LEDGER INC

TAX AND BUSINESS ADVISORY

Client Engagement Letter

Ledger Inc. liability is restricted to the work we perform, based on the information provided by you. If information is withheld and additional taxes or penalties arise, they will be the responsibility of the taxpayer(s). The extent of our liability is the amount up to not beyond the fee we charge and collect. We are not liable for penalties resulting from taxpayers' inadequate records, missing receipts, or poor bookkeeping practices. We are not liable for any interest assessed against you, since you will have had the use of the money in the interim.

Ledger Inc. is authorized to engage the services of consultants, bookkeepers, outside contractors/vendors, etc., as necessary to aid in the completion of the work. If additional issues arise that were not described at the time this agreement was signed, you will be responsible for the additional costs of time, research, forms, etc, necessary to complete the assignment. Every effort will be made to inform you of the additional costs before the work is performed. However, if time is of the essence due to filing deadlines, liens, levies, etc., it may be necessary to complete the work even if we cannot reach you, or during our busy tax season.

Privacy Policy - We do not share or sell your information to outside companies, persons, or services without your express written consent. If you need information released to lenders, brokers, etc, either give them your copies or be prepared to provide written authorization. Provide adequate time for us to respond. Your information is provided to our various tax software services, the IRS, and relevant government agencies, so we can file your tax returns and relevant forms.

Other Beneficial Services- You authorize our firm to contact you to schedule appointments or to discuss tax and financial matters with you. Throughout the year, tax laws change, and it is often to your advantage to meet with us to discuss estate planning, trusts, tax reduction strategies, home buying, retirement planning, or other wealth management and building concepts.

<u>All fees must be paid in full before finalization of any audits or agreements with tax agencies.</u> *You will be charged a $100 fee for all bounced checks, stop payments, or disputes.* If you need additional copies of documents of your file after you have been provided with them, you will be charged according to the schedule of fees attached. A fee schedule, client duties, and organizer are attached for your convenience, review, and acknowledgment. Any out-of-scope work, reviews of IRS letters, cleanup, and or other services will be billed accordingly to the terms of this agreement letter unless specifically otherwise agreed upon in writing. No work will be performed until this agreement is signed and returned along with all supporting documents in full.

If this engagement letter correctly expresses your understanding of the nature, scope, and terms of the services that we are to provide, please indicate your agreement by signing and dating this agreement in the spaces provided below:

Client Duties

<u>The annual tax organizer, IRS Identity Protection (IP) PIN if applicable, & a copy of your license must be provided with supporting docs.</u> To promptly furnish and completely disclose all information and documents requested. Work will begin once all documents & payment have been provided. All information provided must be typed and legible. You have been provided a secure client portal to utilize, do not text or email any documents. All correspondence, requests, & documents must be through the client portal to be considered received.

To be available for meetings to expedite the handling of client cases, and to keep all scheduled appointments, agrees to be subject to a *"missed appointment fee" of $100 if not canceled or rescheduled with a 24-hour notice (client must email Office@Ledger.tax more than 24 hours in advance).*

To verify that all information given on an initial interview report is complete and accurate, all statements provided by the client to this office are true and correct to the best of the client's knowledge, and the client agrees to sign a statement certifying this. The client will not knowingly provide false or misleading information to this office or any tax agency representative. The client is responsible for meeting all deadlines and making all requests, including extensions. You must submit a written request to the office and pre-pay for the service a minimum of 15 days before any deadline.

The client represents that all forms of includible gross income have been reported on their filed tax returns, and if such income has not been reported to Preparer, the client agrees to hold Preparer harmless. The client will return phone calls and meet agreed-upon deadlines for the submission of documents. The client agrees that telephone calls, telephone conferences, Zoom/Teams, emails, texts, portal chats, etc may be subject to *minimum charges of 1/4 billable hour,* or actual time spent, at our discretion. The client agrees to upload to the portal, or mail all notices received by any tax agency to this office before calling, or be subject to a minimum telephone conference charge.

The client understands that if audit representation is needed, the client must pay all fees in full before the date of the audit, or we will not be able to keep your audit appointment. (Fees must be paid 48 hours in advance by way of cash, cashier's check, or money order.) Outstanding balances must be paid in full prior to new engagement and work. It is expected that all clients fill out a tax organizer with the most up-to-date information every year and an engagement letter. All figures and expenses are to be totaled and organized. Be sure we have an updated copy of your ID and that your bank and routing numbers are correct.

When electronically sending personal and or financial information, please use the secured portal for your security and protection. We cannot accept odd files that require advanced software to properly download content. PDF format is acceptable, we do not accept text messages of tax documents.

All invoices are due upon receipt. The client agrees to pay all charges as invoiced and to leave a deposit on work as requested. Your return will NOT be filed until the invoice is paid in full. *Any unpaid invoices after 30 days will be subject to a 10% late fee, and the credit card on file will be charged the adjusted invoice amount.* This time allows clients to pay by cash/check or alternative card. *If after 60 days the balance can not be collected, an additional 10% late fee will be assessed to the total invoice, along with a $395 collection fee, at which time your account will be turned over to legal counsel for collections along with any personal information needed to*

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collect outstanding balance due. All fees are due and payable regardless of outcome, election to/not to file, or opinions. The client will ultimately be responsible for ALL reasonable collection, court costs, and legal fees.

This engagement letter, all supporting documents, and the retainer fee equal to the service type requested must be received prior to any work being performed. Preparers will use their best efforts to achieve the best results for the client under this agreement. However, given the nature and circumstances of tax laws, it is impossible to guarantee results. It is agreed and understood that fees are considered earned upon receipt, that a breach of any of these conditions will be grounds for cancellation of representation, and that any fees paid will remain the property of the preparer as liquidation of damages. *Clients are responsible for signing/ approving all forms no less than 2-business days prior to any tax deadline (prior to 4pm).* We do not process same-day requests.

Verification of Annual Data

The IRS requires confirmation of these issues. Please be sure all information is correct and all supporting documentation is provided. Acknowledgment of this confirms that all the information entered into the organizer, including information on notes, attachments, additional worksheets, and schedules, is true to the best of your knowledge. Supporting records for mileage, expenses, charitable contributions of $250 or more, as well as all other expenses, will be provided upon request. All W-2s and 1099s reflecting income are reported. They are correct and complete, except as noted. If there are errors, you will provide clarification and corrected information as requested.

Scope of Work

Tax preparation fees are solely for the preparation of income tax returns. All other services will be billed in accordance with the schedule fees or included in a package of services. This includes but is not limited to: bookkeeping, advisory, resolution, meeting with financial advisors, calculating or estimating taxes due for Roth conversions or asset sales, tax saving strategies, meetings, or other related meetings, all communications, etc.

Payment

The schedule of fee rates is applied to ALL work throughout the year. Schedule of fees reflects starting rates/ retainer due for each requested service. The credit card provided will be used to process your retainer fee upon receipt of this packet if a check does not accompany the paperwork. All invoices are due upon receipt. <u>Your return will NOT be filed until the invoice is paid in full.</u> Any unpaid invoices after 30 days will be subject to a 10% late fee, and the credit card on file (provided above) will be charged the adjusted invoice amount. This time allows clients to pay by cash/check or alternative card. If, after 60 days, the balance can not be collected, an additional 10% late fee will be assessed to the total invoice, along with a $395 collection fee, at which time your account will be turned over to collections. Client agrees to pay all reasonable court and legal fees in the attempt to collect the debt. All fees are due and payable regardless of outcome, election to/not to file, or opinions. All rates reflect cash/check rate; if paying by card, a 3.5% processing fee applies. All data should be submitted at the same time. If you forget large parts of data, there will be a revision charge, starting at $250. Schedules and Forms that take longer than one hour will then be subject to the hourly additional billable rate. Clients with excessive amounts of gaming W-2s, brokerage accounts, etc will be charged for the time it takes to input the information at our hourly rate. If the data you provide is not totaled and organized, there will be an additional charge for the time spent completing the tax return. We value your business and want to provide the best service to each client. We are making an effort to complete as many tax returns in the highest quality manner as possible, while creating a sustainable business to serve the needs of the community with our expertise and be fair to all stakeholders involved. We look forward to building a quality and sustainable relationship with you. Thank You!

Client Portal Access: www.LedgerInc.TaxDome.com
Payment Portal: https://app.fluidpay.com/spp/ledger-inc, also available on our website www.Ledger.tax

2026 Schedule of Fees

Service	**Includes**	**Starting Rate/ Retainer**
		Personal Income Tax Prep Services
Personal Income Tax Return 1040 or 1040-SR • **24/7 access to a secure client portal with a mobile app for clients to upload all support docs, review work, and communications.** • **Digital copy of all completed work with Loom review/preparer's notes** • **Protection Plus + Audit Protection Insurance** • **9325 confirmation of filing provided for your records** • **1040 or 1040-SR with standard deductions with one state return* is the base return used for each model/fee structure.** • **All additional work will be billed at a rate of $250/hr when necessary** • **Client must provide updated annual organizer & a copy of their license**		
Dependent/ Simple	Up to two W-2's, no other forms or schedules.	$250

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Basic	Schedule 1,2, or 3. Schedule B or F. Up to one return-related email. Form 8812.	$750
Essentials	Schedule 1, 2, or 3. Schedule B or F. Forms 8812, 8606. Simple Schedule D. Schedule C or E (rental only). Up to two return-related emails. Up to two states*.	$950
Plus	Itemized deductions. Schedule 1, 2, or 3. Schedule B or F. Forms 8812, 8606, 1116, 8829, 8949, 8959, 8960, 8995.. Schedule D. Schedule C/ sole Prop. Schedule E (rental only). Up to two return-related emails. Up to two states*. Up to three K-1's.	$1250
+ ***Annual Personal Advisory Packages, to ensure a low-stress 2026 filled with personal financial prosperity!***		
+ ***Annual Personal Advisory, Deluxe***	Can be added to Essentials or Plus Personal Tax Prep Services. Includes extension filing, same year revisions or amendment if needed, mid-year consult, in-depth review, 3-Year comparison summary, estimated payment vouchers with reminders, access to monthly open forum group Zoom, end of year workshop, all events, up to one free dependent return, up to two additional questions per year. Bonus: up to one additional consult. A $3350 Value	$1500 paid in full OR $200/mth
+ ***Annual Personal Advisory, Premium***	Can be added to Essentials or Plus Personal Tax Prep Services. Includes extension filing, same year revisions or amendment if needed, in-depth review, 3-Year comparison summary, estimated payment vouchers with reminders, access to monthly open forum group Zoom, end of year workshop, all events, up to two free dependent returns, up to four additional questions per year. Bonus: Qtrly Consults, Priority Service & Communication. A $5450 Value	$2500 paid in full OR $250/mth
Business/ Entity Tax Return 1120, 1120S, 1065		
Business Income Tax Return 1120, 1120S, or 1065 • **24/7 access to a secure client portal with a mobile app for clients to upload all support docs, review work, and communications.** • **Digital copy of all completed work with Loom review/preparer's notes** • **Protection Plus + Audit Protection Insurance** • **9325 confirmation of filing provided for your records** • **Client must provide organizer and IRS-compliant bookkeeping, P&L and Balance Sheet** • **All additional work will be billed at a rate of $250/hr when necessary**		
1120, 1120S, or 1065, Basic	Basic business return	$1250
1120, 1120S, or 1065, Essential	Personal tax. Up to one 1120, 1120S, 165, 1041, or Sch C. Up to one state*. Extensions, with completed request form. Monthly group open forum Zoom. Up to one quick question/email/ call per year.	$2500
1120, 1120S, or 1065, Deluxe	Personal tax. Up to two 1120, 1120S, 165, 1041, or Sch C. Up to two states*. Extensions, with completed request form. In-depth return review. Mid-Year Review. End-of-Year Review. Up to 2 additional qtrly reviews. Accountable plan with annual updates. Reasonable Compensation Analysis with annual updates. Entity 10-Year Projection. Qtrly accountability group & business networking. Monthly Mastermind. Monthly group open forum Zoom. Up to two quick questions/emails/ calls per year.	$3500
1120, 1120S, or 1065, Premium	Up to two personal 1040's. Up to one additional dependent 1040. Up to four 1120, 1120S, 1065, 1041, or Sch C. Up to four states*. Extensions, with completed request form. In-depth return review. Mid-Year Review. End-of-Year Review. Up to 2 additional qtrly reviews. Accountable plan with annual updates. Reasonable Compensation Analysis with annual updates. Entity 10-Year Projection. Qtrly accountability group & business networking. Monthly Mastermind. Monthly consultations, as needed. Monthly group open forum Zoom. Up to three quick questions/emails/ calls per year with priority service & response.	$18,000
Trust, Estate, & Non-Profit		
Trust/ Estate Tax Prep	Price varies based on complexity & additional services needed. Estate Returns/Final Returns, Portability Election, additional $1000 fee for opt-in (if not selected defaults to client declining the additional opt-in service)	$1000+
+ ***Annual Trust/Estate Advisory, Deluxe***	Can be added to Trust/ Estate Tax Prep Services. Includes extension filing, same year revisions or amendment if needed, mid-year consult, in-depth review, 3-Year comparison summary, estimated payment vouchers with reminders, access to monthly open forum group Zoom, end of year workshop, all events, up to one free dependent return, up to two additional questions per year. Bonus: up to one additional consult. A $3350 Value	$1500 paid in full OR $200/mth
+ ***Annual Trust/ Estate***	Can be added to Trust/ Estate Tax Prep Services.	$2500

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Advisory, Premium	Includes extension filing, same year revisions or amendment if needed, in-depth review, 3-Year comparison summary, estimated payment vouchers with reminders, access to monthly open forum group Zoom, end of year workshop, all events, up to two free dependent returns, up to four additional questions per year. Bonus: Qtrly Consults, Priority Service & Communication. A $5450 Value	paid in full OR $250/mth
NonProfit	Price varies based on complexity & additional services needed.	$1000+
+ ***Annual 501(c)3 Advisory, Deluxe***	Can be added to NonProfit Tax Prep Services. Includes extension filing, same year revisions or amendment if needed, mid-year consult, in-depth review, 3-Year comparison summary, estimated payment vouchers with reminders, access to monthly open forum group Zoom, end of year workshop, all events, up to one free dependent return, up to two additional questions per year. Bonus: up to one additional consult. A $3350 Value	$1500 paid in full OR $200/mth
+ ***Annual 501(c)3 Advisory, Premium***	Can be added to NonProfit Tax Prep Services. Includes extension filing, same year revisions or amendment if needed, in-depth review, 3-Year comparison summary, estimated payment vouchers with reminders, access to monthly open forum group Zoom, end of year workshop, all events, up to two free dependent returns, up to four additional questions per year. Bonus: Qtrly Consults, Priority Service & Communication. A $5450 Value	$2500 paid in full OR $250/mth
		Additional Services
States Returns*	Additional States $50 each *CA, NY, HI, MA on any return, an additional $100 each for personal *CA, NY, HI, MA on any return, an additional $175 each for business	$50 $100 $175
Tax Meetings/Consults **Staff & Junior Accountants billed at $150/30-minutes & $250/ Hr* ***EA, CPA, & Specialty Advisors billed at $250/30-minutes & $350/Hr*	**30-Minute Consult:** Up to 20-Minute In-Person, Zoom, or Phone with followup notes Pre-Tax Prep: Drop-off appointment to review all docs. Up to 50-Minute In-Person, Zoom, or Phone **60-Minute Consult:** In-depth Review: Pick-up appointment to review completed work. Mid-Year Review or Quarterly Consult End-of-Year Review	$150* $200** $250 $350**
Emergency Meeting/Request	15-minute task, call, Zoom, or in-person meeting, same day as request	$250
Extension Request	With confirmation of submission. The client must provide the request form 15 days prior to the deadline $50 Personal, $75 Business	$50 / $75
Estimate Vouchers	Reproduction, assistance, reminders	$250
Printed & Packaged Hardcopy	Hardcopy of tax return for pickup at the front desk	$100
Reproduction	Digital or Hardcopy reproduction of any previous work	$100
Postage & Mailing	USPS tracking service provided	$35+
Handling/ Scanning	Up to three hours, staff will scan all hard copies provided by the client and upload them to the portal.	$225
Notary Service	$25 Office fee + $10 per stamp	$35+
Paper Filing Fee	Prep of all paper file tax returns with tracking labels for the client to mail	$250
3rd Party Verification Letter	Requested by client or third party (lender, bank, etc)	$250
Revision of Tax Return (same year)	If the client provides additional information after work has been completed, prior to filing Personal Business, Trust, Estate, or Non-Profit	 $250 $500
Amended Return (same year)	If the client provides additional information after work has been completed, post-filing Personal Business, Trust, Estate, or Non-Profit	 $450 $650
48-Hour Rush	The client must provide all documents before the start of work Personal Taxes Business, Trust, Estate, or Non-Profit	 $1500 $2000

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Quick-Questions **Emails, Calls, Chats, Texts** **Research & Prep Time**	Billed in 15-minute increments.	$300/hr
		Additional Business Specific Services
Compliance Bookkeeping	Entities with messy, non-IRS-compliant bookkeeping, up to 5 hours For tax prep only, no reports provided. $250/hr as needed	$1800
Entity Formation Assistance	Assistance to register with SCC and acquire an EIN #	$500
Start Up Business Package: **1-Day Start-Up Intensive**	This 4-Hour 1:1 Consult will have you up and running with a clear direction for your business, full formation assistance, tasks to be completed throughout the year, a comprehensive understanding of record-keeping, tracking, entity selection, chart of accounts, accountable plan, RCA, and tax plan.	$2500
Trade Name/ DBA/ EIN Request	Per DBA requested/ Per EIN requested from IRS	$150
Dissolve Business	With IRS & SCC	$500
Registered Agent	Ledger Inc. can serve as your in-state registered agent, billed annually*	$150*
SCC Annual Registration Filing	Assistance service only, registration fee billed in addition to service fee noted	$150+
2553 Election/ Form 8832	Assistance with forms and faxing to IRS	$250
Accountable Plan	File provided to the client for their use and implementation throughout the year Accountable plan review, updates, advisory billed at $350/hr. Annual updates suggested.	$500
Reasonable Compensation Analysis	RCA is meant to be done on an annual basis to stay compliant, suggested annually	$500
Entity Analysis & Planning	10-year forecast, must have current RCA Structure selection assistance Entity planning, must have current RCA - includes 10-year forecast & structure selection review along with advisory consultation & RC report	$350 $350 $850
1099/ 1096 or W-2/ W-3	Digital copy provided to the business owner for distribution prior to the deadline. Initials Filing Additional requests Digital & Mail delivery to vendors directly	 $150 $25/each $25/each
940/ 941/ 94X	Billed hourly, $250/ hr	$250/hr
K-1	Each additional K-1 requested	$150
Tax Compliance Advisory	Comprehensive tax compliance advisory services designed to keep your business accurate, organized, and fully aligned with federal and state requirements.	$350/hr
Bookkeeping	Based on the client's need, please schedule a consultation for a custom quote Bookkeeping audits, revisions, & compliance work available at $350/hr rate	$450+/mo
Payroll Set-Up Assistance	Expert payroll setup assistance to ensure your employees are paid accurately, efficiently, and in full compliance with tax regulations.	$175/hr
		Scale, Growth, & Build with Community
Monthly Open Forum Group	Zoom open forum meeting, annual subscription	$900
Monthly Mastermind Meetings	Zoom, with workbook/handouts. Follows Quarterly Accountability Group themes for maximum efficiency and education.	$175/each $2100/ Yr.
Quarterly Accountability Meeting	In-Person quarterly intensive with guest speakers to keep your business on track, growing, and thriving! Pairs perfectly with the Monthly Mastermind Meetings & Peer to Peer Business Networking	$1200/Yr
Peer to Peer Business Networking	Annual Membership: 6 In-Person, 6 Zoom based meetings. A peer-to-peer trade group where professionals in the same field collaborate to compare trends, refine systems, and strengthen their business operations together.	$1200/Yr

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		IRS Resolution Work
Phase 1: Consultation	30-minute Zoom or in-person consultation to review all tax notices	$350
Phase 2: Investigation & Analysis	POA, transcripts, analysis, and custom quote for Phase 3	$1500
Phase 3: Compliance	Complete task discovered and discussed in Phase 2.	$1000+
Phase 4: Resolution	Based on additional work and representation needed to complete the resolution.	$1000+
Resolution Assistance	Hourly rate	$350/hr
		Billing Adjustments
Bounced Check/ Payment	All bounced checks, stop payments, or disputes	$100
30-Days Past Due	A late fee of 10% will be added to your total outstanding invoice amount	+ 10%
60-Days Past Due + Collections	An additional late fee of 10% will be added to your total outstanding invoice amount plus a $350 collections fee	+ 10% + $395
Missed Appointment Fee	If not cancelled with 24-hours notice, by email Office@Ledger.tax	$100
Veteran & First Responders	A courtesy discount of 10% will be applied to all a la carte services (excludes packages)	- 10%

Retainer equal to the service requested must be paid prior to the start of any work. Any balance due must be paid in full for review, filing, or completion of work; an itemized invoice will be provided. In-Person must sign, Portal clients accept terms and conditions within the portal, and providing required deposit:

Primary *Taxpayer:* ____________________________________ *Signature:* _____________________________________

Email: ____ *Phone:* ____

Spouse *Name:* _______________________________________ *Signature:* _______________________________________

Email: ____ *Phone:* ____

Business/ Trust/ Estate/ Non-Profit *Name:* ____

Primary Contact: _____________________________________ *Signature:* _______________________________________

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