



NCH WEALTH ADVISORS

PREMIER TAX CFO

SERVICES AGREEMENT

We are pleased to confirm our understanding of the arrangements to act as your Premiere Tax CFO, in addition to the other tax related and accounting services we are providing to you. This letter confirms the services you have asked our firm to perform and the terms under which we have agreed to do that work. Please read this letter carefully because it is important to both our firm and you that you understand what you can and cannot expect from our work. In other words, we want you to know the limitations of the services you have asked us to perform. If you are confused at all by this letter or believe we have misunderstood what you need, please call to discuss this letter before you sign it.

Consolidation and storage of critical information

- Personalized access to secure, online vault to organize all important documents
- 24-hour access to your updated financial picture
- Access to the best financial tools, along with the guidance and support to use them

Preparation of your tax return

The Internal Revenue Service imposes penalties on tax payers, and on us as return preparers, for failure to observe due care in reporting for income tax returns. In order to ensure an understanding of our mutual responsibilities, we ask all clients for whom we prepare tax returns to confirm the following arrangements.

We will prepare your current-year Federal and your state of residence Individual Income Tax Form 1040 and related Federal and your state of residence individual Form 1040 income tax return schedules from information you furnish us. We will not audit, review, compile or otherwise verify the data you submit although we may ask you to clarify some of the information. We may furnish you with tax organizers and questionnaires to help you gather and organize the necessary information for us in order to keep our fee to a minimum. We are responsible for preparing only the returns listed specifically in this letter. If you have taxable activity in a state other than that specifically listed you are responsible for providing our firm with all information necessary to prepare any additional applicable state(s) or local income tax returns as well as informing us of the applicable states. Any additional state income tax returns will be prepared as a separate engagement. If you have income tax filing requirements in a given state but do not file that return there could be possible adverse ramifications such as an unlimited statute of limitations, penalties, etc. If you would like us to investigate to determine each state where you have an income tax filing requirement please inform us.

If you have derived income from a foreign country, we will use the foreign country income information which you provide to calculate any applicable federal or state foreign tax credit or other affected federal or state income tax items. However, you are responsible for meeting any foreign country income tax or other foreign country reporting requirements.

Our fee does not include responding to inquires or examination by taxing authorities. However, we are available to represent you and our fees for such services are at our standard rates and would be covered under a separate engagement letter.

It is your responsibility to maintain, in your records, the documentation necessary to support the data used in preparing your tax returns, including but not limited to the auto, travel, entertainment, and related expenses and the required documents to support charitable contributions. If you have any questions as to the type of records required, please ask us for advice in that regard. It is also your responsibility to carefully examine and approve your completed tax returns before signing and mailing them to tax authorities. We are not responsible for the allowance of doubtful deductions or inadequately supported documentation, nor for



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resulting taxes, penalties and interest. We will rely, without further verification, upon information you provide to us from 3rd parties, including, but not limited to, K1's, 1099'S, 1098's, receipts and similar items.

We will use our professional judgment in preparing your returns. Whenever we are aware that a possibly applicable tax law is unclear or that there are conflicting interpretations of the law by authorities (e.g., tax agencies and courts), we will explain the possible positions that may be taken on your return. We will adopt whatever position you request on your return so long as it is consistent with the codes, regulations, and interpretations that have been promulgated. If the Internal Revenue Service should later contest the position taken, there may be an assessment of additional tax plus interest and penalties. We assume no liability for any such additional penalties or assessments.

Prior to each tax filing season we send client organizers to most of our clients as a convenience to assist them with gathering their tax information. If you move or do not wish to receive an organizer, please notify us or we will send the organizer to the address we used on your prior year's tax return.

Annual individual tax return preparation also includes:

- Year-end tax projection
- Telephone consultations on an as-needed basis
- Secure, online storage of tax return with personalized access

Risk review and minimization strategy

- Survivor income analysis
- Health insurance options analysis
- Home, umbrella, and auto review
- Life, disability, and long-term care needs analysis
- Business and professional risk management review

Opportunity review and maximization strategy

- Tax reduction assessment
- Investments review
- Retirement planning review for tax purposes
- 401(k) review for tax purposes
- Estate and wealth transfer planning

Other Disclosures and Agreements

We will use our professional judgment in providing you the services and financial recommendations under this Agreement. We will explain to you the financial risk and uncertainty that go along with any financial recommendations. There are certain inherent risk and factors beyond our control that will affect your investments. We assume no liability for your investments.

From time to time during our relationship, you may seek our advice with regard to potential investments. We are not investment advisors unless specifically and in writing by separate agreement hired for that purpose. Accordingly, we suggest that you seek the advice of qualified investment advisors appropriate to each investment being considered. Unless otherwise specifically agreed to in a separate engagement letter or in a written addendum or amendment to this engagement letter signed by the parties, we will not advise you regarding the economic viability or consequences of an investment or whether you should or should not make a particular investment.



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The law requires a high level of privacy in the handling of your tax and financial affairs. Federal laws prohibit disclosure of tax returns and return information and also prohibit the use of any tax return information which you provide for any purpose other than the preparation of the tax return(s) that such information was provided to prepare. By signing this document, you affirm full knowledge of your rights in these matters, and give your permission to utilize the tax return information which you furnish us to provide you with the ancillary services that are an integral part of the total services covered in this agreement. Beyond the specific purpose of providing the ancillary services associated with this agreement to you, no tax return information will be disclosed to any person or for any purpose not specifically allowed by law or by subsequent written approval by you.

You may request that we perform additional services not contemplated by this engagement letter. If this occurs we will communicate with you regarding the scope and estimated cost of these additional services. Engagements for additional services may necessitate that we amend this letter or issue a separate engagement letter to reflect the obligations of both parties. In the absence of written communications from us documenting such services, our services will be limited to and governed by the terms of this engagement letter.

In accordance with the Graham, Leach, Bliley Act of 1999, it is our policy to handle the information you provide us with the utmost confidentiality and care. Your information will only be shared with the members of our firm who need to know this information in order to complete the job that you have hired our firm to do. We will not disclose your personal and confidential information to anyone outside our firm without your expressed written permission to do so. You should have every confidence that the information you provide us will be held in the strictest of confidence.

In the interest of facilitating our services to you, we may communicate by facsimile transmission or send electronic mail over the Internet. Such communications may include information that is confidential to you. While we will use our best efforts to keep such communications secure in accordance with our obligations under applicable laws and professional standards, you recognize and accept that we have no control over the unauthorized interception of these communications once they have been sent and consent to our use of these devices during this engagement.

If we are asked to disclose any privileged communication, unless we are required to disclose the communication by law, we will not provide such disclosure until you have had an opportunity to argue that the communication is privileged. You agree to pay any and all reasonable expenses that we incur, including legal fees, that are a result of attempts to protect any communication as privileged. In addition, your confidentiality privilege can be inadvertently waived if you discuss the contents of any privileged communication with a third party, such as a lending institution, a friend, or a business associate. We recommend that you contact us before releasing information to a third party.

It is our policy to keep records related to this engagement for four years after which they are destroyed. However, as we neither accept nor keep any original client records, it is your responsibility to retain and protect your records for possible future use, including potential examination by any government or regulatory agencies.

This engagement letter represents the entire agreement regarding the services described herein and supersedes all prior negotiations, proposals, representations or agreements, written or oral, regarding these services. It shall be binding on the heirs, successors and assigns of you and us.



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In recognition of the relative risks and benefits of this agreement to both the client and the accounting firm, the client and the accounting firm have discussed and have agreed on fair allocation of risk between them. As such, the client agrees, to the fullest extent permitted by law, to limit the liability of the accounting firm to the client for any and all claims, losses, costs and damages of any nature whatsoever, so that the total aggregate liability of the accounting firm to the client shall not exceed the accounting firm's total fees for services rendered under this agreement. The client and the accounting firm intend and agree that the limitation apply to any and all liability or cause of action against the accounting firm, however alleged or arising, unless otherwise prohibited by law. Both parties agree that there is a one-year limitation period to bring a claim against us for errors and omission the one-year period will begin upon the date of the tax professional's signature on the tax returns covered by this engagement letter. California law will control our agreement and services, without concern for any conflicts of law rules of any other states. Any legal action or arbitration related to this Agreement shall be in Orange County, California, and the prevailing party in any action shall be entitled to recover attorney's fees and costs.

Fees and Payments

The fees for our Premiere Tax CFO services are a one-time \$500 Set up Fee, and a fee of \$125.00 per month, or \$1250.00 per year if paid for 12 months in advance. In addition, you agree to reimburse us for our costs of collection, if they become necessary. You authorize us to charge the fee to your credit card on a monthly or annual basis, for as long as this Agreement is in effect. Either of us may terminate this agreement at any time by giving the other party 30-days written notice. In the event that termination occurs on an account paying by the monthly arrangement, you hereby authorize us to charge your credit card for the remaining balance of the annual (12 months in advance) payment plan.

In the event that payment is not made as agreed, a service charge of 1.5% per month will be added to all past due amounts. In addition, you agree to reimburse us for our costs of collection, if they become necessary.

Signatures

We appreciate the opportunity to serve you. Please sign and date the last page of this letter to acknowledge your agreement with and acceptance of your responsibilities and the terms of this engagement. It is our policy to initiate services after we receive the executed engagement letter and the associated pre-payment requirements. If any provision of this agreement is declared invalid or unenforceable, no other provision of this agreement is affected and all other provisions remain in full force and effect.

Sincerely,
NCH Wealth Advisors, Inc.

(Signatures and Authorizations included on next page.)



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SERVICES AGREEMENT & CREDIT CARD AUTHORIZATION

(Please complete and return all pages.)

I have read the above terms of this Services Agreement and Authorize the Credit Card transactions indicated on this page.

Print Your Name

Signature

Date

Credit Card Authorization

I, _____, affirm that I am authorized to initiate charges on the following credit card provided and hereby authorize NCH Wealth Advisors to charge this credit card account in the amount shown below for the above-described Premier Tax CFO services. This payment agreement will be in effect until services have been completed or are ended by request of the client either verbally or in writing.

Amounts you will be charged:

\$500 One Time Set Up Fee

\$1250 Annual Services Fee

Initial here to approve our monthly charge option. In lieu of the \$1250 annual services fee, your card will be charged \$125 per month on or about the first of each month.

Card Type: Visa MasterCard Three-Digit Code on back of card _____

Card Number: _____ Expiration Date: _____

Name on Card: _____

Mailing Address your Credit Card statements are sent to:

Phone Number associated with this Credit Card: _____

E-mail Address: _____