

Terms of Agreement

This agreement confirms the terms and services for tax return consulting and preparation to be provided by Financial Security Management, Inc. ("FSM") to Client. This agreement covers services to be rendered beginning on date executed and until terminated in writing by either party.

FSM will prepare all federal, state, and local income tax returns using information provided by Client. FSM may ask for clarification of some items, but will not audit or otherwise verify the data submitted.

Client agrees to provide all information required for the preparation of a complete and accurate return. FSM recommends Client keeps all documents, canceled checks, and other data that support reported income and deductions in a secure place. They may be necessary to prove accuracy and completeness of the returns to the taxing authority, which is ultimately Client's responsibility. FSM recommends careful review of each tax return prior to signing.

Client represents to the best of their ability and knowledge that the information submitted is accurate and complete. Further, all claimed expenses, such as meals, entertainment, travel, gifts, charitable contributions, medical expenses, dues and subscriptions, and vehicle use are supported by records as required by law.

Any original records submitted will be scanned and returned promptly. FSM retains digital copies of original records, work papers, and completed tax returns. Records older than seven years are purged and properly destroyed.

If an extension is needed, Client authorizes FSM to use the information provided for the preparation of the extension. Client is responsible in the event additional tax (including penalty and interest) is due. FSM may file an extension on client's behalf if the deadline is imminent and attempts at contact have failed.

The fee for tax preparation will be determined annually and will be based on the complexity of the return. This fee includes regular planning, consultation, and completion of the tax return, as well as responding to letters from taxing authorities and Audit Coverage. In some circumstances, consulting fees may be charged at the discretion of the advisor and will be discussed in advance with Client. All fees are due and payable upon presentation of the completed return.

Privacy Statement

FSM takes personal privacy very seriously. As a result of the Gramm-Leach-Bliley Act, Public Law 106-102, all offices providing tax preparation or financial services are required to annually notify their clients of their privacy policies and practices.

In the course of normal business practices, FSM collects nonpublic information from documents submitted by and conversations with Client. FSM will not disclose any nonpublic personal information to anyone without specific authorization from Client, unless required by law.

FSM maintains physical, electronic, and procedural safeguards that comply with federal regulation to guard all nonpublic personal information.

By signing this form, Client acknowledges receipt of the digital version of FSM's privacy policy. FSM may update the privacy policy at its discretion. The most current version can be found in the Public Documents folder on SmartVault as well as on the FSM website: www.fsm-inc.com. Paper version is available upon request.

Communication

FSM communicates via mail, text messaging, phone calls, and email as is necessary through the course of business. By signing below, Client agrees to receive communications via these channels.

By signing and submitting this form, you consent to receive public service announcements, customer care, account notifications, and verification code text messages from Financial Security Management, Inc. at the number provided. Consent is not a condition of purchase. Msg & data rates may apply. Msg frequency varies. Unsubscribe at any time by replying STOP. Reply HELP for help.

Audit Coverage

FSM includes Audit Coverage as part of the service of preparing tax returns. In the event of an audit, FSM agrees to represent Client before the IRS at the correspondence and/or initial examination levels. This does not include any appeals. FSM reserves the right to charge an hourly fee of \$160 in certain cases based on the scope and complexity of the circumstances.

In the event of an audit, Client agrees to supply FSM with all pertinent information and/or records necessary for the presentation to the IRS.

Client remains responsible for taxes, interest, and penalties that might arise from this IRS correspondence, collection, and/or examination, unless it was due to an error or oversight on the part of FSM, in which case FSM will pay any related penalties and Client remains responsible for the additional taxes and interest.

Client agrees to sign an IRS form 2848 Power of Attorney and Declaration of Representative, which will allow FSM to represent Client before the IRS.

Acknowledgement

By signing below, Client acknowledges receipt of the Privacy Statement and provides acceptance of the terms of this agreement. FSM reserves the right to amend this agreement by modifying or rescinding any of its existing provisions or by adding new provisions, provided FSM notifies Client of the amendment at least thirty (30) days before the change takes effect. Sign below where applicable. **For couples filing jointly, only one signature is required.**

For Individuals		
_____	_____	_____
Print Name - Taxpayer ("Client")	Signature	Date
_____	_____	_____
Print Name - Spouse ("Client")	Signature	Date

For Entities (Businesses, Trusts, Non-Individuals, Organizations, etc):		
_____	_____	_____
Entity Name	Authorized Signature	Date

Advisory services offered through Financial Security Management, Inc. a Registered Investment Advisor.