

### TERMS OF AGREEMENT

This agreement confirms the tax return consulting and preparation terms and services 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 for meals, entertainment, travel, gifts, charitable contributions, 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) may be due.

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. 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 which can be found in the Public Documents folder on SmartVault as well as on the FSM website: [www.fsm-inc.com](http://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. Client may opt out of text messages by texting "STOP" to 303-988-1411.

**AUDIT COVERAGE**

FSM offers optional annual Audit Coverage on returns prepared by FSM for an additional fee equal to 15% of the tax return preparation fee. Audit Coverage applies to the specific year for which it was purchased. If covered, FSM will represent Client before the IRS at the correspondence and/or initial examination levels only, without limit to the number of hours, at no additional charge. This does not cover any appeals, whether it be with the IRS or the various appeal and/or tax courts.

*Representation outside of this agreement will be billed at an hourly rate of \$200 per hour.*

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.

Client's invoice is included in the tax documentation and should reflect the designation for Audit Coverage based on selection below. Please review for accuracy. By signing this agreement, Client agrees to the details of the invoice. The designation marked below will remain in place during the life of this agreement. Audit Coverage can be added at the advisor's approval. Client may opt out at any time.

I accept Audit Coverage

I decline Audit Coverage

**ACKNOWLEDGEMENT**

By signing below, Client acknowledges receipt of the Privacy Statement, the Audit Coverage designation, 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.

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Entity Name

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Authorized Agent (please print name)

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Signature

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Date