# ALBAUGH TAX GROUP LLC

# 2026 Tax Year Engagement Letter

*Returns generally prepared during the 2027 filing season*

## Introduction

The following engagement letter sets forth the terms and conditions under which Albaugh Tax Group LLC (ATG) will provide tax preparation services for the 2026 tax year (returns generally prepared in 2027).

We ask that you carefully review this letter before providing your tax information to ATG. We prefer to have a signed engagement letter on file and encourage you to contact our office if you have questions about any of its provisions. The acceptance of these terms, including situations where a separate signed engagement letter is not provided, is addressed in the Duration & Purpose section below.

## Preparation of Your 2026 Tax Return(s)

Thank you for choosing ATG to assist you with your 2026 taxes. This letter confirms the terms of our engagement and outlines the nature and extent of the services we will provide.

ATG will prepare the federal and state income tax returns that we agree to prepare on your behalf for the 2026 tax year. Any additional tax returns or services not included in this engagement may require a separate agreement.

## ATG Mission

ATG will prepare your tax returns based primarily on information and documentation provided by you. We will not conduct an audit or independently verify all information submitted; we may request clarification or additional documentation when information appears incomplete, inconsistent, or incorrect, or when otherwise required by applicable tax law and professional standards.

Although not required, you may use ATG's optional tax organizer to help collect your tax information and avoid overlooking important items. Using an organizer may also reduce the time and expense involved in preparing your return.

ATG strives to apply applicable tax laws accurately and in a manner that legally minimizes your tax liability. We will exercise professional judgment and, whenever reasonable and supportable, interpret applicable provisions of the Internal Revenue Code and state tax laws in your favor.

Our engagement does not include an audit, review, or examination of your financial records, nor is it designed to detect fraud, theft, or other irregularities. Any accounting work performed as part of this engagement will be limited to what ATG determines is reasonably necessary to prepare your tax returns. Accordingly, our services should not be relied upon to discover errors, fraud, or illegal activities. If we identify material errors or indications of potentially fraudulent or illegal activity during the course of our work, we will bring the matter to your attention as appropriate.

When tax laws are unclear or permit more than one reasonable interpretation, ATG will explain the available alternatives, including their potential benefits, risks, and consequences. We will consider your preferences when selecting among legally permissible and professionally supportable positions; ATG reserves the right to decline any position that we determine cannot be adequately supported under applicable law or professional standards.

## Duration & Purpose

This engagement will begin upon your acceptance of this Agreement. ATG prefers to maintain a signed engagement letter for each tax preparation engagement; nevertheless, your verbal agreement, delivery of tax information, or other conduct clearly indicating that you have requested ATG to prepare your tax returns may constitute acceptance of the terms of this Agreement. Your signature on the applicable federal or state electronic filing authorization forms will also serve as acknowledgment of this engagement, but will not replace any separate authorization or consent required by law.

ATG's obligations under this engagement will generally be satisfied upon completion and delivery of the agreed tax returns and, where applicable, submission of the returns following receipt of the required filing authorizations. This engagement applies only to the tax year and returns identified herein and does not constitute an agreement to prepare returns for subsequent tax years.

Additional services, including but not limited to tax planning, representation before taxing authorities, responses to tax notices, preparation of amended or prior-year returns, bookkeeping, payroll services, and financial or business consulting, are not included in this engagement unless specifically agreed upon by ATG. Such services may require a separate agreement and will be subject to additional fees.

## Supporting Data

You are responsible for providing ATG with complete, accurate, and timely information necessary to prepare your tax returns. This includes all relevant income, deductions, credits, dependents, financial transactions, and other matters affecting your tax liability. You affirm that you have maintained, or can obtain, the records and documentation necessary to support the information provided and the positions claimed on your returns.

You agree to provide additional information or clarification when requested by ATG and acknowledge that failure to provide complete or accurate information may result in delays, additional preparation fees, or inaccuracies in your tax returns. ATG may rely in good faith upon information furnished by you; ATG will make reasonable inquiries when such information appears incorrect, inconsistent, or incomplete, as required by applicable law and professional standards.

Although ATG does not require the use of a personal tax organizer, one is available through our website or upon request. An organizer may help you collect relevant information, avoid overlooking important items, and reduce the time and expense involved in preparing your returns.

You acknowledge your responsibility to report all taxable income, including income received in cash, through bartering transactions, and from digital assets or other sources, whether or not an information return such as Form W-2 or Form 1099 has been issued. You are also responsible for maintaining adequate records supporting deductions and credits, including business expenses, vehicle use, travel, charitable contributions, and other items that may be subject to examination by taxing authorities.

If complete records are unavailable, ATG may consider estimates or reconstructed information when permitted by applicable tax law and supported by a reasonable factual basis. ATG may require additional documentation, explanation, or disclosure and reserves the right to decline the use of information that cannot be adequately supported.

You acknowledge that the Code and applicable state laws provide penalties for substantial understatements of tax, negligence, failure to maintain adequate records, and other forms of noncompliance. You remain

responsible for any additional taxes, penalties, or interest attributable to information that is inaccurate, incomplete, or withheld from ATG, except to the extent otherwise required by applicable law.

## Timeliness

You agree to provide ATG with all information and supporting documentation necessary to prepare your tax returns in a complete, accurate, and timely manner. ATG shall not be responsible for delays resulting from your failure to provide requested information, respond to inquiries, or otherwise cooperate during the preparation process.

For the 2026 tax year, the regular federal filing deadline for most individual income tax returns is April 15, 2027, with an extended filing deadline of October 15, 2027, provided a valid extension has been obtained. Calendar-year partnerships and S corporations generally have a filing deadline of March 15, 2027, with an extended deadline of September 15, 2027. Filing deadlines for C corporations depend upon the corporation's tax year and applicable filing requirements. Other returns may have different deadlines. Applicable deadlines may also change due to weekends, holidays, disaster relief, or other circumstances.

### ATG's Internal Preparation Deadline and Extension Policy

Due to the volume of returns prepared by ATG, information received after March 15, 2027, will generally not be scheduled for completion by the regular April individual filing deadline. ATG may determine that an extension is necessary even when information was received before March 15, depending upon the completeness of the information, the complexity of the return, and our existing workload.

As a courtesy to returning clients for whom ATG prepared a return in the preceding tax year, ATG generally files an extension when the current year's return cannot reasonably be completed by the applicable filing deadline. This courtesy applies to clients whose information has been received by ATG, as well as returning clients whose tax information has not yet been provided, unless the client has instructed ATG otherwise. ATG's automatic-extension practice does not constitute a guarantee that an extension will be filed in every circumstance.

New clients must establish an engagement with ATG before an extension will be prepared. This may be accomplished by submitting a signed engagement letter or by clearly communicating their intention to have ATG prepare the extension and subsequent tax return, including through the delivery of tax preparation information.

A new client who has neither submitted a signed engagement letter nor provided documents for preparation of the return must pay a $90.91 deposit before ATG will prepare an extension. This deposit will be applied toward the client's tax preparation bill if the client subsequently engages ATG to prepare the applicable return. If the client does not proceed with tax preparation through ATG, the deposit will be forfeited and is nonrefundable. Payment of the deposit does not relieve the client of the responsibility to provide the information and authorizations necessary for ATG to complete the engagement.

An extension provides additional time to file a return, but does not extend the time to pay taxes owed. You are responsible for ensuring that required tax payments are made by their applicable deadlines. Penalties and interest may accrue on unpaid taxes regardless of whether an extension has been filed. Upon request, ATG may prepare an estimate of your tax liability and applicable payment instructions using the information available at that time. Such assistance may be subject to additional fees.

ATG is not obligated to provide ongoing reminders of filing deadlines or repeated requests for outstanding information. A surcharge of 5% of the applicable preparation fee may be assessed if you fail to provide

requested information within ten (10) days of ATG's initial request without discussing the delay with ATG. Failure to respond to requests for information may also result in a lower preparation priority or prevent completion of your returns.

ATG generally prepares returns on a first-come, first-served basis, subject to applicable filing deadlines, the completeness of information received, and other circumstances affecting our workload. Priority may be given to business returns with earlier filing deadlines and to clients who provide complete information and respond promptly to requests.

ATG makes reasonable efforts to complete returns promptly; nevertheless, any completion date communicated verbally or in writing is an estimate rather than a guarantee. ATG cannot guarantee completion by a particular deadline when information, authorization, or other requirements remain outstanding.

A surcharge of $59.74 may be assessed when you request or otherwise create circumstances requiring ATG to accelerate the preparation of your return. Such circumstances may include requests for completion before travel, relocation, or other personal deadlines that require priority service beyond our normal preparation schedule.

## Client Review

Upon completion of your tax returns, ATG will provide them to you for review and approval. You are responsible for carefully examining the completed returns before authorizing their filing. Particular attention should be given to names, Social Security numbers, filing status, dependents, income, deductions, credits, tax payments, and any banking information used for refunds or electronic payments.

You agree to promptly notify ATG of any errors, omissions, or discrepancies identified during your review. Your responsibility to review the completed returns does not relieve ATG of its obligation to exercise appropriate professional care in their preparation.

For electronically filed returns, you agree to sign and return the applicable federal and state electronic filing authorization forms after reviewing the completed returns. ATG will not transmit a return requiring such authorization until the necessary signed forms have been received. For joint returns, both spouses must provide the required authorizations.

ATG will ordinarily transmit electronically filed returns following receipt of the required authorizations and will monitor the initial acknowledgment of acceptance or rejection by the applicable taxing authorities. If a return is rejected, ATG will make reasonable efforts to notify you and determine the appropriate corrective action. Additional information or authorization may be required before the return can be resubmitted.

If a return must be filed on paper, ATG will prepare the return and provide instructions for its filing. You are solely responsible for properly signing and delivering the paper return to the appropriate taxing authority by the applicable deadline. ATG does not file paper returns on behalf of clients.

You are responsible for providing all necessary authorizations sufficiently in advance of the filing deadline. ATG shall not be responsible for penalties or interest arising from delays attributable to your failure to provide required information, signatures, or authorizations in a timely manner, except to the extent otherwise required by applicable law.

## Practice Standards

ATG will prepare your tax returns in accordance with applicable federal and state tax laws and the professional standards governing tax return preparation, including the applicable provisions of the Code and Treasury Department Circular 230.

ATG will not prepare, sign, or submit a tax return containing a position that we determine lacks sufficient support under applicable law or professional standards. Where a tax position is subject to uncertainty, ATG may consider whether the position meets the applicable standards for reporting and whether additional disclosure is required or advisable.

ATG will inform you of penalties that are reasonably likely to apply to tax positions we recommend or report on your behalf. When applicable, we will also advise you of opportunities to avoid or reduce such penalties through appropriate disclosure or other actions permitted by law.

ATG may rely in good faith upon information and documentation furnished by you without independently verifying every item; nevertheless, ATG will make reasonable inquiries when such information appears incorrect, inconsistent, or incomplete. We reserve the right to request additional documentation, decline to report an inadequately supported position, or discontinue an engagement when necessary to comply with applicable law and professional standards.

## Confidentiality

ATG recognizes the confidential nature of the personal, financial, and tax information entrusted to us. We will take reasonable and appropriate measures to safeguard your information and will disclose it only as authorized or permitted by applicable law, or as otherwise required by legal process.

Although information provided to ATG is treated as confidential, communications between you and ATG are not necessarily protected by attorney-client privilege or any other legal privilege. §7525 of the Code provides limited confidentiality protections for certain tax advice communications with federally authorized tax practitioners in qualifying noncriminal federal tax matters. These protections do not apply to all communications or proceedings and should not be relied upon without consideration of the particular circumstances.

If you anticipate or become involved in criminal proceedings, litigation, or another matter in which legal privilege may be important, you should promptly consult qualified legal counsel. ATG's tax preparation services do not constitute legal representation.

Should a question arise concerning the assertion or defense of a legally recognized privilege, ATG may recommend that you obtain independent legal advice. You agree to be responsible for reasonable costs and expenses incurred by ATG in asserting, establishing, or defending a claim of privilege on your behalf, including related professional fees and legal expenses, to the extent permitted by applicable law. Such costs are outside the scope of ordinary tax preparation services and will be billed separately. ATG will make reasonable efforts to notify you of anticipated expenses before incurring substantial costs, except when immediate action is necessary to preserve a claimed privilege or comply with applicable legal obligations.

## Privacy

ATG recognizes its responsibility to protect the nonpublic personal, financial, and tax information entrusted to us by current and former clients. We maintain administrative, physical, and electronic safeguards designed to protect such information against unauthorized access, use, disclosure, alteration, or loss.

ATG will not disclose or use your tax return information for purposes other than those authorized or permitted by applicable law without obtaining any consent required under §7216 of the Code and its accompanying regulations. Where written authorization is required, ATG will obtain such authorization before making the applicable disclosure or use. Acceptance of this engagement letter does not replace any separate consent required by law.

ATG may provide employees, authorized tax return preparers, and service providers with access to client information when reasonably necessary to prepare or electronically file tax returns, maintain records, administer our services, or perform other activities permitted by law. Such access will be limited to legitimate business purposes and subject to applicable confidentiality and security requirements. Disclosures for other professional services, including bookkeeping, tax advisory services, or financial planning, will be made only when permitted by law or supported by any necessary client authorization.

For jointly filed returns, ATG may provide either spouse with copies of the joint return and information associated with its preparation, subject to applicable law. Information pertaining to separately filed returns will not automatically be disclosed to the other spouse. In circumstances involving separation, divorce, conflicting interests, or other potential conflicts, ATG may require additional authorization, establish restrictions on information sharing, or decline to provide services when necessary to protect client confidentiality and comply with professional obligations.

ATG maintains procedures intended to safeguard information received, processed, and stored in connection with our services. Nevertheless, no method of electronic transmission or information storage is entirely without risk. Clients are expected to exercise reasonable care when transmitting confidential information and to use the secure delivery methods made available by ATG.

Tax documents and other confidential financial information must not be transmitted to ATG through ordinary email. Emailed tax documents will NOT be accepted and will be deleted from our servers. For electronic delivery, ATG provides a secure client portal, accessible at https://albaughtaxgroup.securefilepro.com. Clients may also deliver information directly to our office, send documents by fax, or mail copies of their records. When mailing confidential information, ATG recommends using Certified Mail to maintain a delivery record.

ATG may disclose client information when required by applicable law, lawful legal process, or regulatory obligations. Any such disclosure will be limited as appropriate under the circumstances and applicable legal requirements.

## Document Retention

ATG will ordinarily return original records and documents provided by you upon completion of the engagement or upon your request, subject to reasonable arrangements for their return. ATG does not intentionally retain original client documents as part of its permanent tax preparation files; you remain responsible for preserving these records and other supporting documentation for future reference, including possible examination by taxing authorities.

ATG generally retains paper copies of completed tax returns and related records in accordance with its document-retention policies. Our standard retention period for paper records is seven (7) years following the end of the tax year for which the return was prepared. For late-prepared or late-filed returns, paper records will be retained for a longer period when necessary to satisfy applicable legal retention requirements. Certain records may also be retained for longer periods when required or permitted by

applicable law, professional obligations, legitimate business needs, or circumstances involving examinations, disputes, litigation, or other preservation requirements.

Following expiration of the applicable retention period, ATG will securely destroy paper records without further notice to you, provided that no legal or other obligation requires their continued preservation. ATG shall have no obligation to recreate or reconstruct paper records that have been lawfully destroyed in accordance with its retention policies.

ATG also maintains electronic copies of completed tax returns and certain related records. These records are maintained in electronic storage systems with both on-site and cloud-based backups. Unlike paper records, electronic records are generally retained on an ongoing basis without a predetermined destruction date, subject to applicable law, information-security requirements, and ATG's electronic record-retention policies. ATG reserves the right to securely delete electronic records when legally permissible and consistent with its established retention policies.

You are responsible for maintaining your own copies of completed tax returns and supporting documents. ATG's retention of paper or electronic records does not relieve you of this responsibility, nor does it constitute a guarantee that any particular electronic record will remain available permanently.

If you request that ATG forward retained records to you before their scheduled destruction, you will be responsible for reasonable shipping, handling, and related storage expenses. A surcharge of 5% of the applicable shipping and storage expenses will be assessed for this service.

Requests for retention of paper records beyond ATG's standard retention period must be submitted sufficiently in advance of scheduled destruction and are subject to ATG's approval. Additional storage or administrative charges may apply, and any agreed extension of paper-record retention will be documented separately.

## Payment Terms

Payment for tax preparation services is due upon delivery of the completed tax return, whether delivered physically or electronically. Payment is due regardless of whether you subsequently authorize electronic filing or submit a paper return to the appropriate taxing authority.

Unless otherwise agreed upon by ATG, balances remaining unpaid for more than one (1) year following the original invoice date will accrue interest at an annual rate of twelve percent (12%), calculated monthly on the outstanding balance, to the extent permitted by applicable law.

ATG reserves the right to suspend or decline additional services, including the preparation of subsequent tax returns and provision of additional copies of previously completed returns, until outstanding balances have been paid. This provision does not limit any obligations imposed by applicable law regarding access to client records.

Deposits (including the deposit required of certain new clients requesting an extension) and advance payments will be applied toward the applicable preparation fees. Once ATG has begun work on an engagement, deposits are nonrefundable to the extent permitted by law.

ATG reserves the right to pursue lawful collection of outstanding balances. You agree to be responsible for reasonable collection costs and expenses, including applicable legal fees, to the extent permitted by law and this Agreement.

You agree to review all invoices promptly upon receipt and notify ATG of any disputed charges within thirty (30) days. Failure to notify ATG of a billing dispute within this period will be treated as acknowledgment of the charges, subject to applicable law.

## Cost of Service

Fees for tax preparation services are determined by the complexity of the return, the professional expertise required, and the time expended by ATG. Tax preparation is billed at a minimum of one hour per return, with additional preparation time billed in quarter-hour increments. Consultations are billed in quarter-hour increments beginning with the first fifteen (15) minutes.

ATG periodically adjusts its fees to reflect changes in operating costs, professional education requirements, applicable regulations, and the knowledge and expertise necessary to provide its services.

Services and expenses beyond ordinary tax preparation may result in additional charges. These include, but are not limited to, organizing or reconstructing tax records, preparing financial summaries, calculating cost basis, performing specialized research, obtaining replacement records, postage and shipping, correspondence with taxing authorities, bookkeeping, tax consultation, and representation in tax matters. Such services will generally be billed at ATG's applicable professional rates unless separately agreed upon.

Additional charges may also apply for accelerated preparation, untimely submission of requested information, or other circumstances identified elsewhere in this Agreement.

### 2027 Tax Preparation Season Rates

The following rates apply to services performed during the 2027 tax preparation season and are subject to change at ATG's discretion:

**Hourly professional rate:** $181.82.

**Standard minimum tax preparation fee:** $181.82 per return, covering the first hour of preparation. Additional time is billed in fifteen-minute increments.

**Discounted minimum individual preparation fee:** $155.84 per return for individual clients who provide their tax preparation information to ATG before March 1, 2027.

**Paper copy fee:** $20.78 per copy. The fee for the first copy will be waived for returning clients in 2027.

**Consultation fees:** $45.46 per fifteen-minute increment, based on the hourly professional rate.

The discounted minimum preparation fee applies only to qualifying individual returns requiring no more than one hour of preparation. Returns requiring additional time will be billed at the standard hourly rate, including applicable quarter-hour increments after the first hour. The discounted minimum does not establish a maximum preparation fee.

### Payment Methods and Discounts

ATG offers a cash-payment discount of 3.75% on eligible preparation fees. Unless specifically approved by ATG, payments made by check or other negotiable instruments do not qualify for this discount.

ATG accepts cash, checks, and major credit and debit cards, including Visa, Mastercard, American Express, Discover, JCB, and UnionPay. Contactless payments through Apple Pay, Google Pay, and Samsung Pay are also accepted where supported by the payment device. Certain cryptocurrencies may be accepted with ATG's prior approval.

You are encouraged to contact ATG if you have questions regarding the anticipated cost of services or any additional charges that may apply to your engagement.

## Dispute Resolution

In the event of a disagreement arising from or relating to this Agreement or the services provided by ATG, including disputes concerning fees, the scope of the engagement, or allegations of professional negligence or malpractice, you agree to first make a reasonable effort to resolve the matter through direct communication with ATG.

If the dispute cannot be resolved through direct communication, both parties agree to submit the matter to nonbinding mediation before initiating litigation, except when immediate legal action is necessary to preserve a legal right, comply with a statutory deadline, or obtain emergency relief. The mediator shall be mutually selected by the parties, and the costs of mediation shall be shared equally unless otherwise agreed upon.

Participation in mediation does not require either party to accept a proposed settlement or waive any legal rights or remedies. If the dispute remains unresolved following a reasonable attempt at mediation, either party may pursue available legal remedies.

This Agreement shall be governed by and interpreted in accordance with the laws of the State of Colorado. Any litigation arising from or relating to this Agreement or ATG's services shall be brought in a court of competent jurisdiction located in Moffat County, Colorado, to the extent permitted by applicable law.

## Closing Statement

Thank you for the opportunity to assist you with your tax preparation needs. We appreciate the trust you place in ATG and look forward to providing you with professional, accurate, and attentive service.

Please review the terms of this Agreement carefully. If you have any questions or concerns regarding its provisions, contact our office at (970) 824-5825 before submitting your tax information.

Sincerely,

**Albaugh Tax Group LLC**

580 Pershing Street
Craig, CO 81625
(970) 824-5825