

**TW Accounting & Tax Advisors, LLC**  
**Individual Tax Return Preparation Terms and Conditions as of 1/1/2026**

This letter is to confirm and specify the terms of the engagement between TW Accounting & Tax Advisors, LLC, a wholly owned subsidiary of True Wealth Design, LLC, and you. When you provide your tax information to us to prepare your return, file a return prepared by us, or otherwise engage us to prepare your tax return, you acknowledge and agree to the following terms and conditions.

**Verification of information.** We will prepare your federal, state and local tax returns based upon information provided by you or by individuals authorized by you. We will not verify the accuracy of the information provided, however, we may need additional documentation or verbal clarification in order to understand and use your information. You represent that the income and expense items you claim on your returns are substantiated by proper documentation. If this engagement is with married clients, we may rely on information or instructions from either party unless such reliance is revoked in writing.

**Advocacy, accuracy, and supporting documentation.** You are responsible for the accuracy, completeness, and supporting documentation for the information on your returns. We will act as your advocate and use your information to your best advantage within the boundaries of applicable regulations. Our work in connection with the preparation of your income tax returns does not include any procedures designed to discover defalcations or other irregularities, should any exist.

**Additional Services Not Included.** As a practical matter, we may discuss tax planning or other matters during the preparation of your tax returns. However, you need to engage us separately for tax planning, advisory, or other services.

**Timely Filing.** We require that all information be provided to us no less than 30 days prior to the due date of your tax return. If you submit data beyond this date, we may need to extend the due date of your tax return. When an extension to file a return is available it does not include an extension of time for the payment of the tax due. If you fully pay your tax obligations by the initial due date, no late filing penalties or interest will be incurred so long as you file by the extended due date. If not fully paid by the initial due date, you may be subject to late filing penalties and interest. Unforeseen circumstances may inhibit our ability to prepare your return timely.

**Maintaining copies of supporting documentation.** You are required to maintain copies of all of the supporting documentation for your tax returns. Our files are not complete with regard to all of the supporting documentation for your tax returns. Original copies of documents and information submitted to us by you will be returned to you.

**In the event of a tax notice and/or examination by a taxing authority.** We can assist you in the event of a tax notice or examination of your tax returns by a taxing authority. Receiving a tax notice does not mean that we made a mistake in preparing your return. Assistance with tax notices or examinations is not included in this engagement and will be billed under a separate services agreement, unless we determine the notice is directly related to our error or such assistance is specifically included in your proposal.

**Penalties and interest for errors and omissions.** You may be assessed penalties and interest for errors on and/or lack of supporting documentation for the tax returns. If there is an error on the return that results from incorrect information supplied by you, you are responsible for the payment of any additional taxes that would have been properly due on the original return, and any interest and penalties charged by the IRS. If we have

made an error, other than an error caused by incorrect information you supplied, we will be responsible for payment of penalties at the time of the initial notice.

**Liability.** Our liability hereunder for damages, unless caused by our gross negligence or willful misconduct, shall not exceed the total amount paid for the services described herein. This shall be your exclusive remedy. For any purpose other than filing with the IRS, state, and local tax authorities, you agree to indemnify and hold us harmless with respect to any and all claims arising from the use of the tax returns regardless of the nature of the claim.

**Electronic Payment Authorizations.** At your request, we may assist in initiating electronic tax payments (including extension or estimated payments) through taxing authority systems or tax software platforms. You are responsible for providing accurate bank account information and for ensuring sufficient funds are available at the time of processing. We do not control the processing of electronic payments by taxing authorities, financial institutions, or third-party platforms and are not responsible for rejected, delayed, or failed payments, including those resulting from insufficient funds, account restrictions, or processing errors outside of our control. We are not responsible for penalties or interest resulting from rejected or failed payments unless caused solely by our error in transmitting the information you provided. You remain responsible for monitoring your accounts and confirming successful payment processing.

**Invoices and Late Payments.** Payment is required to reserve preparation capacity and to schedule or continue work on your return. Invoices are due upon presentation. In limited circumstances, we may, at our discretion, begin work prior to receipt of payment; however, full payment is required before we will electronically file your return or release any paper or electronic deliverables. Any amounts not paid within thirty (30) days of the invoice date will accrue interest at a rate of 1.5% per month (18% annually), or the maximum rate permitted by applicable law, whichever is less, beginning on the thirty-first (31st) day and continuing until paid in full. The Company reserves the right to suspend services, withhold filing, or decline future work if invoices remain unpaid. Client agrees to reimburse the Company for all reasonable costs of collection, including attorneys' fees, court costs, and collection agency fees, to the extent permitted by law. If this engagement is terminated prior to completion, fees paid will be retained to cover work performed and capacity reserved.

**Out-of-Scope Services.** Fees for individual tax return preparation are based on the anticipated scope and complexity of the engagement. If additional forms, schedules, new complexities, incomplete information, or other circumstances require additional time or work beyond the originally anticipated scope, such services may be performed as necessary to prepare or file the return and will be billed at our then-current standard hourly rates or adjusted fixed fees, as applicable. Client approval is not required for such additional services. We will notify you of material scope changes and related fees when reasonably practicable.

**Miscellaneous:**

- Mailing your tax return, if not electronically filed, is your responsibility.
- A PDF copy of your tax return will be securely provided to you for your files.
- Printed or mailed copies of your return(s) are available at an additional cost.
- It is your responsibility to manage your files and paperwork. Additional requests for returns or related information may be provided at \$25 per return.