following: K-1s, Schedule C summaries, Schedule E summaries. We will not undertake any responsibility to determine the accuracy of such information. However, we may ask for clarity and or additional questions regarding such information. Such information may be challenged or questioned by the taxing authorities. We assume no responsibility for any changes made by the taxing authorities. In addition, you will hold us harmless from any additional tax, penalty, and interest that results from taxing authority changes.

The law provides various penalties and interests that may be imposed when taxpayers underestimate their tax liability. You acknowledge that any such understated tax, and any imposed interest and penalties, are your responsibility, and that we have no responsibility in that regard. If you would like information on the amount or circumstances of these penalties, please contact us.

CPA Firm Responsibilities

Arguable positions

If there are conflicting interpretations of tax law, or if tax law is unclear, we will explain the possible positions that may be taken in order for us to sign your return. We will follow the position you request, provided it is consistent with our understanding of tax reference materials and our professional standards.

Tax reference materials include, but are not limited to, the Code, Revenue Rulings, Revenue Procedures, court cases, and similar state and local guidance. If the IRS, state or local tax authorities later contest the position you select, additional tax, penalties, and interest may be assessed. You will be responsible for these amounts, as well as any related professional fees you may incur, to respond to the tax authority.

Confidentiality for filers of joint tax returns

If the tax returns prepared in connection with this engagement are filed using the married filing jointly filing status, both spouses are deemed to be clients of the firm under the terms of this Agreement. Both spouses acknowledge that any tax return information, including supporting documents provided to us, used in the preparation of your joint return, and any communications made to us by either of you in connection with the preparation of your joint return, may ultimately be shared with either spouse, without prior consent of the other. We cannot mediate disputes between spouses.

Tax planning services

Our engagement does not include tax advice which affects the calculation of tax due or the filing of tax forms and schedules for previous or future tax years. However, we may communicate potential tax strategies to you, and you may ask high-level questions of us. It is your responsibility to communicate to us, in writing, any interest in pursuing a tax strategy identified, or if you require more than a cursory response to your question. If you do not request our assistance in writing, we will infer that you do not wish to pursue any suggestion made to you. If you do request assistance and we agree, we will confirm our understanding with you in a separate agreement prior to proceeding.

We shall not be liable for any forgone tax or other benefits if you fail to advise us of your desire to investigate or pursue any tax strategy communicated to or by us. Any tax advice described in this paragraph and provided to you shall be governed by this Agreement and billed at our standard hourly rates.

Third-party requests

We will not respond to any request from banks, mortgage brokers or others for verification of any information reported on these tax returns. Except where compelled by court order or subpoena, we do not communicate with third-parties or provide them with copies of tax returns.

Limitations of engagement

Our engagement is limited to preparing your tax returns and does not include an audit, review, or any procedures to detect errors, fraud, or other illegal acts. Accordingly, our work cannot be relied upon to disclose such matters. We will rely on the accuracy and completeness of the information you provide to us. While we will not verify this information, professional standards require us to make inquiries if information appears incorrect or inconsistent. We will inform you of any material errors or evidence of fraud that come to our attention. This engagement does not include any responsibility for identifying deficiencies in your internal controls.

Client Responsibilities

If you fail to comply with the responsibilities as described in this Agreement, your actions or your inactions may result in economic or other loss to you, such as disallowance of tax deductions or credits claimed, additional tax, penalties or interest assessed against you, loss of administrative rights, or criminal punishment. You will be responsible for any loss suffered by you as a result of your failure to comply with your responsibilities, including any professional fees required to defend or correct changes made to your tax returns or prepare previously unfiled or amend previously filed tax returns.

The responsibilities detailed in this section are not exhaustive, and our services to you may require additional responsibilities not listed.

Personal expenses

In general, personal expenses are not deductible for income tax purposes. You are responsible for ensuring that personal expenses, if any, are separated from business expenses and that expenses such as meals, travel, vehicle use, gifts, and related expenses are supported by documentation and records required by the IRS and other tax authorities.

Foreign asset and account reporting obligations

You are responsible for providing us with complete and accurate information regarding all your foreign financial assets, accounts, and entity interests. U.S. law requires the reporting of these assets and imposes severe penalties for non-compliance.

Based on the information you provide, our services under this engagement will include the preparation of the following forms if you meet the applicable filing thresholds:

- Form 8938, *Statement of Specified Foreign Financial Assets*, which is filed with your income tax return.
- FinCEN Form 114, *Report of Foreign Bank and Financial Accounts (FBAR)*, which is filed separately with the Financial Crimes Enforcement Network.

However, this engagement specifically excludes the preparation of all foreign income tax returns, unless requested specifically by you in writing. These services require a separate engagement letter and will be billed separately. This engagement also does not include advising on or preparing tax returns for any non-U.S. jurisdiction.

Digital assets/cryptocurrencies

There are specific tax implications of investing in digital assets (e.g., virtual currencies, cryptocurrencies, non-fungible tokens, virtual real estate and similar assets). The IRS considers these to be property for U.S. federal income tax purposes. As such, any transactions in, or transactions that use—including receipt of or in exchange of—digital assets are subject to the same general tax principles that apply to other property transactions.

If you transacted in digital assets during the tax year, you may have tax consequences and/or additional reporting obligations associated with such transactions. Depending on the nature or volume of those transactions, a change to the scope of our services may be required, which may result in additional fees. You are responsible for providing us with complete and accurate information, including basis, regarding any transactions in, or transactions involving digital assets during the applicable tax year.

Document Retention

You should retain all documents, canceled checks and other data that form the basis of income and deductions. These may be necessary to prove the accuracy and completeness of the returns to a taxing authority. You have the final responsibility for the income tax returns and, therefore, you should review them carefully before you sign them.

It is our policy to retain engagement documentation for a period of seven years, after which time we will commence the process of destroying the contents of our engagement files. To the extent we accumulate any of your original records during the engagement, those documents will be returned to you promptly upon completion of the engagement, and you will provide us with a receipt for the return of such records.

The balance of our engagement file, other than a copy of your income tax return, which we will provide to you at the conclusion of the engagement, is our property, and we will provide copies of such documents at our discretion and if compensated for any time and costs associated with the effort.

Ultimate responsibility

You are ultimately responsible for complying with any substantive or procedural tax law which applies to you, and for ensuring your tax returns and any required tax payments are timely received by the appropriate tax authority. Notwithstanding any term of this Agreement, this responsibility cannot be delegated to us.

Our assistance related to your tax return is based upon tax reference materials, facts, assumptions, and representations that are subject to change. We will not update your return after the conclusion of the engagement for any reason. To the extent we provide written advice concerning federal tax matters, we will follow the applicable guidance contained in our professional standards.

You have final responsibility for the accuracy of your tax returns. You agree to review and examine them carefully for accuracy and completeness. Tax authorities impose various penalties and interest charges for non-compliance with tax laws and regulations, including failure to file or late filing of returns, and underpayment of taxes. You will be responsible for the payment of any additional tax, penalties, and interest charges imposed by tax authorities.

You have final responsibility for the payment of your taxes in whatever amount ultimately determined. You may choose to have funds automatically withdrawn from a designated account and transmitted when your tax return is electronically filed.

We will not transmit partial payments. It is your responsibility to provide us with correct account and routing numbers, to review this information for accuracy prior to submission of your return, and to ensure that sufficient funds are available at the time of payment. We shall have no liability for any tax due, penalties, interest, or overdraft charges which may result from your failure to ensure sufficient funds are available at the time of payment.

Tax Return Extensions

It may become necessary to apply for an extension of the filing due dates if there are unresolved issues or delays in processing or if we do not receive all of the necessary information from you on a timely basis. The extended filing due date for the IRS and most states is October 15, 2026, for individual returns. **You must provide the information needed to prepare the extended tax returns no later than September 17, 2026. Failure to do so may result in the inability to complete your returns by the extension filing due dates.**

Filing an extension of time to file your tax return provides additional time to prepare and submit your return, helping to ensure that all necessary information is complete and accurate. Please note, however, that an extension to file is not an extension to pay any taxes due; all taxes must still be paid by the original due date to avoid interest and penalties. In most cases, an extension also allows you to make certain tax elections that are required to be filed with your original return, as long as the return is filed by the extended due date. However, some elections must be made by the original due date, regardless of any extension, so it is important to communicate any special circumstances or anticipated elections as early as possible.

Although we may assist you in the preparation of an extension to file your returns, you acknowledge that you are solely responsible for ensuring any required tax payment is made with the extension by the original due date. All taxes owed are due by the original filing due date, regardless of whether an extension is filed. You also understand that extensions may affect your liability for penalties and interest, waived elections, or compliance with governmental or other deadlines. Additionally, **we cannot file an extension on your behalf unless we have received a signed engagement letter.** You agree to hold our firm harmless from any consequences resulting from an extension that is not timely filed or properly paid.

E-filing

In addition to being a return preparer, we are an Electronic Return Originator (ERO) and may prepare your returns and/or extensions in a format that permits us, if you choose, to electronically transmit (“e-file”) those forms to the appropriate tax authority on your behalf. The e-filing of any form is a separate service from the preparation of that form.

In order for our firm to e-file any form on your behalf, including requests for extensions of time to file, and we agree, the IRS and states require you to sign and return to us the appropriate governmental forms (Form 8879, *IRS e-file Signature Authorization*, and any similar state and local equivalent) before your returns can be filed electronically. For joint returns, both spouses must sign the e-file authorization before the return can be transmitted. **If you fail to timely sign and return e-file authorization, we cannot and will not e-file any form on your behalf.** In those situations, you will be solely responsible for any penalties or interest assessed against you.

If you choose not to have your returns or extensions e-filed, or if your returns or extensions cannot be e-filed, we will deliver to you a paper copy suitable for mailing to the taxing authorities. Once delivered to you, you bear full responsibility for reviewing the paper returns for accuracy, and signing and timely filing them, along with any payments due, or notifying us of any issue which may need to be addressed prior to filing. If you choose to file a paper return, processing times are significantly longer.

Once our services have concluded, we shall have no obligation to notify you of future tax law developments affecting your returns except as may be required by Circular 230 or the SSTS related to errors we identify.

Professional Fee

Our fees for this engagement will be based on a number of factors including, but not limited to, the time spent at our standard hourly rates, the number of multi-state tax returns required, as well as the complexity of the services we will perform. The fee is based on the assumption that unexpected circumstances will not be encountered during the work performed.

Additional factors that may increase the complexity—and therefore the fee—include delays in receiving complete information, the need for follow-up requests for documentation, or additional research and analysis required due to complexities arising from newly enacted tax legislation. If significant additional time is necessary, we will discuss it with you and provide a revised fee estimate before incurring the extra costs.

Payment for services is due when rendered, and interim billings may be submitted as work progresses, and expenses are incurred.

If we elect to terminate our services for nonpayment, or for any other reason provided for in this letter, our engagement will be deemed to have been completed upon written notification of termination, even if we have not completed your return. You will be obligated to compensate us for all time expended and to reimburse us for all of our out-of-pocket costs, through the date of termination.

With respect to any services, work product, or other deliverables hereunder, or this engagement generally, the firm's liability to the Client shall in no event exceed the fees that it receives for the portion of the work giving rise to liability, nor shall the firm's liability include any special, consequential, incidental, or exemplary damages or loss, including any lost profits, savings, or business opportunity.

Any litigation arising out of this engagement, except actions by us to enforce payment of our professional invoices, must be filed within one year of completion of the engagement. Prior to commencing litigation, the parties agree to first submit the dispute to mediation in good faith.

You agree that any dispute that may arise regarding the meaning, performance, or enforcement of this engagement will, prior to resorting to litigation, be submitted to mediation and that the parties will engage in the mediation process in good faith once a written request to mediate has been given by any party to the engagement.

In the event that we are or may be obligated to pay any cost, settlement, judgment, fine, penalty, or similar award or sanction as a result of a claim, investigation, or other proceeding instituted by any third party, then to the extent that such obligation is or may be a direct or indirect result of your intentional or knowing misrepresentation or provision to us of inaccurate or incomplete information in connection with this engagement, and not any failure on our part to comply with professional standards, you agree to indemnify us, defend us, and hold us harmless as against such obligations.

We appreciate the opportunity to be of service to you. This Agreement represents the entire agreement of the parties and supersedes all previous oral, written, or other understandings and agreements between the parties. Any modification to the terms of this Agreement must be made in writing and signed by both parties. Please date and execute this Agreement and return it to us to acknowledge your acceptance.

Thank you for your attention to this matter, and please contact the firm with any questions you may have.

Very truly yours,



Bee, Bergvall & Co.

ACCEPTED AND AGREED:

***BOTH** spouses must sign below to indicate the acceptance of and agreement to the terms of this engagement,*

[Name of Signatory #1]

[Date]

[Name of Signatory #2]

[Date]