BLISS & TUTTLE CPAS
2407 PACIFIC AVE. SUITE C
OLYMPIA, WA 98501
(360)754-5848

January 2026

Dear Client,

As 2025 ends and the new year begins, it's time to start thinking about taxes again. We hope 2025 has been a happy and prosperous year for you.

Enclosed is a blank Tax Organizer which can assist you in gathering your 2025 data. As you receive your 2025 tax documents include such items as your W-2s, Form 1099s, K-1s, brokerage statements, etc. Your check register may also include pertinent information.

Complete only those schedules that apply to you. If you have already prepared other schedules for the necessary information, refer to them in the organizer and enclose them for our use. A fully completed organizer lessens the likelihood of omissions from your tax return.

Please sign the attached engagement letter and privacy policy & fill in the attached questionnaires. We will be unable to begin working on your tax return without a signed engagement letter. In addition, because you are new to us this year, please bring a copy of your 2024 tax return. Or feel free to upload them into our secure client portal located on our webpage, blisscpa.com

If you haven't signed up for our portal yet, please email marieanne@blisscpa.com and we can send you a link!

We look forward to hearing from you soon. As always, contact us if you have any questions.

2025
TAX ORGANIZER

Taxpayer Information		Spouse Information	
Last name		Last name	
First name		First name	
Middle Initial	Suffix	Middle Initial	Suffix
Social security number		Social security number	
Occupation		Occupation	
Work phone	Ext	Work phone	Ext
Cell phone		Cell phone	
E-mail address		E-mail address	
Date of birth		Date of birth	

Address .... ______ Apartment number....... ______

City .... ______ State........... ______ ZIP Code....... ______

Home phone........ ______ Fax number .... ______

Dependent Information

First name / Last name	MI / Suffix	Social Security Number / Relationship	Date of Birth	Months Lived with Taxpayer	Child Care Expense

Child and Dependent Care Provider Expenses

Name	Address	ID Number	Amount Paid

Education Tuition and Fees

Attach all Form 1098-Ts and a list of your qualified education expenses.

Student Loan Interest Paid

Enter total 2025 qualified student loan interest.. ______

1555 REV 10/23/25 PRO

Attach Form(s) W-2 — Wages, Salaries, Tips and Other Compensation

Employer Name	2024 Amount

Attach Form(s) 1099-R — Distributions from Pensions, Annuities, Retirement, Profit-Sharing, IRAs, etc

1099-R Payer Name	2024 Amount

Attach Form(s) SSA-1099 — Social Security/Railroad Benefits

	Taxpayer	Spouse
Social Security Benefits from Form SSA-1099		
Railroad Retirement Benefits from Form RRB-1099		
Medicare B premiums withheld		
Medicare C premiums withheld		
Medicare D premiums withheld		

Attach Form(s) 1099-MISC — Miscellaneous Income, 1099-NEC, and 1099-K

1099-MISC, 1099-NEC, and 1099-K Payer Name

Attach Form(s) 1099-INT — Interest Income

1099-INT Payer Name	2024 Amount

Attach Form(s) 1099-DIV — Dividend Income

1099-DIV Payer Name	2024 Amount

Attach Form(s) 1099-B, 1099-S – Sales of Stocks, Bonds, Real Estate, etc

Attach all stock sale transaction information, including initial cost information.

Other Government Forms to attach:

Form(s) 1099-G — Certain Government Payments, Schedule K-1s — Partnership, S-Corporation, Trust or Estate Income, Form(s) W-2G — Gambling or Lottery Winnings, Form(s) 1099-Q — Payments from Qualified Education Programs

Other Income:

Alimony, jury duty, unreported tips, disability income, etc. Business, rentals, farms: Attach income and expenses for any business, rental or farm you own. Include a list of all new equipment acquired this year, including date of purchase and cost.

Retirement Plan Contributions

	Taxpayer	Spouse
Traditional IRA contributions made for 2025		
Roth IRA contributions made for 2025		
SEP, Keogh, Individual 401(k) or SIMPLE Contributions		

Medical and Dental Expenses

	2025 Amount	2024 Amount
Prescription medications		
Health insurance premiums		
Doctors, dentists, etc		
Hospitals, clinics, etc		
Eyeglasses and contact lenses		
Miles driven for medical purposes		
Other medical and dental expenses:		

Taxes

	2025 Amount	2024 Amount
Real estate taxes paid on principal residence		
Real estate taxes paid on additional homes or land		
Auto license registration fees based on the value of the vehicle		
Other personal property taxes		

Interest Expenses

Home mortgage interest paid — Attach Form(s) 1098.

Lender's Name	2025 Amount	2024 Amount

Points paid on loan to buy, build or improve main home

Lender's Name	2025 Amount

Cash/Check/Credit Contributions

	2025 Amount	2024 Amount

Noncash Charitable Contributions

Attach all receipts with details listing the following information: Donee, donee address, description of donation, date acquired and date contributed, your cost, value at time of donation, and how you acquired the property.

Miscellaneous Deductions

	2025 Amount	2024 Amount
Union and professional dues		
Professional subscriptions, books, supplies		
Uniforms and protective clothing (including cleaning)		
Job search costs		
Taxpayer educator expenses		
Spouse educator expenses		
Tax return preparation fees		
Safe deposit box rental		
Gambling losses (to the extent of gambling income)		
Other expenses (list):		

		Yes	No
1	Did a lender cancel any of your debt in 2025? (Attach any Forms 1099-A or 1099-C)	☐	☐
2	Did you make energy efficient improvements to your home or purchase any energy-saving property during 2025? If **yes,** please attach details	☐	☐
3	Did you purchase a motor vehicle or boat during 2025 ? If **yes,** attach documentation showing sales tax paid.	☐	☐
4	Did you purchase a hybrid or electric vehicle in 2025? If **yes,** enter year, make, model, and date purchased: ______	☐	☐
5	Did you pay qualified passenger vehicle loan interest in 2025 ? If **yes,** attach documentation showing interest paid.	☐	☐
6	Did you donate a vehicle in 2025 ? If **yes,** attach Form 1098C	☐	☐
7	What was the sales tax rate in your locality in 2025 ? ______ % State ID ______		
8	Did your marital status change during 2025? If **yes,** explain: ______	☐	☐
9	Were you or your spouse permanently and totally disabled in 2025?	☐	☐
10	Do you have dependents who must file?	☐	☐
11	Do you have children who are under age 19 or a full time student under age 24 with investment income greater than $2,700?	☐	☐
12	Did you provide over half the support for any other person during 2025?	☐	☐
13	Did you incur adoption expenses during 2025?	☐	☐
14	Did you receive a total distribution from an IRA or other qualified plan that was partially or totally rolled over into another IRA or qualified plan within 60 days of the distribution?	☐	☐
15	Did you receive any disability payments in 2025?	☐	☐
16	Did you receive tip income **not** reported to your employer?	☐	☐
17 a	Did you buy, sell, refinance, foreclose or abandon a principal residence or other real property in 2025 ? If **yes,** attach closing or escrow statements, 1099-C or 1099-A forms	☐	☐
b	If you sold a home, did you claim the First-Time Homebuyer Credit when you purchased it?	☐	☐
18	Did you incur any casualty or theft losses during 2025?	☐	☐
19	Did you incur any non-business bad debts?	☐	☐
20	Did you pay any individual for domestic services in 2025 ?	☐	☐
21	Did you take a retirement account distribution related to a natural disaster?	☐	☐
22	Did you buy or sell any stocks or bonds in 2025 ?	☐	☐
23	Did you use the proceeds from Series EE or I U.S. savings bonds purchased after 1989 to pay for higher education expenses?	☐	☐
24	Did you incur any moving expenses? If **yes,** attach details	☐	☐
25	Did you receive any income not included in this Tax Organizer? If **yes,** please attach information.	☐	☐
26	Do you expect your income and deductions in 2026 to be the same as 2025 ? If **no,** attach explanation of changes expected.	☐	☐
27	Did you receive Form 1095-A (Health Insurance Marketplace Statement)? If so, please attach	☐	☐
28	At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)?	☐	☐
29	If you paid any alimony, enter recipient's SSN: ______ Alimony paid: ______		
30	Enter your state of residence **Taxpayer** ______ **Spouse** ______		
31 a	Do you want to change the language with which the IRS communicates with you?	☐	☐
b	If yes, which language? ______		

Electronic Filing and Direct Deposit of Refund

	Yes	No
If your tax return is eligible for Electronic Filing, would you like to file electronically?	☐	☐
The Internal Revenue Service is able to deposit many refunds directly into taxpayers' accounts. If you receive a refund, would you like direct deposit?	☐	☐

If **yes,** please provide a voided check (not a deposit slip) if your bank account information has changed.

What type of account is this? Checking ☐ Savings ☐

Estimated Tax Paid

Federal		State			Local		
Date	Amount	Date	Amount	ID	Date	Amount	ID

Additional Information (Enter any additional information here and attach any documents.)

General Questions

PERSONAL INFORMATION

		Yes	No
1	Did your marital status change during 2025 ?	☐	☐
	If **yes,** explain		
2	Do you want to allow your tax preparer to discuss this year's return with the IRS?	☐	☐
	If **no,** enter another person (if desired) to be allowed to discuss this return with the IRS. **Caution:** Review any transferred information for accuracy. Designee's Name ...... ► Phone Number .... ► Personal Identification Number (5 digit PIN) ..... ►		
3	Do you or your spouse plan to retire in 2026 ?	☐	☐
4	Were you or your spouse permanently and totally disabled in 2025 ?	☐	☐
5	Enter date of death for taxpayer or spouse (if during 2025 or 2026): Taxpayer: ____ Spouse: ____		
6	Were you or your spouse a member of the U.S. Armed Forces during 2025 ?	☐	☐

DEPENDENT INFORMATION

		Yes	No
7 a	Do you have dependents who must file?	☐	☐
b	If **yes,** do you want us to prepare the return(s)?	☐	☐
8 a	Do you have children who are under age 19 or a full time student under age 24 with investment income greater than $2,700?	☐	☐
b	If **yes,** do you want to include your child's income on your return?	☐	☐
9	Are any of your dependents **not** U.S. citizens or residents?	☐	☐
10	Did you provide over half the support for any other person during 2025 ?	☐	☐
11	Did you incur adoption expenses during 2025 ?	☐	☐

IRA, PENSION AND EDUCATION SAVINGS PLANS

		Yes	No
12	Did you receive payments from a pension or profit-sharing plan?	☐	☐
13	Did you receive a total distribution from an IRA or other qualified plan that was partially or totally rolled over into another IRA or qualified plan within 60 days of the distribution?	☐	☐
14 a	Did you convert all or part of a regular IRA into a Roth IRA?	☐	☐
b	Did you roll over all or part of a qualified plan into a Roth IRA?	☐	☐
15	Did you contribute to a Coverdell Education Savings Account?	☐	☐

ITEMS RELATED TO INCOME/LOSSES

		Yes	No
16	Did you receive any disability payments in 2025 ?	☐	☐
17	Did you receive tip income **not** reported to your employer?	☐	☐
18 a	Did you buy, sell, refinance, or abandon a principal residence or other real property in 2025 ? (Attach copies of any escrow statements or Forms 1099.)	☐	☐
b	If you sold or abandoned a home, did you claim the First-Time Homebuyer Credit when you purchased the home?	☐	☐
c	Are you planning to purchase a home soon?	☐	☐
19	Did you incur any Federally declared disaster or theft losses during 2025 ?	☐	☐
20	Did you incur any non-business bad debts?	☐	☐

PRIOR YEAR TAX RETURNS

		Yes	No
21	Were you notified by the Internal Revenue Service or state taxing authority of changes to a prior year's return? If **yes,** enclose agent's report or notice of change.	☐	☐
22	Were there changes to a prior year's income, deductions, credits, etc which would require filing an amended return?	☐	☐

General Questions (continued)

FOREIGN BANK ACCOUNTS, FOREIGN ASSETS AND FOREIGN TAXES

		Yes	No
23	Did you have foreign income or pay any foreign taxes in 2025 ?	☐	☐
24a	At any time during 2025 , did you have an interest in or a signature or other authority over a bank account, or other financial account in a foreign country?	☐	☐
	If **yes**, enter the name of the foreign country where the financial account is located:		
b	Did the aggregate value of all your foreign accounts exceed $10,000 at any time during 2025 ? Report all interest income on Org 11	☐	☐
25	Were you the grantor of or transferor to a foreign trust which existed during the tax year, whether or not you have any beneficial interest in the trust?	☐	☐
26	Did you at any time during 2025 , have an interest in or any authority over any foreign accounts or assets (i.e. stocks, bonds, mutual funds, partnership interests, etc.) held in foreign financial institutions that exceeded $50,000 in value at any time during the year?	☐	☐

HEALTH AND LIFE INSURANCE

		Yes	No
27	Did you receive Form 1095-A (Health Coverage)? If so, please attach	☐	☐
28a	Did you or your spouse have self-employed health insurance?	☐	☐
b	If you or your spouse are self-employed, are either of you eligible to participate in an employer's health plan at another job?	☐	☐
29	Did your employer pay premiums on life insurance in excess of $50,000 where the proceeds are payable to beneficiaries named by you?	☐	☐
30	Did you contribute to or receive distributions from a Health Savings Account (HSA)?	☐	☐

MISCELLANEOUS

		Yes	No
31	Did you make energy efficient improvements to your home or purchase any energy-saving property during 2025 ? If **yes,** please attach details	☐	☐
32	Did you purchase a motor vehicle or boat during 2025 ?	☐	☐
	If **yes,** attach documentation showing sales tax paid.		
33	Did you purchase an energy efficient vehicle in 2025 ?	☐	☐
	If **yes,** enter year, make, model, and date purchased: ______________________		
	also provide VIN: ______________________		
34	Did you pay qualified passenger vehicle loan interest in 2025 ?	☐	☐
	If **yes,** attach documentation showing interest paid.		
35	Did you donate a vehicle in 2025 ? If yes, attach Form 1098C	☐	☐
36	What was the sales tax rate in your locality in 2025 ? ________ % State ID .... ____		
37	Did you or your spouse make gifts of over $19,000 to an individual or contribute to a prepaid tuition plan?	☐	☐
38	Did you make gifts to a trust?	☐	☐
39	If there were dues paid to an association, was any portion required to be non-deductible due to political lobbying by the association?	☐	☐
	If **yes,** please attach details.		
40	Did you or your spouse participate in a medical savings account in 2025 ?	☐	☐
	If **yes,** please attach Form 1099-SA (Distributions from an HSA, Archer MSA or Medicare+Choice MSA.)		
41	Did you make a loan at an interest rate below market rate?	☐	☐
42	Did you pay any individual for domestic services in 2025 ?	☐	☐
43	Did you pay interest on a student loan for yourself, your spouse, or your dependents?	☐	☐
44	Did you, your spouse, or your dependents attend post-secondary school in 2025 ?	☐	☐
45	Did a lender cancel any of your debt in 2025 ? (Attach any Forms 1099-A or 1099-C)	☐	☐
46	Did you receive any income not included in this Tax Organizer?	☐	☐
	If **yes,** please attach information.		
47	At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)?	☐	☐
48a	Do you want to change the language with which the IRS communicates with you?	☐	☐
b	If yes, which language? ______________________		

ELECTRONIC FILING AND DIRECT DEPOSIT OF REFUND

		Yes	No
49	If your tax return is eligible for Electronic Filing, would you like to file electronically?	☐	☐
50	The Internal Revenue Service is able to deposit many refunds directly into taxpayers' accounts. If you receive a refund, would you like direct deposit?	☐	☐

Caution: Review transferred information for accuracy.

51 If **yes,** please provide the following information:

a Name of your financial institution ______________________

b Routing Transit Number (must begin with 01 through 12 or 21 through 32) ______________________

► c Account number ______________________

d What type of account is this? Checking ☐ Savings ☐

☑ Please attach a **voided** check (not a deposit slip) if your bank account information has changed.

BLISS & TUTTLE, CPAs
2407 Pacific Ave., Suite C
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(360) 754-5848 FAX (360) 754-6365

Individual Tax Preparation Engagement Letter

Thank you for choosing Bliss & Tuttle CPAs to prepare your 2025 Individual tax return. This letter, and the attached Terms and Conditions Addendum, confirm our understanding of the terms and objectives of our engagement and the nature and limitations of services we will provide.

Scope of Engagement

1. We will prepare your Federal and State income tax returns for the tax year stated above.
2. Any tax returns will be prepared solely for complying with Federal, State and Local income tax law. Our work is not intended to benefit or influence any third party, either to obtain credit or for any other purpose. You agree to indemnify and hold us harmless with respect to all claims arising from the use of the tax returns for any purpose other than filing with the IRS and state and local tax authorities regardless of the nature of the claim, including the negligence of any party.

Client Responsibilities:

1. We will provide you with an income tax organizer to help you compile and document the information necessary to prepare your income tax return. You represent that the information that you provide is accurate and complete to the best of your knowledge. We will not verify this data for accuracy, but we may request additional clarification if needed.
2. You should retain all the documents, reports, canceled checks, invoices, receipts, and logs that form the basis of income and deductions. These may be necessary to prove the accuracy and completeness of the returns to a taxing authority
3. You are responsible to inform us if you have any interest in foreign bank accounts or foreign business activity.
4. You are responsible for providing us with complete and accurate information regarding the investing of digital assets. Digital assets include cryptocurrency, digital currency, stablecoins, NFTs, tokenized assets, and any digital representations of value using distributed ledger technology. You agree to provide complete details of all transactions, wallets, platforms, and taxable events.
5. You agree to carefully review each return before signing form 8879. You are responsible for understanding the return and ensuring all information is correct.
6. You authorize us to file an extension if documents are incomplete by firm deadlines. An extension extends the time to file, not the time to pay. Any unpaid tax may accrue penalties and interest.

Limitations

1. If we discover information that affects your prior-year tax returns, we will make you aware of the facts. However, we are not responsible for identifying these situations for prior year returns we did not prepare. If you become aware of such information, please let us know.

2. This engagement does not include the following:
    a. Accounting or Bookkeeping Services
    b. Fraud or Theft Detection
    c. Extensive tax planning, year-end projections, estimated tax planning, tax research or audit representation.
    d. We do not respond to IRS or state notices on your behalf unless you enter into a separate engagement. Any such services are billable and are not included in tax return preparation.
    e. Foreign Bank account Reporting (FBAR).
3. If you are filing married filing joint (MFJ) or as a Registered Domestic Partnership (RDP), each party is treated as a client. Thus, we will ask questions and freely share information to both parties. There should be no expectation of privacy. Both spouses must sign form 8879 before the MFJ return can be e-filed. If one spouse is unavailable, a separate Power of Attorney or Form – 2848 may be required.
4. If a separation or pending divorce is an issue, we will suggest that one party seek another tax advisor. However, if both parties are acceptable to working together and with full disclosure for tax purposes, we will provide tax advice to both parties, of which both parties will be made aware.

Penalties and Interest Charges

1. Federal, state, and local tax authorities impose various penalties and interest charges for non-compliance with tax laws and regulations, including failure to file or late filing of returns, and underpayment of taxes. You, as the taxpayer, remain responsible for the payment of all tax, penalties, and interest charges imposed by tax 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 or tax positions may result in the imposition of penalties and interest charges.

If the tax services and terms outlined are in accordance with your understanding of our engagement, please sign and return to Bliss & Tuttle. We cannot complete your return until we receive this signed engagement letter.

Please contact us if you have any additional questions.

We appreciate your trust!

Thank you!

___________________________	___________________________
Taxpayer Signature	Spouse Signature
___________	___________
Date	Date

BLISS & TUTTLE, CPAs
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OLYMPIA, WASHINGTON 98501
(360) 754-5848 FAX (360) 754-6365

Terms & Conditions Addendum

Effective 1/1/2026

Overview

This addendum to the engagement letter describes our standard terms and conditions ("Terms and Conditions") related to our provision of services to you. This addendum, and the accompanying engagement letter, comprise your agreement with us ("Agreement"). If there is any inconsistency between the engagement letter and this *Terms and Conditions Addendum*, the engagement letter will prevail to the extent of the inconsistency.

For the purposes of this *Terms and Conditions Addendum*, any reference to "firm," "we," "us," or "our" is a reference to Bliss & Tuttle CPAs and any reference to "you," or "your" is a reference to the party or parties that have engaged us to provide services.

CPA Firm Responsibilities

It is our duty to prepare your returns based on the same standard of care that a reasonable tax return preparer would exercise in this type of engagement. Unless otherwise noted, the applicable standard of care for a "reasonable tax return preparer" shall be based on the following pronouncements:

- the Statements on Standards for Tax Services ("SSTS") issued by the American Institute of Certified Public Accountants ("AICPA"),
- U.S. Treasury Department Circular 230 ("Circular 230"),
- the Internal Revenue Code, Treasury Regulations, and any applicable state/local corollaries (collectively, "the Code").

As tax return preparers, these pronouncements also prohibit us from signing a tax return unless we have a reasonable belief that there is substantial authority for tax positions taken on the tax return, or we have a reasonable basis for tax return positions taken on the return which are disclosed as required by the Code. If you request that we report a tax position on your return which we feel is contrary to published guidance, frivolous, or a willful attempt to evade tax, we will be unable to proceed. If you are unwilling to disclose a position where required or we conclude that your failure to disclose does not permit us to sign your tax return, we will be unable to proceed.

It is your responsibility to safeguard your assets and maintain accurate records pertaining to transactions. We will not hold your property in trust for you, or otherwise accept fiduciary duties in the performance of the engagement.

Bliss & Tuttle will not make any management decisions or perform management functions on your behalf.

<u>Arguable positions</u>

If there are conflicting interpretations of tax law, or if tax law is unclear, we will explain the possible positions that may be taken for us to sign your return. We will follow the position you request, provided it is consistent with our understanding of tax reference materials and our professional standards. Tax reference materials include, but are not limited to, the Code, Revenue Rulings, Revenue Procedures, court cases, and similar state and local guidance. If the IRS, state, or local tax authorities later contest the position you select, additional tax, penalties, and interest may be assessed. You will be responsible for these amounts, as well as any related professional fees you may incur, to respond to the tax authority.

Billing and Payment Terms

We will bill you for our professional fees and out-of-pocket costs. Fees are based on a variety of factors such as value of services provided, amount of time needed to complete the engagement, complexity of the engagement, and accuracy, completeness, and quality of your records. For all services excluding tax preparation, payment is due within 30 days of the date on the billing statement. If payment is not received by the due date, you will be assessed interest charges of 1.5% per month on the unpaid balance. You have thirty (30) days from the invoice date to review the invoice and to communicate to us, in writing, any disagreement with the charges, after which you waive the right to contest the invoice.

For tax preparation services we will bill you when your tax return is completed and ready for filing. *Payment is due upon receipt of the return and tax returns will not be submitted or released until payment is received.* If you fail to pay all outstanding invoices, you assume all risk associated with your failure to meet any governmental or other deadlines, including the assessment of penalties and interest. We do not release incomplete deliverables.

We reserve the right to suspend or terminate our work for non-payment of fees. If work is discontinued, either temporarily or permanently, because of delinquent payment, we shall not be liable for any damage you may incur because of the work stoppage.

Termination and Withdrawal

Either party may terminate this Agreement at any time, and we reserve the right to withdraw from the engagement without completing services for any reason, including, but not limited to, non-payment of fees, your failure to comply with the terms of this Agreement, or as we determine professional standards require. If our work is suspended or terminated, you agree that we will not be responsible for your failure to meet governmental and other deadlines, or for any liability, including but not limited to, penalties or interest that may be assessed against you resulting from your failure to meet such deadlines.

If this Agreement is terminated before services are completed, you agree to compensate us for the services performed and expenses incurred through the effective date of termination.

Conflicts of Interest

If we, in our sole discretion, believe a conflict of interest has arisen affecting our ability to deliver services to you in accordance with either the ethical standards of our firm or the ethical standards of our profession, we may be required to suspend or terminate our services without issuing our work product.

Client Portals

We will utilize Liscio, a collaborative, virtual workspace in a protected, online environment. Liscio permits real-time collaboration across geographic boundaries and time zones and allows Bliss & Tuttle and you to share data, engagement information, knowledge, and deliverables in a protected environment. To use

Liscio you may be required by the provider to execute a client portal agreement and agree to be bound by the terms, conditions and limitations of such agreement. You agree that we have no responsibility for the activities of Liscio and agree to indemnify and hold us harmless with respect to all claims arising from your misuse of Liscio.

Bliss & Tuttle is not a host for any of your information. You are responsible for maintaining your own copy of this information. We do not provide back-up services for any of your data or records, including information we provide to you. Portals are utilized solely as a method of transferring data and are not intended for the storage of your information. Information on a portal may be deleted by Bliss & Tuttle.

If you decide to transmit your confidential information to us in a manner other than a secure portal, you accept responsibility for all unauthorized access to your confidential information. If you request that we transmit confidential information to you in a manner other than a secure portal, you agree that we are not responsible for any liability, including but not limited to, (a) any loss or damage of any nature, whether direct or indirect, that may arise as a result of our sending confidential information in a manner other than a secure portal, and (b) any damages arising as a result of any virus being passed on or with, or arising from any alteration of, any email message.

Records Management

Record Retention and Ownership

We will return all original records and documents you provide to us on or before the conclusion of the engagement. Our copies of your records and documents are solely for our documentation purposes and are not a substitute for your own records and do not mitigate your record retention obligations under any applicable laws or regulations. You are responsible for maintaining complete and accurate books and records, which may include financial statements, schedules, tax returns and other deliverables provided to you by us. If we provide deliverables or other records to you via an information portal, you must download this information. Professional standards preclude us from being the sole repository of your original data, records, or information.

Workpapers and other documents created by us are our property and will remain in our control. Our workpapers will be maintained by us in accordance with our firm's record retention policy and any applicable legal and regulatory requirements. A copy of our record retention policy is available upon request.

Our firm destroys workpaper files after a period of 7 years. Catastrophic events or physical deterioration may result in damage to or destruction of our firm's records, causing the records to be unavailable before the expiration of the retention period, as stated in our record retention policy.

Working paper Access Requests by Regulators and Others

State, federal, and foreign regulators may request access to or copies of certain workpapers pursuant to applicable legal or regulatory requirements. Requests also may arise with respect to peer review, an ethics investigation, the sale of your organization, or the sale of our accounting practice. If requested, access to such workpapers will be provided under the supervision of firm personnel. Regulators may request copies of selected workpapers to distribute the copies or information contained therein to others, including other governmental agencies.

If we receive a request for copies of selected workpapers, provided that we are not prohibited from doing so by applicable laws or regulations, we agree to inform you of such request as soon as practicable. You may, within the time permitted for our firm to respond to any request, initiate such legal action as you deem appropriate, at your sole expense, to attempt to limit the disclosure of information. If you take no action within the time permitted for us to respond, or if your action does not result in a judicial order protecting us from supplying requested information, we may construe your inaction or failure as consent to comply with the request.

If we are not a party to the proceeding in which the information is sought, you agree to reimburse us for our professional time and expenses, as well as the fees and expenses of our legal counsel, incurred in responding to such requests.

Summons or Subpoenas

All information you provide to us in connection with this engagement will be maintained by us on a strictly confidential basis.

If we receive a summons or subpoena which our legal counsel determines requires us to produce documents from this engagement or testify about this engagement, provided that we are not prohibited from doing so by applicable laws or regulations, we agree to inform you of such summons or subpoena as soon as practicable. You may, within the time permitted for our firm to respond to any request, initiate such legal action as you deem appropriate, at your sole expense, to attempt to limit discovery. If you take no action within the time permitted for us to respond, or if your action does not result in a judicial order protecting us from supplying requested information, we may construe your inaction or failure as consent to comply with the request.

If we are not a party to the proceeding in which the information is sought, you agree to reimburse us for our professional time and expenses, as well as the fees and expenses of our legal counsel, incurred in responding to such requests.

Confidentiality

In providing services to you, we may require information that is considered confidential and may include Personally Identifiable Information (PII), i.e. information that can be used to distinguish or trace an individual's' identity such as address, bank account and social security information. We treat all client information, including PII, as confidential and have a duty to do so based on the standards promulgated by the American Institute of Certified Public Accountants as well as applicable laws and regulations. You agree to only provide us with information, including PII, that is necessary for us to provide services to you in accordance with the Agreement.

Disputes

Should there be any disputes, we agree to mutually resolve between ourselves. If the dispute continues, we will try to settle through mediation (all parties will bear their own costs), and if not agreed to by all parties involved, then we will submit the matter to binding arbitration.

Limitations on Oral and Email Communications

We may discuss with you our views regarding the treatment of certain items or decisions you may encounter. We may also provide you with information in an email. Any advice or information delivered orally or in an email (rather than through a memorandum delivered as an email attachment) will be based upon limited research and a limited discussion and analysis of the underlying facts. Additional research or a more complete review of the facts may affect our analysis and conclusions.

Due to these limitations and the related risks, it may or may not be appropriate to proceed with a decision solely on the basis of any oral or email communication from us. You accept all responsibility, except to the extent caused by our gross negligence or willful misconduct, for any liability, including but not limited to additional tax, penalties or interest resulting from your decision (i) not to have us perform the research and analysis necessary to reach a more definitive conclusion and (ii) to instead rely on an oral or email communication. The limitation in this paragraph will not apply to an item of written advice that is a deliverable of a separate engagement. If you wish to engage us to provide formal advice on a matter on which we have communicated orally or by email, we will confirm this service in a separate agreement.

Entire Agreement

This Agreement, including this *Terms and Conditions Addendum* and any other attachments, encompass the entire agreement of the parties and supersedes all previous understandings and agreements between the parties, whether oral or written. Any modification to the terms of this Agreement must be made in writing and signed by both parties. This Agreement has been entered into solely between you and Bliss & Tuttle, CPAs, and no third-party beneficiaries are created hereby.

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Bliss & Tuttle

Certified Public Accountants
2407 Pacific Avenue Suite C
Olympia, Washington 98501
(360)754-5848

PRIVACY POLICY

RE: Our Privacy Policy, Compliance with the Gramm-Leach-Bliley Act, Public Law 106-102 (FTC 16 CFR Part 313)

The privacy of your client information has always been important to us, and we have always been bound by professional standards of confidentiality. However, we are now required by law to formally inform you of our privacy policy.

We collect nonpublic personal information about you that is provided by you or obtained by us with your authorization. This information may come from various sources, including information we receive from personal interviews, tax organizers, worksheets, and other documents necessary to provide professional services to you.

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted or required by law, or when necessary to process transactions requested by a client.

We restrict access to nonpublic personal information about you to members of our firm who need to know that information to provide you professional services. We retain records relating to the professional services that we provide you in accordance with accounting and government standards.

We employ physical, electronic, and procedural security safeguards to protect your nonpublic personal information.

Your confidence and trust are important to us. If you have any questions or concerns regarding the privacy of your nonpublic personal information, please contact us.