

BISHOP & ADKINS, P. A.  
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BEL AIR, MD 21014  
410-893-7453

## 2025 ENGAGEMENT LETTER

Bishop & Adkins, P.A. is pleased to provide you with the professional services described below. This letter confirms our understanding of the terms and objectives of our engagement and the nature and limitations of the services we will provide. The terms of this agreement will govern the engagement between you and our firm. All engagement letters must be signed by the taxpayer (and spouse, in the case of a joint tax return).

### *Engagement Objective and Scope*

We will prepare your 2025 federal form 1040 U.S. Individual Income Tax Return and your 2025 resident state individual income tax return.

The objective of our services is to assist you with the calculation of your tax due and provide you with forms and schedules we believe are suitable for you to file with the Internal Revenue Service (“IRS”) and applicable state and local tax authorities. You have the final responsibility for the filing and content of your tax return(s). We will not assist you with any tax return other than those identified above. If you have taxable activity in a state/city or country other than those identified above, you are responsible for identifying the applicable returns and for providing our firm with all information necessary to prepare them.

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, including the negligence of any party.

Our engagement does not include any procedures designed to detect errors, fraud, theft, or other wrongdoing. Therefore, our engagement cannot be relied upon to disclose such matters. In addition, we are not responsible for identifying or communicating deficiencies in your internal controls. You are responsible for developing and implementing internal controls applicable to your operations.

You may request that we perform additional services not contemplated in this Agreement. 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 this 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.

This engagement is limited to the professional services outlined above.

## ***Our Responsibilities as your CPA Firm***

It is our duty to prepare your returns based on the same standard of care that a reasonable tax return preparer would exercise in this type of engagement. Unless otherwise noted, the applicable standard of care for a “reasonable tax return preparer” shall be based upon the following pronouncements:

- Statements on Standards for Tax Services (“SSTS”) issued by the American Institute of Certified Public Accountants (“AICPA”);
- U.S. Treasury Department Circular 230 (“Circular 230”); and
- Internal Revenue Code, Treasury Regulations, and any applicable state/local corollaries (collectively, “the Code”).

As tax return preparers, these pronouncements restrict our ability to sign a tax return when the tax positions you report do not comply with tax law. We will be unable to sign your return and may terminate this Agreement if you:

- request that we report a tax position on your return which we feel is contrary to published guidance, frivolous, or a willful attempt to evade tax;
- request that we include a deduction, credit or refund on your return that we believe you do not qualify for; or
- decline to disclose a position where, in our professional judgment, tax law requires disclosure.

Absent any direction from you, we will prepare your tax returns based upon your filing status (single, married filing jointly, married filing separately, head of household or qualifying widow with dependent child) as reflected in your income tax returns for last year. Your filing status may be affected by any addition or subtraction to the members of your immediate household, a change in your marital status, or a change to the support you provide to individuals not in your immediate household. If you do not alert us, we will infer that you do not wish to change your filing status absent other information you provide to us. ***If your filing status has changed, you wish to change your filing status, or you have questions about your filing status, please contact us immediately.***

Bishop & Adkins, P.A. will not make any management decisions or perform management functions on your behalf.

### **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.

### Bookkeeping assistance

We may deem it necessary to provide you with accounting and bookkeeping assistance solely for the purpose of preparing the tax returns. These services will be performed solely in accordance with the AICPA Code of Professional Conduct. In the event we conclude that such services are necessary to prepare your tax returns, such services will be subject to the terms of this agreement, and we will bill you based on the complexity of, and the time required to complete the work.

### Estimated tax payments

You may be required to make quarterly estimated tax payments in the tax jurisdictions noted in the Engagement Objective and Scope section of this agreement. Unless we have discussed alternative strategies with you, we will calculate these payments for the 2026 tax year based upon the information you provide to prepare your 2025 tax returns (the “safe harbor” rule). Updating recommended 2026 quarterly estimated tax payments for any reason is not within the scope of this engagement, unless requested by you, and agreed to by us. These services will be billed based on the complexity of and the time required to complete the work.

### 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 prior 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 our assistance and we agree, we will confirm our understanding with you.

We shall not be liable for any forgone tax or other benefits, penalties, interest, or related professional fees 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 based on the complexity of and time required to complete the work.

### Government inquiries

This engagement does not include responding to inquiries by any governmental agency or tax authority. If you are contacted by a tax authority, either for an examination or other inquiry, you may request our assistance in responding and we will bill you based on the complexity of and time required to complete the work.

### Third party requests

Unless authorized to do so by you, we will not respond to any request from banks, mortgage brokers or others for verification of any information reported on these tax returns. Any correspondence with third parties will be billed based on the complexity of and time required to complete the work.

### Divorce

Because our services involve the preparation of a tax return claiming the Married Filing Jointly filing status, you are responsible for notifying us if you are in the process of filing for, have filed for, or have been granted a divorce **before you sign this Agreement**. If so, prior to proceeding, we will advise each of you to seek independent tax advice and will evaluate whether a conflict of interest exists which may limit our service.

If we, in our sole professional judgment, determine a conflict exists and we are able to proceed, you will both be required to sign a conflict of interest waiver before we are able to prepare your returns. Depending upon your circumstances and any legal advice you receive from your independent advisor, we may be unable to advise either of you until your divorce is finalized. In addition, we will require written instruction from you or your respective divorce attorneys providing decisions we require in order to prepare your tax return. If we do not receive written instruction on a timely basis, we will be unable to proceed, and you will be responsible for any late filing and late payment penalties assessed.

If either or both spouses fail to cooperate with us or with each other or any other dispute between the parties arises, and we determine that we can no longer provide services to you, we will be unable to proceed and may terminate this Agreement.

In the event that you elect to file separate tax returns, you will both be required to sign new, separate written agreements prior to the preparation of the returns.

#### Reliance on others

If you wish to take a tax position based upon the advice of another advisor, before we are able to sign your tax return, we must comply with the applicable provisions of the Code and the SSTS.

We will review the other advisor's work and may require a written statement from the advisor describing the statutory basis for the position and the suggested disclosure needed to appropriately report the position. If we believe additional research is required, we will discuss the matter with you. You agree to pay for the additional charges necessary to complete the disclosure or research as this is not included in the scope of our service.

Moreover, you understand that the IRS, state or local tax authority may disagree with the position taken on the return. If this occurs, you will be responsible for any additional tax, penalties and interest, as well as any related professional fees, you may incur.

If, after review of the work prepared by your other advisor, we determine that we are unable to sign the tax return, we will be unable to proceed and may terminate this Agreement.

#### Aggressive tax strategies

Certain tax positions or strategies, while not currently identified as a reportable transaction by the IRS, may ultimately be determined to be so in the future. Consequently, you agree to advise us of any transaction you enter into that entitles you to disproportionate tax benefits (deductions, credits, or refunds), that generates significant income deferral or non-recognition, or that generates significant tax losses without corresponding cash impacts ("aggressive tax strategy"). If you fail to timely notify us, in writing, of any aggressive tax strategy you have entered into, you will be responsible for any liability, including but not limited to, additional tax, penalties, interest, related professional fees, or other expenses you may incur if the anticipated benefits of the strategy are not realized.

#### ***Your Responsibilities as our Client***

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 Modernizing Payments To and From America's Bank Account Executive Order, signed on March 25, 2025, mandates that ALL payments from the U.S. Government after September 30, 2025 be received electronically. ALL payments to the U.S. Government, including quarterly estimated tax payments, should be paid electronically as soon as practicable. Assisting you with electronic payments is not part of the scope of our services under this agreement. We recommend you create online accounts with the Internal Revenue Service ([www.irs.gov](http://www.irs.gov)) and applicable state government agencies to comply with the Executive Order. It is your responsibility to transmit all payments electronically.

**Please provide us with a voided check for the personal bank account to be used for direct deposit of refunds or electronic payment of balances due.**

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

#### Tax information

**Due to the high volume of tax returns prepared by our firm, you must provide your tax return information to us no later than March 2, 2026. Failure to do so may result in your inability to file your returns or pay your tax due by the original filing due dates.**

We will provide you with an income tax organizer or other method of collecting the information necessary to prepare your income tax returns. You are responsible for fully and accurately completing the income tax organizer, including any activities in which you engage outside of the U.S. or your home state.

We will rely upon the completeness and accuracy of the information and representations you provide to us. We will not audit or otherwise verify the data you submit to us, although we may ask you to clarify certain information.

#### Online access to information

To the extent you provide our firm with access to electronic data via a local or online database from which we will download your financial and other information, you agree that the data is accurate as of the date and time you make it available to be accessed by us.

#### Administrative adjustments and compliance with BBA

If you are or were a partner at any time in a partnership and received Schedule K-1 (1065), you may receive a Form 8986, Partner's Share of Adjustments to Partnership-Related Items. Form 8986 is used by partnerships to correct errors on previously filed partnership returns and to provide the IRS and partners with each partner's share of those tax corrections. Recipients of Form 8986 must report this information and any additional tax due to the IRS on Form 8978, Partner's Additional Year Reporting Tax, within a specified time frame.

Our services do not include assisting you with anything pertaining to Form 8986 and/or Form 8978 unless specifically identified in the Engagement Objective and Scope section. If you receive a Form 8986 once our work has begun but prior to the filing of your tax return, you are responsible for alerting us and requesting assistance. Additionally, the impact an adjustment from Form 8986 may have on any state return you have previously filed is unclear and may only be determined with additional research. If you do not alert us or request our assistance, we will infer that you have not received Form 8986 absent other information you provide to us.

#### All income

You are responsible for identifying and communicating to us ALL income earned and received by you from any U.S. or non-U.S. source. This includes income earned from gambling and online wagers, gig or hobby work, and activity for which you should receive a Form 1099-K (online sales) whether or not you actually receive a 1099-K.

#### Documentation

You are responsible for maintaining adequate documentation to substantiate the accuracy and completeness of your tax returns. Our workpapers do not satisfy your documentation responsibility. You should retain all documents that provide evidence and support for reported income, credits, deductions, and other information on your returns, as required under applicable tax laws and regulations. The IRS recommends that you maintain this documentation for as long as it may be relevant to your taxes.

You represent that you have such documentation and can produce it, if necessary, to respond to any examination or inquiry by tax authorities.

You will be responsible for any liability, including but not limited to, additional tax, penalties, interest and related professional fees, resulting from the disallowance of tax deductions due to inadequate documentation.

#### 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.

#### State and local filing obligations

The preparation of any state or local tax return not listed in *Engagement Objective and Scope* above is not within the scope of our engagement. You are responsible for fulfilling your filing obligations with any state or local tax authorities, including but not limited to, income, franchise, sales, use, and property taxes or abandoned and unclaimed property. However, if upon review of the information you have provided to us, including information that comes to our attention, we believe that you may have additional filing obligations, we will notify you.

If you are unsure if you have any other filing obligation with other state or local tax authorities, you are responsible for alerting us and requesting assistance. If you do not alert us or request assistance, we will infer that you do not have other state or local filing obligations. You will be responsible for tax due and penalties associated with the failure to file or untimely filing of any form for which we were not engaged to prepare.

#### U.S. filing obligations related to foreign investments

U.S. citizens and residents generally must report income and activities related to both domestic and foreign assets (worldwide income). You are responsible for fulfilling your filing obligations related to foreign activity where required. U.S. reporting requirements related to foreign activity are very complex. We are assuming none of the conditions below apply to you and therefore, agree to move forward with the current year's engagement. **Contact us immediately if any of the below conditions apply; we reserve the right to withdraw our offer to provide services to you and/or withdraw from the engagement.**

- Ownership of, investment in, or officer responsibilities for a corporation, partnership, or other business entity formed under the laws of another country;
- Fiduciary, grantor, or beneficiary relationships in connection with an entity formed under the laws of another country;
- Ownership of, signature authority over, or control over any financial account held in a financial institution located in another country;
- Citizenship or government-approved employment/visa status with a country other than the U.S. (including anyone in your immediate household, or your parents who live outside the U.S.);
- Transferred property, including cash, offshore either directly or through the purchase of or investment in an entity formed under the laws of another country;
- Received or have legally-recognizable rights to receive property, including cash, from a trust, business, or investment formed under the laws of another country or individual residing in another country;
- Conducted business with any entity or person physically located in another country, regardless of whether such business is for-profit, not for-profit, or informal/irregular;
- Received property, including cash, or income from a source outside of the U.S. which is not reported on a brokerage statement (such as a 1099-B or similar report); or
- Any other activity or economic arrangement which takes place outside of the U.S.

**We reserve the right to withdraw our offer to provide services to you and/or withdraw from the engagement if any of the above conditions apply.**

Failure to timely file the required forms may result in substantial civil and/or criminal penalties. You agree to provide us with complete and accurate information regarding any foreign activity in which you have a direct or indirect interest, or over which you have signature authority, during the above referenced tax year.

If you are unsure if you have any other filing obligation related to foreign activity, you are responsible for alerting us and requesting assistance. If you do not alert us or request assistance, we will infer that you do not have foreign activity absent information you provide to us. In any event, you will be responsible for tax due, penalties, and interest associated with the failure to file or untimely filing of any form for which we were not engaged to prepare.

#### Foreign filing obligations

You are responsible for complying with the tax filing requirements of any non-U.S. country. You acknowledge and agree that we have no responsibility to raise these issues with you and that any foreign filing obligation is not within the scope of this engagement.

#### Gift tax returns

The preparation of gift tax returns is not within the scope of this engagement. The IRS considers a gift to be any transfer to an individual, either directly or indirectly, where full consideration (measured in money or money's worth) is not received in return. Under federal tax law, certain gifts are taxable and subject to an annual gift tax exclusion amount, which, for 2025, is \$19,000 per taxpayer, per beneficiary. You are responsible for informing us if you have made any transfer of value for which you did not receive full consideration, such as, but not limited to, those made in trust, forgiveness of debt, or the use of property for which no or below-market rent was charged.

#### Gifts received from foreign persons

The preparation of IRS Form 3520 or Form 3520-A is not within the scope of this engagement. If you transferred property to or received property from a foreign person or trust, or are a U.S. person who "owns" assets in a foreign trust, you may be required to file a separate IRS Form 3520, Annual Return To Report Transactions With Foreign Trusts and Receipt of Certain Foreign Gifts or Form 3520-A, Annual Information Return of Foreign Trust with a U.S. Owner. You are responsible for providing us with details of any cash, property, or value exchanged with foreign persons or trusts, or of ownership of foreign assets, including access to foreign bank or investment accounts.

#### Digital assets

There are specific tax implications of investing in digital assets (e.g., virtual currencies, 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, 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. You are responsible for providing us with complete and accurate information, including basis, regarding any transactions in, or transactions that have used, digital assets during the applicable tax year.

#### 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. We will provide you with a copy of your tax returns and accompanying schedules and statements for review. 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.

### ***Timing of the Engagement***

We expect to begin our services upon receipt of this executed agreement, the completed 2025 income tax organizer and all documents requested either in the organizer or by our office.

Our services will conclude upon the earlier of:

- the filing and electronic acceptance of your 2025 tax returns by the appropriate tax authorities or the mailing or delivery of non-electronically filed tax returns (if any) to you for your review and your filing with the appropriate tax authorities.
- written notification by either party that the engagement is terminated, or
- one (1) year from the execution date of this agreement.

### **Filing your tax returns**

The original filing due date for your federal and state tax returns is generally April 15, 2026. The obligation to file a tax return and/or extension is solely that of the taxpayer. Although we will make every reasonably prudent effort to assist you with this obligation, this Agreement is not intended to and does not create an agent/principal relationship. By signing this Agreement, you understand that actual and timely receipt of your filings by the appropriate tax authority is the duty and responsibility of the taxpayer and the taxpayer alone.

### **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. Applying for an extension of time to file may limit your ability to make certain elections, extend the time available for a government agency to undertake an examination of your return and/or extend the statute of limitations to file a legal action. Although we may assist you in the preparation of an extension to file your return(s), you have sole responsibility for the filing of any extension, and you agree to hold our firm harmless from any consequences, including waived elections, where the extension is not timely filed. All taxes owed are due by the original filing due date. Additionally, if data was not provided timely, we may not be able to calculate the tax amounts owed with the extensions. Note, too, that extensions may affect your liability for penalties and interest or compliance with governmental or other deadlines.

**If you wish to engage our firm to apply for extensions of time to file tax returns on your behalf, we may not file these applications unless and until we receive both an executed copy of this Agreement and your express written authorization to file for an extension. In some cases, your signature may be required on such applications prior to filing. 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.**

### **E-filing**

In addition to being a return preparer, we are an Electronic Return Originator (ERO) and we will prepare your return(s) and/or extension(s) in a format that permits us 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.

The IRS and certain states require you to sign and return to us the appropriate governmental form(s) 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 anyform 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 return(s) or extension(s) e-filed, or if your return(s) or extension(s) 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 either 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.

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

### ***Professional Fee***

Our professional fee for the services outlined above will be based on the complexity of, and time required to complete, the work. Fees due us are payable upon presentation of the tax return to you for signature. Our professional fees are for the services rendered under this agreement, and you agree and acknowledge that payment of our fee for services rendered is in no way contingent upon the acceptance of your return by the tax authorities, nor is it in any way contingent upon your receipt of any refund claimed. Circumstances may arise that impact our estimated fee such as, but not limited to, (1) the timeliness, accuracy, or completeness of information you provide to us; (2) changes in your personnel, use of other advisors, or operations that impact our services; (3) mutually agreed changes in the scope of this engagement; or (4) other unanticipated issues that arise during our engagement and that require additional time in order to complete the agreed-upon services. You agree to pay all fees and expenses incurred whether or not we complete the engagement.

We appreciate the opportunity to be of service to you. Please sign and date this Agreement and return it to us to acknowledge your acceptance. We will not finalize services until we receive the executed Agreement.

Very truly yours,

Bishop & Adkins, P.A.

Agreed and accepted:

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Taxpayer name & signature

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Date

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Spouse name & signature (if applicable; **required** if joint return)

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Date

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Comments or Additional Requests:

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**Miscellaneous Questions**

Name: \_\_\_\_\_

If any of the following items pertain to you or your spouse for 2025, please check the appropriate box and provide additional information if necessary.

**PERSONAL INFORMATION**

Yes

No

Did your marital status change during the year?

Did your address change during the year?

Could you be claimed as a dependent on another person's tax return for 2025?

**DEPENDENTS**

Were there any changes in dependents?

Did any of your dependent children file their own tax return AND claim themselves as an exemption? If yes, please provide dependent's name.

Were any of your unmarried children who might be claimed as dependents 19 years of age or older at the end of 2025?

Did you have any children under age 19 or full-time students under age 24 at the end of 2025, with interest and dividend income in excess of \$1,350, or total investment income in excess of \$2,700?

**HEALTH CARE COVERAGE**

Did you and your dependents have healthcare coverage for the full year?

Did you receive IRS document Form 1095-A (Health Insurance Marketplace Statement)? If so, please attach.

**INCOME**

Did you receive unreported tip income of \$20 or more in any month?

Did you cash any Series EE U.S. savings bonds issued after 1989 and pay qualified higher education expenses for yourself, your spouse, or your dependents?

Did you receive any disability income?

Did you have any foreign income or pay any foreign taxes?

Did you receive alimony during 2025? If yes, please provide the document containing your alimony terms and agreement. Date of divorce or separation agreement: \_\_\_\_\_.

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**Miscellaneous Questions**

Did you receive any tip income during 2025?

Did you receive any overtime income during 2025?

**PURCHASES, SALES AND DEBT**

Yes      No

Did you start a business or farm, purchase rental or royalty property, or acquire an interest in a partnership, S corporation, trust, or REMIC?

Did you purchase or dispose of any business assets (furniture, equipment, vehicles, real estate, etc.), or convert any personal assets to business use?

Did you buy or sell any stocks, bonds or other investment property in 2025?

Did you purchase, sell, or refinance your principal home or second home, or did you take a home equity loan? If so, please provide the settlement sheets for the purchase, sale and/or refinance of all properties involved.

Did you purchase a home in 2025 and you were overseas on official extended duty?

Did you make any residential energy-efficient improvements or purchases involving solar, wind, geothermal or fuel cell energy sources?

Did you have any debts canceled or forgiven?

Did you purchase a NEW vehicle (i.e., not a used vehicle) and incur debt to make the purchase during 2025? If YES, please provide the purchase invoice, financing agreement, registration, and a statement from the lender reporting total interest paid in 2025.

**RETIREMENT PLANS**

Did you receive a distribution from a retirement plan (401(k), IRA, SEP, SIMPLE, Qualified Plan, etc.)?

Did you make a contribution to a retirement plan (401(k), IRA, SEP, SIMPLE, Qualified Plan, etc.)?

Did you transfer or rollover any amount from one retirement plan to another retirement plan?

Did you convert part or all of your traditional, SEP, or SIMPLE IRA to a Roth IRA in 2025?

**ITEMIZED DEDUCTIONS**

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**Miscellaneous Questions**

Did you incur a loss because of property damaged in a presidentially declared disaster area?

Did you work out of town for part of the year?

**EDUCATION**

Yes      No

Did you receive a distribution from an Education Savings Account or a Qualified Tuition Program?

Did you, your spouse, or a dependent incur any tuition expenses that are required to attend a college, university, or vocational school? If so, please provide form(s) 1098T and a bursar's account statement for each institution attended.

Did you make a contribution to a 529 plan during 2025? If so, please provide documentation showing the plan name, beneficiary name, contribution amounts, and contribution dates.

**ESTIMATED TAXES**

Did you apply an overpayment of 2024 taxes to your 2025 estimated tax (instead of being refunded)?

If you have an overpayment of 2025 taxes, do you want the excess applied to your 2026 estimated tax (instead of being refunded)?

Do you expect your 2026 taxable income and withholdings to be different from 2025?

**MISCELLANEOUS**

Do you want to allocate \$3 to the Presidential Election Campaign Fund?

Does your spouse want to allocate \$3 to the Presidential Election Campaign Fund?

May the IRS discuss your tax return with your preparer?

Did you have an interest in or signature or other authority over a financial account in a foreign country, such as a bank account, securities account, or other financial account?

Did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust or did you have an interest in any foreign assets or accounts?

Was your home rented out or used for business?

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**Miscellaneous Questions**

Did you have a medical savings account (MSA), a Medicare + Choice MSA, or acquire an interest in an MSA or a Medicare + Choice MSA because of the death of the account holder? Or, were you a policyholder who received payments under a long-term care (LTC) insurance contract or received any accelerated death benefits from a life insurance policy?

Did you receive a gift or a bequest from a foreign person?

Are you a member of the Armed Forces of the United States on active duty who moved pursuant to a military order related to a permanent change of station?

Did you engage the services of any household employees?

Were you notified or audited by either the Internal Revenue Service or the State taxing agency? If yes, please provide copies of correspondence received.

Did you or your spouse make any gifts to an individual that total more than \$19,000, or any gifts to a trust?

Did your bank account information change within the last twelve months?

If you are eligible for a refund, would you like it deposited directly into your bank account? If so, please provide a voided, blank check showing the bank's name and routing number and your account number.

At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset), such as, but not limited to, Bitcoin and other virtual currencies, NFTs and NILs?

**DOCUMENTS INCLUDED**

Yes      No

W-2 for wages

W-2G for gambling

1099-INT for interest income

1099-DIV for dividend income

1099-B brokerage sales

SSA-1099 Social Security

1099-NEC for income

1099-MISC for income

1099-K for income

1099-R for retirement income

1099-G for refunds & unemployment

1099-SA for HSAs

1098 for mortgage interest paid

1098-T for tuition paid

1099-Q for education distribution

- 1095-A, B or C for health insurance
- Any other tax forms received
- All K-1 and K-3 forms

COMMENTS: