



December 31, 2025

Dear Client:

TAX PREPARATION NOTES FOR 2025

Thank you for the opportunity to assist you in the preparation of your 2025 individual tax return. Enclosed you will find an engagement packet. Those who requested an organizer will also find a blank organizer. If you did not receive an organizer, but want to have one, please contact Jeff or Jayna at our office.

We must have a fully completed and signed engagement packet before we can begin work on your tax return. This packet is required to be completed EVERY year. There is a small section to report changes. The remaining responses cannot be "same as last year" or "no change." Thank you for taking the time while you are completing this packet to provide us with thoughtful answers.

Due to continuous numerous federal and state changes in tax law and rising costs, your tax return will now be more complex and will likely result in an increase in your tax preparation fee. There are things you can do to **minimize your fee**. Most importantly, please ensure that we have all of the information we need before we begin your tax return, including the completed and signed enclosed documents. If you are unsure what you need to provide for your taxes, please either request an organizer or review your prior year information rather than calling our office. This will save you time and money. When possible, dropping off completed documents in person (rather than submitting electronically) allows us to operate at maximum efficiency.

You may see a new face when you stop by the office. We are excited to welcome Charity Womack to our firm. She will be performing bookkeeping and tax functions within our firm and we are thrilled to welcome her aboard.

We look forward to serving you in 2026.

Sincerely,

Campbell & Watson CPAs PC



Individual Client Checklist

Please complete ALL of the following and return the full engagement packet with your tax documents.

CLIENT NAME/S _____

CHECKLIST

Please check boxes as you complete each item.

- Sign and return engagement letter. If married, both spouses must sign the letter.
- Complete enclosed tax preparation questions.
- Include **ALL** Forms 1099 and 1095.
- Provide a copy of your current driver's license. If married, both spouses must provide a copy.
- Provide a voided blank check** (or typed information with bank, routing number and account number information).

What You Can Expect:

- If you provide ALL of your tax documents in **January**, you can usually expect your tax return to be completed in March.
- If you provide ALL of your tax documents in **February**, you can usually expect your tax return to be completed in April. (Tax returns for documents received in late February may be extended or completed close to April 15).
- If you provide ALL of your tax documents in **March**, you can usually expect your tax return to be completed sometime over the course of the summer. We will make a recommendation as to whether you should make a payment with your extension.
- If you provide information to us in **April**, we will file an extension for you, but we will NOT make a recommendation as to whether you should make a payment with your extension.

By "ALL" tax documents, we mean there are no missing forms of any kind.

Completed engagement letter and questionnaire can be submitted to **Jeff or Jayna** with your tax documents. If you have ANY questions, please contact **Jeff** at jeff@candwcpas.com.

By signing, I certify I have completed all of the above items and the attached entries are complete and accurate.

Signature

TAX PREPARATION QUESTIONS
All clients **MUST** complete these questions.

CLIENT NAME/S _____

		Yes	No	Unknown	
1.	Did your marital status change in 2025?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If yes, provide details.
2.	Did your dependents change in 2025?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If yes, provide details.
3.	Did you at any time during the year receive, sell, or exchange any interest in cryptoassets?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If yes, provide details.
4.	Did you have interest in or signature authority over an account in a foreign country?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If yes, provide details.
5.	Did you make estimated tax payments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If yes, please provide dates and amounts: Date Amount Q1 _____ _____ Q2 _____ _____ Q3 _____ _____ Q4 _____ _____

Mileage Log: This section should include actual amounts only. Mileage based on estimates is NOT DEDUCTIBLE. Language such as "roughly, about, same as last year" should NOT be entered and will not be used.

6.	Business Name _____ Vehicle _____ Business Miles _____ Personal Miles _____	Business Name _____ Vehicle _____ Business Miles _____ Personal Miles _____		
7.	Do you want a digital copy of your tax return?	<input type="checkbox"/>	<input type="checkbox"/>	
8.	Do you want a printed copy of your tax return?	<input type="checkbox"/>	<input type="checkbox"/>	
9.	Do you want to receive a tax organizer next year?	<input type="checkbox"/>	<input type="checkbox"/>	
10.	What is the best phone number to reach you?	Phone Number _____ How early may we call? _____ How late may we call? _____		
11.	What is the best email to reach you?	Email: _____		
12.	Did your mailing address change during the year?	<input type="checkbox"/>	<input type="checkbox"/>	If yes, provide new mailing address:

Please consider the following. **Check the box and provide appropriate documentation** if the item is applicable to you. This is your opportunity to let Teresa or Hayley know which items apply to you, so please evaluate each item carefully.

<input type="checkbox"/>	Notified or audited by either the IRS or the state taxing authority.	<input type="checkbox"/>	Contributed to a health savings account.	<input type="checkbox"/>	Purchased an electric vehicle.
<input type="checkbox"/>	Received a distribution from a retirement plan.	<input type="checkbox"/>	Had any debts cancelled or forgiven.	<input type="checkbox"/>	Made any purchases involving solar, wind, geothermal, or fuel cell energy.
<input type="checkbox"/>	Transferred or rolled over any amount from one retirement plan to another plan.	<input type="checkbox"/>	Made any gifts to an individual of more than \$19,000 in value.	<input type="checkbox"/>	Made any energy efficient improvements to your primary home.
<input type="checkbox"/>	Converted part or all of your traditional, SEP, or SIMPLE IRA to a Roth IRA.	<input type="checkbox"/>	Incurred any tuition expenses.	<input type="checkbox"/>	Had any foreign income or paid any foreign income taxes.
<input type="checkbox"/>	Made a contribution to Roth IRA or traditional IRA other than your employer plan.	<input type="checkbox"/>	Received a distribution from a Qualified Tuition Program (529 Plan).	<input type="checkbox"/>	Purchased rental property or had any rental activity?
<input type="checkbox"/>	Took a distribution from a health savings account.	<input type="checkbox"/>	Made a contribution to a Qualified Tuition Program (529 Plan).	<input type="checkbox"/>	Acquired an interest in a partnership, LLC, S Corporation or trust?



December 31, 2025

Name _____

Address _____

City, State ZIP _____

ENGAGEMENT LETTER FOR INDIVIDUAL TAX RETURN FOR 2025 TAX YEAR

We appreciate the opportunity to work with you. To minimize the possibility of a misunderstanding between us, we are setting forth pertinent information about the services we will perform for you. In order to better understand each party's obligations, the terms 'we, us and our' will identify the office of Campbell and Watson, CPAs, PC. The terms 'you and your' will identify the client.

Tax Services

We will prepare your 2025 individual federal and the related state income tax returns you inform us you need to file from information you provide us. To assist you in gathering and organizing the necessary information required for the preparation of your individual income tax returns, we will furnish you with a tax organizer/client questionnaire per your request. Providing us with the **completed tax organizer/client questionnaire** will help to ensure that you are not overlooking important information that may be necessary for complete and accurate returns, as well as may help to minimize our fees.

The due date for you to file your federal and state income tax returns is **April 15, 2026**, unless you file an extension. After the initial filing date, the extension deadline is **October 15, 2026**. You agree that in the event your return cannot be completed by the due date, it will be necessary for us to apply for an extension. You should keep in mind that this would be an extension of time to file the returns; however, any tax estimated to be due would need to be paid with the extension request. We assume no liability for late filing or late payment penalties. For filing a timely extended tax return, we must receive all information to prepare your return by August 12, 2026. If we have not received all your information by August 12, 2026, for the extension you may be subject to late filing and late payment penalties.

You are confirming that you will furnish us with all the information required for preparing the returns. This includes, but is not limited to, providing us with the information necessary to identify (1) all states and foreign countries in which you "reside" (even on a temporary basis), "do business" or derive income (directly or indirectly) and (2) the extent of business operations in each relevant state and/or country. We will not audit or verify the data you submit, although we may ask you to clarify it or furnish us with additional information. You should retain all the documents, books, and records that form the basis of your income and deductions. The documents may be necessary to prove the accuracy and completeness of the returns to a taxing authority. If you have any questions as to the type of records required, please ask us for advice in that regard.

Please note the Internal Revenue Service ("IRS") considers virtual currency (e.g., Bitcoin) and other digital assets (e.g., NFTs) as property for U.S. federal tax purposes. As such, any transactions involving cryptoassets or transactions that use or exchange virtual currencies are subject to the same general tax principles that apply to

other property transactions. If you had any cryptoasset or virtual currency activity during the 2025 tax year, you may be subject to tax consequences associated with such transactions and may have additional foreign reporting obligations.

You agree to provide us with complete and accurate information regarding any transactions in cryptoassets or transactions using any virtual currencies during the applicable tax year. Please ask us for advice if you have any questions. If you require additional consulting services to evaluate the specific treatment of digital assets or virtual currency and we agree to perform such services, such services will be covered under a separate engagement letter.

We will use our professional judgment and expertise in preparing your return(s). Given the magnitude of recent tax law changes contained in the One Big Beautiful Bill Act ("OBBBA") signed into law on July 4, 2025, additional stated guidance from the taxing authorities and possibly from Congress in the form of technical corrections or revisions to certain income tax provisions may be forthcoming. We will use our professional judgment and expertise to assist you, given the guidance as promulgated at the time our services are rendered. Subsequent changes in law, regulatory rulings, or interpretations by the applicable taxing authorities may affect the information we have previously provided, and these effects may be material. Whenever we are aware that a possibly applicable tax law is unclear or that there are conflicting interpretations of the law by authorities (e.g., tax agencies and courts), we will share our knowledge and understanding of the possible positions that may be taken on your returns. In accordance with our professional standards, we will follow whatever position you request, as long as it is consistent with the codes, regulations, and interpretations that have been promulgated.

If a taxing authority should later contest the position taken, there may be an assessment of additional tax, interest and penalties. We assume no liability for any such assessment of additional tax, penalties or interest. In the event, however, that you ask us to take a tax position that in our professional judgment will not meet the applicable laws and standards as promulgated, we reserve the right to stop work and shall not be liable for any damages that occur as a result of ceasing to render services.

The law provides for a penalty to be imposed where a taxpayer makes a substantial understatement of their tax liability. Taxpayers may seek to avoid all or part of the penalty by showing (1) that they acted in good faith and there was reasonable cause for the understatement, (2) that the understatement was based on substantial authority, or (3) there was a reasonable basis for the position taken on the return and the relevant facts affecting the item's tax treatment were adequately disclosed on the return. You agree to advise us if you wish disclosure to be made in your returns or if you desire us to identify or perform further research with respect to any material tax issues for the purpose of ascertaining whether, in our opinion, there is "substantial authority" for the position proposed to be taken on such issue in your returns.

In addition, if your individual return includes a business, and that business has employees working remotely in another locality, state and/or foreign country, even on a temporary basis, your company may be viewed as having "nexus" in that location for tax purposes. If a business is deemed to have "nexus" for that location, the business may be obligated to pay additional franchise, income, sales or use tax; payroll or other business tax; and to comply with other tax or reporting requirements. By your signature below, you understand that you are responsible for tracking the locations where company employees live and work and determining the tax compliance requirements in those respective locations. If you require our assistance to assess your potential tax exposure in locations other than your normal place of business where you may have employees residing, please let us know. Any additional services will be covered under a separate engagement letter.

If you and/or your entity have a financial interest in, or signature authority over, any foreign accounts, you may be subject to certain filing requirements with the U.S. Department of the Treasury, in addition to the IRS. Filing requirements may also apply to taxpayers that have direct or indirect control over a foreign or domestic entity with foreign financial accounts, even if the taxpayer does not have foreign account(s). By your signature below, you agree to provide us with complete and accurate information regarding any foreign accounts that you and/or your entity may have had a direct or indirect interest in, or signature authority over, during the above referenced tax year. The foreign reporting requirements are very complex, so if you have any questions regarding the application of the U.S. Department of the Treasury and/or the IRS reporting requirements to your foreign interests or activities, please ask us for advice in that regard. Failure to disclose the required information to the U.S. Department of the Treasury and the IRS may result in substantial civil and/or criminal penalties. We assume no liability for penalties associated with the failure to file or untimely filing of any of these forms.

Taxing authorities now require us to electronically file all federal and state individual income tax returns (“e-filing”). However, you do have the right to “opt out” of the e-filing program. Please notify our firm immediately should you desire not to have your returns e-filed, so that we may provide you with the form(s) necessary for opting out of the e-file program. Please note that unless you notify us of your desire to not e-file your return, we will prepare your return to be e-filed.

Although e-filing requires both you and our firm to complete additional steps, the same filing deadlines will apply. You must therefore ensure that you complete the additional requirements well before the due dates in order for our firm to be able to timely transmit your return. We will provide you with a copy of the income tax returns for your review prior to electronic transmission. After you have reviewed the returns, you must provide us with a signed authorization indicating that you have reviewed the return and that, to the best of your knowledge, you believe it is correct. We cannot transmit the returns to the taxing authorities until we have the signed authorization. Therefore, if you have not provided our firm with your signed authorization by April 15, 2026, we will place your returns on extension, even though it might already have been completed. In that event, you will be responsible for ensuring that any payment due with the extension is timely sent to the appropriate taxing authorities. You will also be responsible for any additional costs our firm incurs arising from the extension preparation.

Please note that although our firm will use our best efforts to ensure that your returns are successfully transmitted to the appropriate taxing authorities, we will not be financially responsible for electronic transmission or other errors arising after your return has been successfully submitted from our office.

By your signature below, you understand and agree that you are responsible for the accuracy and completeness of the records, documents, explanations, and other information provided to us for purposes of this engagement. You have the final responsibility for the income tax returns; therefore, you should review them carefully before you sign the e-file authorization forms, or sign and submit your income tax returns directly to the appropriate taxing authorities. You agree that our firm is not responsible for a taxing authority’s disallowance of deductions or inadequately supporting documentation, nor for resulting taxes, penalties, and interest.

On March 25, 2025, President Trump signed Executive Order 14247, titled *Modernizing Payments to and from America’s Bank Account (“Executive Order”)*, which applies broadly to payments involving federal agencies. This Executive Order addresses both tax payments and tax refunds and mandates that: (1) paper check refunds issued by the U.S. Department of Treasury be phased out, and (2) all tax payments to the federal government be made electronically. The IRS is expected to issue additional guidance and information prior to the 2026 filing season regarding the application of this Executive Order. Please let us know if you have any questions regarding the implications of this Executive Order to your situation.

Fees

You will be billed according to the complexity of your tax return. Estimates of our fees will be provided upon request. If during the preparation of your tax return we determine your fee will significantly exceed our initial estimate, you will be notified. An invoice will be given to you with your tax return. We expect payment at time of delivery. Exceptions will only be made for those who make arrangements with our office prior to delivery. Interest of 1.5% per month will be charged on overdue balances. If it becomes necessary for us to incur collection fees, those fees will be paid by you. If either party elects to terminate this engagement for any reason, our engagement will be deemed to have been completed upon written notification of termination even if we have not completed our services. You will be obligated to compensate us for all time expended and all related costs.

We are responsible for preparing only the returns listed above. Our fee does not include responding to inquiries or examination by taxing authorities. However, we are available to represent you. Our fees for such services are at our standard rates and would be covered under a separate engagement letter.

In addition, in the event our firm or any of its employees or agents is called as a witness or requested to provide any information whether oral, written, or electronic in any judicial, quasi-judicial, or administrative hearing or trial regarding information or communications that you have provided to this firm, or any documents and workpapers prepared by Campbell & Watson CPAs PC in accordance with the terms of this agreement, you agree to pay any and all reasonable expenses, including fees and costs for our time at the rates then in effect, as well as any legal or other fees that we incur as a result of such appearance or production of documents.

Other Matters

Because of the importance of oral and written representations to the effective performance of our services, you release and indemnify our firm and its personnel from any and all claims, liabilities, costs and expenses attributable to any misrepresentation by you and your representatives.

Federal law has extended the attorney-client privilege to some, but not all, communications between a client and the client's CPA. The privilege applies only to non-criminal tax matters that are before the IRS or brought by or against the U.S. Government in a federal court. The communications must be made in connection with tax advice. Communications solely concerning the preparation of a tax return will not be privileged.

In addition, your confidentiality privilege can be inadvertently waived if you discuss the contents of any privileged communication with a third party, such as a lending institution, a friend, or a business associate. We recommend that you contact us before releasing any privileged information to a third party.

If we are asked to disclose any privileged communication, unless we are required to disclose the communication by law, we will not provide such disclosure until you have had an opportunity to argue that the communication is privileged. You agree to pay any and all reasonable expenses that we incur, including legal fees, that are a result of attempts to protect any communication as privileged.

In connection with this engagement, we may communicate with you or others via email transmission. We take reasonable measures to secure your confidential information in our email transmissions. However, as emails can be intercepted and read, disclosed, or otherwise used or communicated by an unintended third party, or may not be delivered to each of the parties to whom they are directed and only to such parties, we cannot guarantee or warrant that emails from us will be properly delivered to and ready only by the addressee. Therefore, we specifically disclaim and waive any liability or responsibility whatsoever for interception or unintentional disclosure or communication of email transmissions, or for the unauthorized use or failed delivery of emails transmitted by us in connection with the performance of this engagement. In that regard, you agree that we shall have no liability for any loss or damage to any person or entity resulting from the use of email transmissions, including any consequential, incidental, direct, indirect, or special damages, such as lost profits, or disclosure or communication of confidential or proprietary information.

Depending on the circumstances and nature of the services we are providing, we may share your confidential information with third-party service providers, some of whom may be cloud-based, but we remain committed to maintaining the confidentiality and security of your information. Accordingly, we maintain internal policies, procedures and safeguards to protect the confidentiality of your personal information. In addition, we will secure confidentiality terms with all service providers to maintain the confidentiality of your information and will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of your confidential information to others. In the event that we are unable to secure appropriate confidentiality terms with a third-party service provider, you will be asked to provide your consent prior to the sharing of your confidential information with the third-party service provider. Although we will use our best efforts to make the sharing of your information with such third parties secure from unauthorized access, no completely secure system for electronic data transfer exists. As such, by your signature below, you understand that the firm makes no warranty, expressed or implied, on the security of electronic data transfers.

Our firm may use generative artificial intelligence ("AI") tools to improve efficiencies in areas such as tax and accounting research, document drafting, or other analysis to assist us with rendering services to you under the terms of this agreement. We have policies and procedures in place to ensure that any AI-generated content is subject to our firm's strict quality control guidelines which include protocols for applying professional expertise, judgment, and oversight in the review and interpretation of any AI-generated content. In addition, we maintain reasonable safeguards to ensure responsible use of AI which includes strict adherence to the requirements set forth for confidentiality, privacy, security, and ethical use of AI in accordance with applicable laws and our professional standards.

It is our policy to keep records related to this engagement for seven years. However, Campbell and Watson, CPAs, PC does not keep any original client records, so we will return those to you at the completion of the services rendered under this engagement. It is your responsibility to retain and protect your records (which includes any work product we provide to you as well as any records that we return) for possible future use, including potential examination by any government or regulatory agencies. Campbell and Watson, CPAs, PC does not accept responsibility for hosting client information; therefore, you have the sole responsibility for ensuring you retain and maintain in your possession all your financial and non-financial information, data and records.

By your signature below, you acknowledge and agree that upon the expiration of the seven-year period, Campbell and Watson, CPAs, PC shall be free to destroy our records related to this engagement.

If any dispute arises among the parties hereto, the parties agree first to try in good faith to settle the dispute by mediation administered by the American Arbitration Association under its Rules for Professional Accounting and Related Services Disputes under its applicable rules for resolving professional accounting and related services disputes before resorting to litigation. Costs of any mediation proceeding shall be shared equally by all parties.

We and you agree that any dispute over fees charged by us to you will be submitted for resolution by arbitration in accordance with the Rules for Professional Accounting and Related Services Disputes of the American Arbitration Association. Such arbitration shall be binding and final. **In agreeing to arbitration, we both acknowledge that in the event of a dispute over fees charged by us, each of us is giving up the right to have the dispute decided in a court of law before a judge or jury and instead we are accepting the use of arbitration for resolution.** The prevailing party shall be entitled to an award of reasonable attorneys' fees and costs incurred in connection with the arbitration of the dispute in an amount to be determined by the arbitrator.

If during the course of our engagement we encounter circumstances which we believe may create a conflict of interest or conflict with the ethical standards of our profession, we will inform you of our concerns. If these concerns cannot be adequately addressed to our satisfaction, or we are compelled to do so by the professional standards of our profession, we may withdraw from the engagement. Additionally, we reserve the right to withdraw from the engagement should we encounter circumstances that conflict with the ethical standards of our office.

We appreciate the opportunity to be of service to you and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If the above fairly sets forth your understanding, **please sign this letter and return to us.** We look forward to providing you quality tax service. Please note that you are affirming to Campbell and Watson, CPAs, PC your understanding of, and agreement to, the terms and conditions of this engagement letter by any one of the following actions: returning your signed engagement letter to our firm; providing your income tax information to us for use in the preparation of your returns; the submission of the tax returns we have prepared for you to the taxing authorities; or the payment of our return preparation fees.

Sincerely,



Campbell and Watson, CPAs, PC

Client Name(s) _____

**Please sign this letter and return to Campbell and Watson, CPAs, PC.
If married, both parties must sign this letter.**

Signature

Date

Signature

Date