



Individual Tax Return Engagement Letter

Thank you for trusting **Avior Tax & Accounting, LLC** with your tax preparation this year. Our goal is to make the process clear, accurate, and efficient, while providing the level of care you expect from our team. This letter explains how we'll work together—what you can expect from us and what we'll need from you.

We will prepare your federal and state income tax returns for the tax year, 2025, based on information you provide to us. While we won't audit or verify your data, we may reach out if something needs clarification or additional detail. **Please note that the full terms governing our engagement with you can be found following this first page. Should you have questions regarding any provision in this engagement letter, please contact Avior's General Counsel at (402) 218-4064.**

Your Responsibilities:

- **Timely Information & Organizers**—you are responsible for getting us all the information we need on time so we can determine your state or local tax obligation and complete your accurate return. We'll send you an organizer to help collect relevant details that can include all your income (worldwide), franchise, sales, use, or property taxes, deductions, and any state or local filing requirements.
- **Important Dates: Extensions**—If we don't have your information by **March 4, 2026**, we'll file an extension for you using your prior year's data. **It is your responsibility to provide all requested information.** If your return is extended, all remaining information must be in by **September 3, 2026** for us to file on time. An extension gives you more time to file, not more time to pay your taxes owed. **There may be costs associated with an extension filing which can include penalties and interest.** Let us know in writing if you plan to make a tax payment with your extension.
- **Taxes Owed**—Taxes are due by the regular filing deadline, and penalties or interest may apply if payment is late. You're responsible for paying all taxes, penalties, and interest owed to tax authorities. We rely on the accuracy of the information you provide, and incomplete or incorrect disclosures can lead to penalties.
- **Signatures & Accuracy**—Before we can e-file your return, each taxpayer needs to review, sign, and return Form 8879. If you prefer paper filing, just tell us. It's your responsibility to double-check that your return is correct before signing.
- **Documents**—Keep copies of all records that support what's reported on your return—things like income statements, receipts, and proof of deductions. You may need them if a tax agency asks for backup.
- **Quarterly Payments**—We'll calculate your estimated payments for next year based on the information you provide. If you want us to update those estimates later, just ask and we'll confirm it in writing.
- **Fees & Billing**—Our fee for these services will be based upon the complexity of the work to be performed, and our professional time, as well as out-of-pocket expenses, and are due prior to electronically filing the tax returns, or other arrangements have been made in writing. We will not e-file the returns until we receive payment.

Firm Responsibilities:

- **Tax Law**—When tax laws are unclear, we'll explain the options and, where reasonable, take positions that benefit you—provided they comply with tax rules. If the IRS or state later disagrees, any resulting tax, interest, or penalties will be your responsibility.
- **Bookkeeping**—If minor accounting or bookkeeping work is needed to complete your returns, we'll ask for approval before doing it. Our engagement doesn't include audits or fraud detection.
- **Tax Strategies**—We may share tax-saving ideas during the process, but it's up to you whether to pursue or implement them. Likewise, if your return is audited, we can help under a separate engagement agreement.

Taxpayer Name(s) (please sign and print):

Signature: _____

Name: _____

Date: _____



Addendum: Consent to Use

At Avior, our mission is to help you navigate your financial landscape with clarity and confidence — so you can focus on what matters most. We provide a variety of services to help clients like you go beyond annual tax preparation so that they can proactively plan for what lies ahead including:

- Tax planning
- Income tax projections
- Wealth management services
- Bookkeeping
- Other accounting services

To coordinate your tax preparation with *any* of the above additional services requires your consent to the following:

- Federal law requires this consent form be provided to you. Unless authorized by law, we cannot use your tax return information for purposes other than the preparation and filing of your tax return without your consent.
- You are not required to complete this form to engage our tax return preparation services. If we obtain your signature on this form by conditioning our tax return preparation services on your consent, your consent will not be valid. Your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.
- Taxpayers hereby consent to the use by Avior Tax & Accounting, LLC of any and all tax return information contained in the taxpayer's income tax returns (Forms 1040, 1040NR, 1040A, 1040EZ, 1040X, state returns, and supporting schedules) for the purpose of providing to you the taxpayer information pertaining to:
- Non-tax-related services provided by our firm such as tax planning and income tax projections, wealth services, bookkeeping and all other accounting services.
- Other: _____
—

Your tax return information will not be disclosed or used by Avior Tax & Accounting, LLC for any purpose other than that permitted by our professional rules and regulations and what is listed on this consent document.

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484 or email at complaints@tigta.treas.gov.

This consent will be valid for a period of three years beginning on January 1, 2026, and expiring on December 31, 2028, unless a different consent date is noted.

Taxpayer Name(s) (please sign and print):

Signature: _____ **Name:** _____

Date: _____



Addendum: Consent to Disclose

We want you, our valued client, to know that Avior is committed to safeguarding your data and privacy.

Your data and privacy take top priority to everyone who is employed by Avior. No team member of Avior will share any data with a third party unless we have received a signed consent form from a client giving our firm permission to do so. Our firm has a written information security plan, and all team members adhere to the security plan specifically intended to protect client data regardless of the team member's location.

Our IT department works around the clock to ensure all data is protected and that all attempts from outsiders are stopped before ever obtaining access to any of our systems. Team members have training throughout the year to ensure everyone who works for Avior can recognize phishing schemes, unsafe attachments, and other common tactics.

At Avior, you get the benefit of a team using one platform and one software so that tax preparers and staff throughout our many offices can support each other as we serve our clients within our Avior network of knowledge and expertise throughout the U.S. and abroad.

You are not required to complete this form to engage our tax return preparation services. If we obtain your signature on this form by conditioning our tax return preparation services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.

For your protection, Avior team members must always adhere to regulations under 26 U.S.C Section 7216, on behalf of our clients:

This consent to disclose may result in your tax return information being disclosed to a tax return preparer located outside the United States, including your personally identifiable information such as your Social Security Number ("SSN"). Both the tax return preparer in the United States that will disclose your SSN and the tax return preparer located outside the United States that will receive your SSN maintain an adequate data protection safeguard (as required by the regulations under 26 U.S.C. section 7216) to protect privacy and prevent unauthorized access of tax return information. If you consent to the disclosure of your tax return information, federal agencies may not be able to enforce United States laws that protect the privacy of your tax return information against a tax return preparer located outside of the United States to whom the information is disclosed.

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

Taxpayer Name(s) (please sign and print):

Signature: _____ **Name:** _____

Date: _____



Terms and Conditions

Scope of Engagement

We will prepare your tax returns based on information and representations that you provide to us. We will not audit or otherwise verify the data you submit to us, although we may ask you to clarify some of the information. We will prepare the tax returns solely for filing with the Internal Revenue Service ("IRS") and state tax authorities. They are not intended to benefit or influence any third party, either to obtain credit or for any other purpose.

As a result, you agree to indemnify and hold our firm and any of its partners, members, employees, and agents harmless with respect to any and all claims arising from the use of the tax returns for any purpose other than filing with the IRS and state tax authorities regardless of the nature of the claim, including the negligence of any party.

Client Responsibilities

We will provide you with an income tax organizer to help you gather and document the information we will need to prepare your income tax returns. It is your obligation to complete the tax organizer with accurate and complete information, including all worldwide income.

You are responsible for determining your state or local tax filing obligations with any state or local tax authorities, including, but not limited to income, franchise, sales, use, or property taxes. You agree that we have no responsibility to research these obligations or to inform you of them. However, if it comes to our attention that you may have an obligation to file additional income tax returns, we will notify you of this and ask you to confirm that you would like us to prepare these returns.

You should retain all documents that provide evidence and support for reported income, credits, and deductions on your returns as required under tax law. You are responsible for the adequacy of all such documents. You may need to provide these documents to a taxing authority to substantiate the accuracy and completeness of the returns.

It may become necessary to apply for an extension of the filing deadline if there are unresolved tax issues or delays in processing, or if we do not receive all necessary information from you on a timely basis. If we have not received all your tax return information by **March 4, 2026**, we will prepare and file a request for an automatic extension of time to file based on the prior year tax return information. Your signature on this engagement letter gives our firm permission to file extensions on your behalf with the federal and state taxing authorities. **There may be costs associated with an extension filing which can include penalties and interest.**

All taxes owed are due by the original tax filing due date not the extension filing due date. Additionally, extensions may affect your liability for penalties and interest or compliance with government or other deadlines. We assume no liability for late filing or late payment penalties. It is your responsibility to inform our firm in writing if you need to pay taxes with the extension that will be filed on your behalf.

All information for tax returns granted a tax filing extension must be received no later than **September 3, 2026**, to ensure that your return will be completed by the extension due date. If your information is not received by **September 3, 2026**, we cannot guarantee the timely filing of a return.

Each taxpayer listed on the returns as tax filers must verify, sign and return a completed Form 8879, IRS e-file Signature Authorization before we can file your returns electronically. If you do not wish to have your tax returns filed electronically, please contact our firm, additional procedures will apply. You will be responsible for reviewing the paper returns for accuracy, signing them, and filing them timely with the tax authorities.

You have final responsibility for your income tax returns. Check all returns carefully for accuracy and completeness before you sign and return to our office, form 8879 that authorizes our firm to electronically file your tax returns.

You may be required to make quarterly estimated tax payments. We will calculate these payments for the 2025 tax year based upon the information you provide to prepare your 2024 tax returns however we have no obligation to update recommended payments after the engagement is completed. If you ask us to update your estimated tax payments, we will confirm this update in writing.

Firm Responsibilities

We will prepare your returns based on your filing status as reflected in your income tax returns for last year. If your marital status has changed, you want to change your filing status, or you have questions about your filing status, please contact us immediately.

We will use our judgment to resolve tax positions and questions in your favor where the tax law is unclear if there is a reasonable basis or justification for the position. Whenever we are aware that an applicable tax law is unclear or there are conflicting interpretations, we will explain the possible positions that may be taken on your return. We will take the position you request, provided it is consistent with our understanding of the current tax code, laws, regulations and authoritative interpretations. If the IRS or state tax authorities later contest the position taken, there may be an assessment of additional tax, interest, and penalties. We assume no liability for such liabilities, and you hereby agree to release us from any such additional tax, interest, and penalties or other fees and assessments.



Terms and Conditions

We may deem it necessary to provide you with accounting and bookkeeping assistance solely for the purpose of preparing the income tax returns. We will request your approval before rendering these additional services. Our engagement does not include any procedures designed to discover fraud, theft, or other irregularities, should any exist.

During the course of preparing the tax returns identified above, we may bring to your attention certain available tax saving strategies (such as available credits, deductions, or deferrals) for you to consider as possible means of reducing your income taxes in subsequent tax years. However, we have no responsibility to do so and will take no action with respect to any such recommendations, as the responsibility for implementation remains with you, the taxpayer.

This engagement does not include responding to inquiries by any governmental agency or tax authority. If your tax return is selected for examination or audit, you may request that we assist you in responding to such an inquiry. In that event, we would be pleased to discuss providing assistance to you under the terms of a separate engagement letter for that specific purpose.

Federal, state, and local taxing authorities impose various penalties and interest charges for non-compliance with tax law, including, for example, failure to file or late filing of returns, and underpayment of taxes. You, as the taxpayer, remain responsible for the payment of all taxes, penalties, and interest charges imposed by the taxing authorities.

We rely on the accuracy and completeness of the information you provide to us in connection with the preparation of your tax returns. Failure to disclose or inadequate disclosure of income tax or tax positions can result in the imposition of penalties and interest.

The IRS imposes a 20% penalty for substantial understatement of tax. To avoid the substantial understatement penalty, you must have substantial authority to support the tax treatment of the item challenged by the IRS or adequate disclosure of the item. Adequate disclosure required proper disclosure of the position on the tax return and there must at least be a reasonable basis for the position. A completed IRS Form 8275 or 8275R, which discloses all relevant facts, must be attached to your tax return to meet the adequate disclosure requirement. A disclosed tax position that meets the reasonable basis standard must have some authority supporting the position and more than just arguable.

You agree to advise us if you wish to disclose a tax treatment(s) on your return. You may request assistance to identify or perform further research to ascertain there is "substantial authority" for the proposed position to be taken on the tax items in your returns. If you request, we will discuss providing this additional service to you under the terms of this engagement letter. Unless an undisclosed tax position meets the substantial authority or "more likely than not" standards, as applicable, we will be unable to prepare the return and will withdraw from the engagement.

The law imposes substantial penalties on taxpayers and tax advisors for failure to disclose listed and other reportable transactions. Reportable transactions are potentially abusive transactions identified by the IRS whose primary purpose is tax avoidance. The penalty is \$100,000 for failure to disclose a listed transaction and \$10,000 for failure to disclose a reportable transaction. You agree to advise us of any reportable transactions identified under tax law and regulations. You agree that it is solely your decision to disclose any reportable transactions in the returns we prepare for you. You agree to pay all fees and expenses incurred from performing these services irrespective of whether or not we prepare the income tax returns.

Fees and Billings

Our fee for these services will be based upon the complexity of the work to be performed, and our professional time, as well as out-of-pocket expenses, and are due prior to electronically filing the tax returns, or other arrangements have been made in writing. We will not e-file the returns until we receive payment.

Parties to this engagement agree to attempt to negotiate the settlement of any disputes arising from this engagement. The parties further agree that, before resorting to arbitration or litigation, they will submit any dispute arising from this engagement to mediation by presenting a written request for mediation to the other party to the engagement. All mediations initiated as a result of this agreement will be administered by the American Arbitration Association under its mediation rules. The results of this mediation shall be binding only upon agreement of each party to be bound.

Introduction Disclosure and Conflict of Interest

Our tax preparation and/or accounting professional with Avior Tax & Accounting, LLC ("Tax & Accounting") are employees of our parent company, Avior Wealth Management, LLC ("Wealth"), an SEC registered investment adviser. Tax and accounting professionals do not provide investment advice or investment advisory services on behalf of Wealth, or any other entity. They do not hold themselves out as soliciting, offering, or negotiating investment advisory services on behalf of Wealth, and have no authority to do so.

If, during the course of the Tax & Accounting engagement, a Tax & Accounting client indicates that they desire an introduction to an investment adviser, an introduction to a registered Wealth investment professional can be facilitated. Tax and accounting professional involvement with wealth management process will terminate with the introduction. If the client determines to engage Wealth per the terms and conditions of a separate agreement and fee, the tax and accounting professional will qualify to receive a one-time employment bonus based upon a percentage (up to a maximum of 50%) of the initial engagement year's advisory fees payable by the client to Wealth. A tax



Terms and Conditions

and accounting professional's prospective receipt of a bonus raises a conflict of interest due to an economic incentive to make the introduction to Wealth. No Tax and Accounting client is under any obligation to consider or engage Wealth.

Corporate Transparency Act

You are responsible for compliance with the Corporate Transparency Act ("CTA"), if applicable to your business, and LLC and for ensuring that any required reporting of beneficial ownership information is timely filed with the Financial Crimes Enforcement Network ("FinCEN") as required by the CTA. As Avior Tax & Accounting, LLC is not rendering any legal services as part of our engagement, we will not be responsible for advising you regarding the legal or regulatory aspects of your company's compliance with the CTA, nor are we responsible for the preparation or submission of your beneficial ownership information reports to FinCEN. If you have any questions regarding your compliance with the CTA, including but not limited to whether an exemption may apply to your organization or to ascertain whether relationships constitute beneficial ownership under CTA rules, we strongly encourage you to consult with qualified legal counsel experienced in this area.

Foreign Bank & Financial Accounts

If you and/or the reporting entity have a financial interest in any foreign accounts, you are responsible for providing our firm with all the information necessary to prepare FinCEN Form 114 (formerly Form TD- F-90-22.1) required by the U.S. Department of the Treasury on or before April 15th, consistent with the federal income tax due date of each tax year. Substantial penalties may be assessed for failure of such reporting. If you do not provide our firm with information regarding any interest you may have in a foreign account, we will not be able to prepare any of the required disclosure statements.

Termination and Other Terms

Either party may terminate this Agreement at any time and for any reason.

If this Agreement is terminated before services are completed, you agree to pay all fees and expenses we incur through the effective date of termination.

We reserve the right to withdraw from this engagement without completing the returns if you fail to comply with the terms of this engagement letter or as we determine professional standards require.

In the interest of enhancing our ability to meet your professional service needs while maintaining service quality and timeliness, we use third-party service providers for our firm's technological needs. These providers have established procedures and controls designed to protect client confidentiality and maintain data security. The firm may engage with third-party professionals to provide tax preparation, administrative support services, and accounting services. The firm's established procedures and controls are designed to protect client confidentiality. As a paid preparer of your tax returns, our firm remains responsible for exercising reasonable care in preparing your tax returns, and your tax returns will be subject to our firm's normal quality control procedures. If you have any questions or concerns about this arrangement, please contact our office.

By your signature, you authorize us to transmit, update, and store information electronically and to transmit your information electronically and agree that we shall have no liability of loss or damage to any person or entity resulting from any such transmissions, updates, or storage, including damages such as loss of revenue or anticipated profits, or disclosure or communication of confidential or proprietary information.

Unless you tell us otherwise, we will prepare your return making the election that authorizes the IRS to discuss your return with us. This authorization does not allow us to represent you before the IRS; it is for responding to the IRS concerning any potential missing information, mathematical errors, return preparation questions, and/or obtaining return processing information from the IRS.

You agree to indemnify and hold harmless Avior Tax & Accounting, LLC and its personnel from all actions, claims, liabilities, costs, expenses, or losses asserted or alleged by you or any person(s) and/or entity(ies) not a party to this agreement resulting from or attributable to your failure to comply with the above terms and conditions of this agreement. These limitations on liability and indemnification provisions shall apply to the fullest extent of the law, whether in contract, statute, tort (such as negligence), or otherwise. You further agree that in the event that Avior Tax & Accounting, LLC is responsible for any errors or omissions that are not attributable to your failure to comply with the terms and conditions of this agreement, your remedy shall not exceed the total amount paid for services herein, and this shall be your exclusive remedy.

If this letter agrees with your understanding of our engagement, please sign in the space indicated and return this letter to our office. It is firm policy to initiate services only after we receive the signed copy of this engagement letter from you.

We want to express our appreciation for this opportunity to work with you. Avior Tax & Accounting, LLC