

Engagement Request & Authorization to Prepare Tax Return(s)

I/We request Whitewater Group ("WWG") to prepare my/our Federal and State(s) income tax returns including attendant schedules for the year ended December 31, 2021. I/We understand that it is my/our responsibility to provide you with all of the information required to complete my/our tax return(s). In that regard I/We state that, to the best of my/our knowledge and belief that:

1. I/We have provided true, correct and complete information regarding my/our income as listed on the provided Forms W2, 1099 and/or other document and/or written summaries. I/We understand that it is my/our responsibility to provide all the information necessary to complete the returns. I/We will advise you if we are required to file in multiple states. I/We will retain all the documents, receipts, cancelled checks and other records (including support for charitable contributions) as required by law to substantiate the items of income and expense claimed on my/our return for four years. It is also my/our responsibility to carefully examine and approve the completed tax returns before signing and mailing or authorizing you to electronically transmit them to tax authorities.
2. I/We have provided true, correct and complete information regarding amounts provided to WWG to claim as tax deductions, and have maintained written documentation supporting all amounts, including logbooks and receipts. I/We understand that if a question arises regarding the interpretation of tax law, and a conflict exists between the tax authorities' interpretation of the law, and other supportable positions, that WWG will use its professional judgment in resolving the issues. Whenever you are aware that a possibly applicable law is unclear or that there are conflicting interpretations of the law by authorities (e.g. tax agencies and courts), WWG will explain the possible positions that may be taken on my return. WWG will follow whatever position I request, so long as it is consistent with the codes and regulations and interpretations that have been promulgated. If the IRS should later contest the position taken, there may be an assessment of additional tax plus interest and penalties. I/We understand and agree that WWG will assume no liability for any such additional assessments, penalties or interest.
3. I/We understand that taxing authorities may examine the returns, that documentation should be retained to support the information provided to WWG, especially business travel & entertainment deductions, business use percentage of autos and other assets, barter activities, and that penalties may be imposed on returns that are late, underpaid or incorrect.
4. I/We understand that WWG will not audit or otherwise verify any information, that WWG may require clarification or additional information, that WWG is not responsible for disallowed or doubtful deductions, or inadequately supported documentation, or the inclusion of additional unreported income or any resulting in additional tax, penalties or interest. I/We will provide substantiation that WWG requires to confirm information and understand that WWG may not be able to take certain deductions on the return without it.
5. I/We understand that I will be charged additional fees if you are asked to assist or represent me in a tax examination, other than a simple inquiry regarding how a return was prepared, and that the fee does not include responding to inquiries or examinations/audit by taxing authorities unless I/We have purchased an Audit Protection Plan program. I/We understand that, in the event of preparer error, I/We am responsible for additional tax that may be due, and that the extent of WWG responsibility is limited, at its sole option, to payment for any penalty that the IRS or the above state revenue department may assess.
6. I/We will contact WWG immediately if additional information is discovered that may lead to a change in my/our return, or if any letters from the IRS or state taxing authorities are received, and that there are additional fees associated with amending tax returns.
7. I/We understand that WWG policy is to put all tax advice in writing, and that I/We will not rely upon any unwritten advice because it may be tentative, incomplete or not fully reviewed.
8. I/We understand that a retainer or prepayment for services may be required, and the fee for tax preparation is due and payable upon the earlier of request for payment or completion of the returns. If the return is not paid for at the time it is received, an invoice will be issued. Statement charges and/or finance charges will be added to unpaid invoices, and additional services may be withheld if services remain unpaid. I/We understand that the invoice will be based upon WWG standard billing policies, and that WWG services conclude upon delivery of the completed tax returns discussed above or upon WWG resignation from the engagement.
9. I/We understand that WWG will not file any Federal, State or Local tax extensions without my/our specific written request to do so, or file electronic returns prior to being authorized.

10. I/We understand that WWG is responsible only for preparing the same returns as last year. If there is taxable activity in a state other than that, I/We are responsible to provide WWG with all information necessary to prepare any applicable state(s) income tax returns. Note that if you have income tax return filing requirements in a given state and do not file there could be adverse ramifications including penalties, interest, etc. If you are not certain, please ask and we will assist in determining if there is a filing requirement.

Statement of Policies Regarding Preparation of Tax Returns

We are partners with you. Our tax organizer has been designed to cover 99.9% of all information needed to prepare a complete and accurate return in accordance with the most current tax laws. It is the client's responsibility to fully, carefully complete the organizer and provide all the required documents needed. It is our responsibility to prepare tax returns accurately based on the information received. To ensure transparency and fairness for both of us, please review the following policies with regard to changes to your tax returns and letters from tax agencies.

1. If you receive a letter from a tax agency (Federal or State) and you are not enrolled in the Audit Protection Program we will review the letter, explain what it means and recommend a course of appropriate action at no charge to you. We will not respond or otherwise represent you without your authorization. You may choose to respond yourself.
2. If a letter from a tax agency proposes a change or correction to the tax return due to errors or omissions on your part you may be charged to respond, make corrections or otherwise represent you. We will provide a good faith estimate of our fees to perform related services in advance.
3. If the letter requires correction to the tax return or the provision of additional information to the tax agency, you may be charged to respond, make corrections or otherwise represent you if the aforementioned is as a result of errors or omissions on the part of the tax agency, or if the letter requests additional information not required with the tax return when filed. We will provide a good faith estimate of our fees to perform related services in advance.
4. If you have enrolled in an Audit Protection Plan program, the services associated with the program level will apply to the above three circumstances.
5. If your return has been completely finished based on information you provided and requires revision after completion because you provide new, additional, updated or changed information, you may be charged for revisions to the tax return.
6. If the letter from a tax agency proposes a change or correction to the tax return due to our error or omission from properly and completely providing material(s) you will not be charged to respond, make corrections or otherwise represent you.
7. A separate engagement/authorization will be required for any tax return that must report virtual currency transactions. We will notify you if that applies to your filing.

“Worry-Free” Client Care Package with Audit Protection

I/We understand that I/we will be **automatically** enrolled in the Whitewater Group Worry-Free Client Care Package also known as the Audit Protection Plan (Silver Level) covering your my/our income tax return for IRS and/or State correspondence response, audit representation (up to ten hours) and tax identity theft, for one low annual fee. The Client Care Package fee (which includes the Audit Protection Plan) will be added as separate line item on the invoice. All the information on the Plan is provided with this letter.

Your tax return may be selected for examination by the taxing authorities. Any audit work, including responding to notices, not due to our error, is covered by our Audit Protection Plan. Please see materials that explain the Plan in detail.

If you do not participate in the Audit Protection Plan and you receive a notice for any reason (other than due to our error), you will be billed for the services that would have been, otherwise, covered by the plan at our hourly rate of \$200.00.

As provided in the Plan details, participation in the program allows our firm to receive IRS letters and notices so we can address any issue before the IRS (or State) that may cause assessment of additional tax. Your invoice will include a separate line item for the package you select.

Participation in the Audit Protection Plan includes any work we must do regarding Tax Identity Theft in case your tax ID is stolen. Enrollment in the Audit Protection Plan is an inexpensive way to insure your tax account is restored back to normal in case your tax identity is stolen.

INSTRUCTIONS FOR RECEIVING YOUR REFUND (IF APPLICABLE)

**If you expect to receive a refund indicate how you would like to receive the funds.
Check only ONE box to the right**

WWG prepared my return last year. Use the same direct deposit information as last year.		
Use the refunds as estimated tax payments for 2022		
I wish for the IRS and State(s) to mail a paper check for the refund There is no charge to taxpayers for receiving refunds directly from the IRS or State by check but the process may take 4-6 weeks, or more, after the return is accepted for electronic filing.		
FOR NEW CLIENTS OR RETURNING CLIENTS THAT WISH TO CHANGE THE DIRECT DEPOSIT ACCOUNT I wish for the IRS and State(s) to deposit refund(s) directly into the bank account below. There is no charge to taxpayers for receiving refunds directly from the IRS or State by direct deposit. The process is usually 2-3 weeks after the return is accepted for electronic filing. NOTE: After tax returns are transmitted and accepted our WWG has no control over how and when a refund is received. There is a link to check status of your refund on our website.		
If you wish for the IRS and State(s) to deposit refunds directly into your bank account, complete all the information below.		
Bank Name	Routing Number	Account Number
	Check here if this is a checking account 	
	Check here if this is a savings account 	

REPRESENTATION INSTRUCTIONS

IMPORTANT—Indicate your preference to the following questions	Yes	No
Do you wish to allow the IRS to speak with us as your authorized representative if there are questions regarding the preparation of your 2021 Federal tax return?		
Do you wish to allow the Indiana Department of Revenue (or other state) to speak with us as your authorized representative if there are questions regarding the preparation of your 2021 State(s) tax return(s)?		
See Audit Protection Plan Information for information on charges that may occur for representation services		

COMPLETE THE INFORMATION BELOW ONLY IF YOU WISH TO HAVE YOUR TAX PREPARATION FEES DEDUCTED FROM YOUR REFUND. THERE IS A FEE FROM THIRD PARTIES FOR USING THIS SERVICE

IF YOU DO NOT WISH TO HAVE FEES WITHHELD FROM YOUR REFUND SKIP THIS SECTION

If you wish to have tax preparation fees taken from your refund see below regarding additional fees and requirements.

If you wish to have tax preparation fees withheld from your refund ("Fee Withhold"), check the box below to acknowledge your understanding of the following:

- "Fee Withhold" product is provided as a service by a third-party bank authorized by the US Government
- "**Fee Withhold**" products are subject to additional fees for processing (approximately \$89) and is more expensive than paying your tax preparation fees directly to our firm.
- Both taxpayer and spouse/RDP must provide valid drivers license information to use "Fee Withhold" products
- Proceeds of "Fee Withhold" products (after deduction of fees) must be direct deposited to the account above

I have read and understand the above information and wish to have tax preparation fees withheld from my refund. Initial or type you initials in the box to the right to confirm	
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Sign or type your name(s) in the space below to confirm our Engagement, acknowledge the Statement of Policies, and confirm settlement and Audit Protection Plan Disclosure.

Signed:

Taxpayer X _____ Date _____

Spouse/RDP X _____ Date _____

"Worry Free" Client Care Package with Audit Protection Plan Client Disclosure Agreement Form

The IRS sent out over 200 million automated notices last year to unsuspecting taxpayers_leveraging technology instead of relying on their own work force. A majority of these notices were downright incorrect that cost taxpayers millions of dollars to defend and prove their "innocence". Your chances of receiving one of these notices questioning items on your return, or stating that you're being audited or informing you that your tax identity was stolen is increasing every year.

It can cost anywhere from \$200 to \$500 and up just to respond to an uncomplicated IRS/State computer generated notice. Defending an actual audit or having your tax ID stolen can mean real financial stress to your life. Audit representation fees alone can range from \$3,500-\$10,000 and up. In order to safeguard you from incurring any of these unforeseen expenses, we've created our Audit Protection Plan. For just a small fee, you can rest assured-we've got you covered under one of our Plans below:

The Silver Plan is the default plan and, I/We understand that unless a different choice is indicated below the Silver Plan cost will be added to the tax preparation invoice (separately stated)

Silver Plan - \$89.00/yr. (\$3,725 value)

Note: This is the default plan unless you choose the Gold Plan, Basic Plan or opt out by checking a box below

- ✓ We will respond to written notices from the IRS, State, or local tax authorities.
- ✓ **We'll represent and defend you in case of an IRS or State Tax Income Tax Audit.
- ✓ We'll restore your tax account and any refunds due to Tax Identity Theft.
- ✓

**We will waive our hourly Audit fee for up to 10 hours of audit representation. Additional hours will be billed at our regular rate of \$200/hour (Value = Regular fee: \$2,500 retainer + \$200/hour).

Gold Plan - \$139.00/yr. (Best Value!) (\$4,550+ value)

Includes everything in Silver Plan, (\$3,725 value), PLUS:

- ✓ One hour of additional consultation services at no additional charge. (\$200 value)
- ✓ We'll provide copies of your tax returns upon your request at no charge.
- ✓ 4-15 minute phone calls and two office visits. (\$600 value);
- ✓ Priority phone, email (returned within 24 hours) and office access;
- ✓ Office visits scheduled within the same week if available.

Basic Plan - \$69.00/yr. (\$225 value)

- ✓ We will respond to written notices from the IRS, State, or local tax authorities.

This protection becomes effective upon the filing of your 2021 Form 1040 and generally lasts for 3 years from the date your return was filed (the statutory period that the IRS is allowed to audit).

Opt-OUT

By checking here, I/We indicate my choice to *not* participate in the Whitewater Group Audit Protection Plan. I/we understand that I will be subject to additional charges at \$200.00/hour for representation services if my return is selected for audit, or if I receive any notices from a taxing authority questioning items or making changes on my return, or if my tax identity is stolen or if I need additional services not included with the preparation of my tax return.

Date _____ Date _____

Client Signature

Spouse/RDP Signature