**Gipson, Woodruff & Brady, LLC**

**2024 Client Tax Preparation Agreement**

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We appreciate the opportunity to work with you and advise you regarding your income tax return. This letter confirms the terms and objectives of our tax services. Our firm’s policies and procedures are provided.

\* We will prepare your federal and requested state income tax return(s) from information that you furnish to us. We will not audit or otherwise verify the data you submit, although we may need to ask you for clarification of some of the information. We will furnish you with questionnaires and/or worksheets to guide you in gathering the necessary information for us. Do not send details to me util you have all needed information. Excessive communications will incur additional fees.

\* It is your responsibility to provide us with all the information required for the preparation of complete and accurate returns. Your records need to be written verifying income, expenses and travel logs. The IRS may disallow deductions if they are not verifiable. Your information 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. You should retain all documents, canceled checks and other data that supports 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 and we file them.

\* Our work in connection with the preparation of your income tax returns does not include any procedures designed to disclose errors, fraud, or illegal acts that may exist. We will render such accounting and bookkeeping services, as we find necessary for the preparation of the income tax returns.

\* We will use our professional judgement in resolving questions where the tax law is unclear, or where there may be conflict between the taxing authorities’ interpretation of the law and what seem to be other supportable positions. Unless otherwise instructed by you, we will resolve such questions in your favor, whenever possible. However, we will not be responsible for penalties in our attempt to help you minimize taxes. Therefore, should a penalty be assessed you will pay it, and you will not look to us for reimbursement. If you wish to take a more conservative tax planning and preparation position, please indicate below and we will proceed accordingly.

\* Every possible effort will be made to complete your tax return **before Tues. April 15th (Mar 15th for Corporations, Partnerships, etc)**. However, if we do not receive all information necessary to complete your tax return **by April 1 (Mar 1)** it will go on an automatic extension request at no cost to you as long as you file with us.  *Please note that an Extension is not an approval to pay your taxes late. The IRS will assess a penalty (usually 5% per month) if you fail to file, fail to pay, or both. Eighty percent (85%) of your previous tax bill should be paid to the IRS by Jan 15 to avoid penalties.*

\* Fees for our services are billed at our standard billing rates (form plus time), plus out-of-pocket expenses. Payment for your tax preparation is due before we file your return. Delinquent invoices will be charged the following: after 30 days delinquent -3%, 60 days ­4%, 90 days -5% and so on. Payment programs may be made on a per need basis. In the event of any dispute between us relating to our engagement to prepare your tax returns, we mutually agree to try in good faith to resolve the dispute through negotiation or mediation. There may be additional costs for more than one extra copy of your tax return delivered throughout the year and for filings after the extension deadline (Oct 15th (Sept 15th Corporations, Partnerships, etc).

\* As you know, your returns are subject to examination by the taxing authorities. You should know that IRS audit procedures would almost always include questions on bartering transactions and on deductions that require strict documentation such as travel, business usage of autos and equipment. In preparing your returns, we rely on your representations that we have been informed of all bartering and other taxable non-cash transactions, and that you understand and have complied with the documentation requirements for your expenses and deductions. If an examination occurs, we will help you, if you so desire, however, these services are not included in with tax preparation fees. This is not a free service. Additional fees will apply.

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\* Our guaranty covers penalties and interest for mistakes that our office made. We do not pay additional taxes or fees for mistakes that were not ours**. The organizer is the best tool to ensure we have all the information the IRS needs.** The liability of Gipson, Woodruff & Brady, LLC. and its owner, employees and agents is limited to the fees you pay us for such work. No claim arising from the services covered under this agreement may be brought more than a year after the cause of action has occurred.

**\* Cancellation Policy**: We understand life happens when you are making plans, so occasionally appointments are missed or must be rescheduled. A twenty-four (24) hour advance notice is appreciated when you must reschedule. If there are more than one last minute (within 24 hours) cancellation in a calendar year, you will incur a cancellation fee of $50 for each additional missed appointment.

**DISCLOSURE AUTHORIZATION AND CLIENT AGREEMENT**

I am aware that Janice Brady is in the business of providing financial and investment services beyond tax return preparation and tax representation, and that my tax information can be used to make recommendations to me, including, but not limited to, the following:

\* Comprehensive Financial Planning \* General Investment Planning \* Advice, Planning and Sales related to Tax-Advantaged Investment Vehicles \* Advice, Planning and Sales related to Tax-Advantaged Retirement Plans

\* Sales of Securities, including Stocks, Mutual Funds, ETFs, bonds, etc.

I am aware that the law requires a high level of privacy in the handling of my tax and financial affairs. I am especially aware that federal law prohibits disclosure of tax returns and return information and also prohibits the use of any tax return information that I provide for any purpose other than the preparation of the tax return(s) that such information was provided to prepare.

Having full knowledge of my rights in these matters, I affirmatively state that such ancillary services are an integral part of the total services for which I have contracted with Janice Brady by providing such tax return information. I hereby authorize Janice Brady to use tax return information, which I furnish, to provide me with other financial advice, knowing that such advice may include the recommendation that I purchase securities, mutual fund shares or other products or service offered by her.

Furthermore, I understand that Janice Brady is a Registered Investment Advisor in the State of Washington. She is the owner of Concepts Financial Services, LLC, (CFS) a Registered Investment Advisory firm. Advisory Services are offered through Concepts Financial Services, LLC.

CFS and/or Janice Brady will receive revenue for the consultation and management of investment securities and financial products. The amount of the fees paid to CFS is shown on the Wrap Agreements and other literature given. I understand that I am under no obligation to follow any recommendation made, or to purchase any other product or services offered by or through Janice Brady.

I understand that beyond the specific purpose of providing other financial advice or proposing other services to me, no tax return information will be disclosed to any person not specifically allowed by law or by subsequent written approval by me.

Name(s): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature(s): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_