2024 Personal Client Tax Organizer
Important – Read and complete the organizer to its entirety

Thank you for allowing us to prepare your taxes this year. We are dedicated to serving your needs efficiently, effectively and confidentially.

This organizer is only applicable to the 2024 tax year. If you have any questions or concerns regarding the preparation of your 2024 tax return, please indicate them in the space provided on the last page of the organizer or contact us.

The organizer must be completed carefully and entirely to help us help you achieve the best possible result. Omitting information from the organizer may cause delays and/or additional charges in preparing your return or processing by the IRS or State. For your convenience, an electronic organizer, deduction guideline(s) and tax preparation checklist can be found at www.whitewatergroup.net (under Client Resources), or sent to you at your request.

Delivering your documents - Please provide original documents or very clear copies. Original documents are available for pickup at our office after the tax return is completed. Documents can be sent to us in the following ways:

1. *Schedule a tax preparation appointment*. Please call or request an appointment on our website 24/7.

2. *Scan and upload to your secure client portal. Files are accepted in **PDF or excel format**.* Sending files as mac format files,.pngs and .jpegs may cause delays and requests for conversion to .pdf or .xls.

3. *Drop off or mail to our office*: 9247 N. Meridian Street, Suite 107, Indianapolis IN, 46260-1824. If delivering your documents, please put them in sealed envelope. There is a mail drop to the right of the door, available Monday through Friday 7am to 6pm.

In order to best protect your information, **email attachments are not accepted**.

After you have provided all of your documentation, please **let us know** that we can start your tax return.

Business Owners- If you are self-employed or a single member limited liability company, please also complete the Self-Employment Income & Expense Report. If your business is a Partnership or Sub S corporation, the business must file a separate tax return.

Rental Property Owners - If you own income producing rental property, please complete a separate Rental Property Income & Expense Report for each property you own.

Thank you for choosing Whitewater Group. Please contact us if you have any questions.
client_service@whitewatergroup.net
317-483-4200

Want a shorter organizer? Scan the QR code to complete an online version of this form, which will only request information applicable to your responses.

Part I – Household Information

Taxpayers Name: ____

Email address: ______________________________ **Phone Number:** _____________________

Spouse's Name: ____

Email address: ______________________________ **Phone Number:** _____________________

Please read each question carefully and indicate if the following apply for either the taxpayer or the spouse

Taxpayer Yes	Taxpayer No	Spouse Yes	Spouse No	
○	○	○	○	Did you serve actively in the armed services in 2024?
○	○	○	○	Were you a member of the National Guard unit that was deployed, mobilized, or federalized in 2024?
○	○	○	○	Are you a public safety officer?
○	○	○	○	Did you work outside the United States?
○	○	○	○	Did you live in one state and work in another state – either virtually or physically?
○	○	○	○	Did you own, manage, or have access to any foreign bank accounts?
○	○	○	○	Did you transfer cash or assets to a foreign country?
○	○	○	○	Do you have signature authority over bank accounts or assets in a foreign country, including those over which you may exercise control for your employer?
○	○	○	○	Do you currently have a will, trust, or estate plan in force?
○	○	○	○	Were you a victim of Identity Theft in 2024?
○	○	○	○	Have you ever been issued an Identity Theft PIN from the IRS for 2024?

Household Information – <u>Please check all that apply</u>:

- ○ Married in 2024; Date: ___________________________
- ○ Divorced in 2024; Date finalized: __________________________
- ○ Moved during 2024; New address: ____
- ○ Used an Electric Vehicle Credit for $7,500 as part of a down payment to purchase a new, fully electric, vehicle from an authorized dealer (Do not include leased or hybrid vehicles). *(If yes, please provide purchase agreement and dealer provided electric vehicle certificate)*

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Household Information continued – Please check all that apply:

- ○ Did you make any of the following energy saving improvements to your principal residence in 2024 *(If yes, please check which one and provide Energy Star Certificate or documentation from the installer):*
  - ○ Exterior doors
  - ○ Windows
  - ○ Skylights
  - ○ Insulation materials
  - ○ Central air conditioners
  - ○ Water heaters
  - ○ Boilers
  - ○ Heat pumps
  - ○ Biomass stoves and boilers
  - ○ Home energy audits
  - ○ Installed a charging station for an electric vehicle
  - ○ Furnaces
- ○ Retired in 2024
- ○ Changed jobs in 2024
- ○ Started a form a self-employment in 2024
- ○ Terminated a form of self-employment in 2024
- ○ Paid wages *on a Form W-2* of $1,000 or more in a quarter or $1,700 or more annually to an individual for domestic services performed around your home (e.g. nanny, gardener, maid)
- ○ During 2024, you were notified by any tax agencies regarding changes made to your 2023 or prior year tax returns
- ○ NONE OF THE ABOVE

Part II – Representation Information

Do you wish to allow the IRS and/or State to speak with us as your authorized representative if there are questions regarding the preparation of your 2024 tax return? There is no charge for a discussion with the IRS or State about how your tax return was prepared.

Yes	No	
○	○	Federal
○	○	State

Part III – Digital Assets (Virtual Currency, NFT's, etc.) Information – Please check all that apply:

Yes	No	
○	○	At any time during 2024, did you hold, purchase, sell or donate digital currency (i.e. Bitcoin)? (1099-DA)

Check the "NO" box if any of the following apply: digital assets were owned but you did not engage in any transactions during the year; or, you are holding digital assets in a wallet of account; or, you transferred digital accounts from one wallet or account to another that you own or control

○	○	Did you donate digital currency in 2024?

Part IV – Dependent Information - <u>Please check all that apply</u>:

- 2023 dependent(s) no longer a dependent for 2024
- Birth of a child in 2024
- One or more of your dependents EARNED more than $12,500 in income
- One or more of your dependents had UNEARNED investment income of more than $2,500 (dividends, interest)
- Paid childcare expenses for any dependents while working, looking for work, or while you were a full-time student
- Incurred adoption expenses or finalized an adoption in 2024 (not including the child of a spouse)
- NONE OF THE ABOVE

Dependent Student Information – <u>Please check all that apply</u>:

- Had a student(s) at an accredited college or university during any part of 2024
- The student(s) is enrolled at least half-time for one academic period at a college or university in 2024
- A student(s), who was dependent in 2023, graduated from a college or university in 2024
- The student(s) is pursuing a 4-year undergraduate degree
- The student(s) already completed the first 4 years of post-secondary education before 2024
- The student(s) received a 1098-T from their qualified institution
- A student(s) was convicted (prior to the end of 2024) of a felony for possession or distribution of a controlled substance
- NONE OF THE ABOVE

Part V – Income Information– <u>Please check all that apply to your household</u>:

- Had a job (W-2)
- Earned over $10.00 interest from a single checking or savings account (1099-INT)
- Received dividends (1099-DIV)
- Received a distribution from a retirement plan or pension (1099-R)
- Received Civil Service Retirement
- Donated all or some of my required minimum distribution (RMD) directly to a charity
- Received social security benefits (SSA-1099)
- Sold stocks, bonds, options, or other investments (1099-B)
- Made a "backdoor" Roth contribution by converting a Traditional IRA to a Roth IRA
- Received a state or local tax refund for tax year 2023 (1099-G)

Part V – Income Information continued – <u>Please check all that apply to your household</u>:

- Paid as an independent or outside contractor or consultant (1099-NEC)
- Self-employed (1099-NEC or 1099-K)
- Changed the nature of any retirement account during 2024 (convert Traditional IRA to Roth IRA)
- More than 2% Owner or Partner for a business in which you work
- Received a K1 from partnership, S-corporation, or trust
- Exercised any PUT or CALL OPTIONS
- Exercised Short Sale of Stock or Residence
- Owned Rental Property or Collected Rent for a Room (1099-MISC)
- Received rent from short term lodging or personal vacation home (AirBNB, HomeAway, VRBO, etc.)
- Gambling, lottery, or fantasy sports (W-2G)
- Won any prizes, contests, or awards for cash or merchandise
- Farm Income
- Royalties (1099-MISC)
- Disability Income
- Unemployment Compensation
- Distribution or Withdrawal from an Education Savings Plan (1099-Q)
- Received income from an IRA or other retirement plan (i.e. 401k, 403b, 457b)
- EARLY distribution (under age 59 ½) taken from 401(k), 403(b), IRA or other tax deferred plan in 2024
  - All or part of the funds were used for one or more of the following reasons:
    - Qualified disaster recovery
    - Birth or adoption of a child
    - HSA funding from an IRA (other than a SEP of SIMPLE)
    - Rollover to a Roth IRA
    - Distribution in excess of allowable contribution
    - Distribution of excess deferral
    - Medical expenses that exceed 7½ % of your income
    - Health insurance premiums while you were unemployed
    - Qualified higher education expenses
    - Terminal illness
    - Purchase of first home
- Honorarium or Trustee Fees
- Jury duty or poll worker
- Received unreported tips of $20 or more in any month in 2024
- Payment received from a lawsuit or settlement of litigation
- Inherited cash or property – including real estate

Part V – Income Information continued – <u>Please check all that apply to your household</u>:

- O Received distributions from Long Term Health Contracts (Form 1099-LTC)
- O Received interest from loans made to another person
- O Contract or Installment Sale of real estate or other financed property
- O Hobbies from which you received income
- O Barter/Trade Services
- O Rental of a room in your home (short or long term) that is not a rental property
- O Renting the use of your personal equipment or property (i.e. a motorhome, etc.)
- O Renting space on your property short or long term (i.e. land for farming, space in a barn, etc.)
- O Freelance income from TaskRabbit, Upwork, or other similar freelance websites
- O Property or item sales – eBay or similar websites
- O Fashion Sharing – Income from Poshmark, ThredUp, or another similar fashion sharing website
- O Income from GoFundMe, Kickstarter, Indiegogo, or another similar website
- O NONE OF THE ABOVE

Part VI – Adjustment & Consumer Information – <u>Please check all that apply</u>:

- O Made **direct**, out-of-pocket, contributions to an IRA or other retirement plan
  - O Roth
  - O Traditional
- O Made student loan payments (1098-E)
- O Received employer reimbursement for student loans
- O Purchased, sold, or exchanged real estate in 2024 *(If yes, please provide closing documents)*
- O Received stock grant or stock options from your employer
- O Exercised any stock options granted to you
- O Disposed stock acquired under qualified employee stock plan
- O Gave a GIFT to a single individual of more than $18,000 in 2024
- O Had Investments that became worthless in 2024
- O Acquired or sold interest in a Partnership or S-Corporation
- O Debt or loan cancelled or forgiven including student loan debt (total or partial) (1099-C)
- O Primary residence was foreclosed
- O Completed a short sale in 2024
- O Paid out-of-pocket for educational classes at a university or college in 2024
- O Purchased Healthcare Insurance through <u>HEALTHCARE.GOV</u> (Marketplace) (1095-A)
- O K-12 public (only) school teacher – amount spent out-of-pocket for supplies that were NOT reimbursed $____________

Part VI – Adjustment & Consumer Information continued – Please check all that apply:

- O Alimony was received from or paid to a former spouse; Date divorce finalized: _______________
- O Own a HEALTH SAVINGS ACCOUNT
  - O Did you make any contributions **other than regular payroll** withholdings? Yes No
  - O Were any/all distributions used for Medical Purposes ONLY? Yes No
- O NONE OF THE ABOVE

Part VII – Tax Payment & Tax Debt Information– Please check all that apply:

- O Participating in a payment plan for back taxes
- O Filed for bankruptcy in 2024 or intend to file in 2025
- O Paid income taxes on wages earned in a foreign country in 2024
- O NONE OF THE ABOVE

Part VIII – Estimated Tax Payments

Yes	No	
O	O	Did you make estimated tax payments during 2024 or in January 2025 for the 4th Quarter of 2024? *If yes, please complete the chart below*

Qtr	Federal			Indiana			Other State**	
	Date Paid	Amount Paid		Date Paid	Amount Paid		Date Paid	Amount Paid
1								
2								
3								
4								

**** To what other state was tax paid?**	

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Part IX – Federal Itemized Deduction & Credit Information – <u>Please check all that apply</u>:

- O Suffered major uninsured and/or catastrophic loss of property (fire, flood, hurricane, tornado) in a Federally Declared Disaster Area
- O Non-business loans that you made in years prior to 2024 became uncollectible
- O Paid premiums for Long Term Care Insurance
- O Paid property taxes on your home THROUGH MORTGAGE ESCROW
- O Paid property taxes on your home DIRECTLY to your county; Annual amount paid in 2024: ____________________or provide bill
- O Made a charitable contribution for the Right to Purchase Athletic Tickets
- O Contributed over $500 in non-cash donations (i.e. Goodwill or Salvation Army) and can provide a detailed list including each item, date, and value of the donation
- O NONE OF THE ABOVE

Part X – Questions for *Residents of Indiana Only* – <u>Please check all that apply</u>:

If you resided in the State of Indiana for any period of time during 2024, complete the following. If you were not a resident of Indiana you should not complete this section.

- O Contributed to an Indiana 529 Plan or an Indiana ABLE 529A Plan in 2024
- O Contributed to Habitat of Humanity of Indiana
- O Made a contribution that qualifies for the Indiana Scholarship Credit
- O Made a CASH contribution to an Indiana College or University
- O Had Indiana Non-Profit or College License Plates on your vehicle – Please list the license plate types: ______________________________
- O Moved to Indiana in 2024 from a different state
- O Lived in Indiana and worked in a different state
- O Changed your county of residence in 2024; County lived in on 1/1/24: ______________________
- O Civil Service Retiree
- O Patent income
- O Children in grades K-12 were enrolled in a Private School or Home Schooled during 2024 – Please note how many: ________
- O RENTED the primary residence in which you resided in 2024:

  Landlord Name: ______________________________

  Landlord Address: ______________________________

  Total # of months paid rent: _____________ Total rent paid in 2024: $____________________
- O NONE OF THE ABOVE

Part XI – Questions or Concerns about your Tax Return

If you have any questions, concerns or circumstances about your 2024 tax returns please provide a brief summary in the space below:

Part XII – Filing and Delivery

All tax returns are **electronically filed,** unless not permissible under special circumstances.

Important Reminder: **tax return, results, and signature documents** will **be uploaded to your secure client portal**. Notifications will be sent to the email address(es) you provided.

- ○ If you would also like a printed copy of your tax returns, please check here. **Note: there is a $45 additional charge for a printed copy of your tax return that has been uploaded to your portal.**

Part XIII – Refund Information

Please Indicate how would you like to receive your refund (if applicable)?

- ○ Direct deposit to the account on file from last year (typically 2-3 weeks after return is accepted)
- ○ Refund by check (4-6 weeks or more after return is accepted)
- ○ Use the refunds as estimated tax payments for 2025
- ○ I have new direct deposit information or I am a new client (please provide account information)

Checking Account	Savings Account	
○	○	Bank Name: ____________________
Routing #: ____________________		Account #: ____________________

NOTE: After tax returns are transmitted and accepted WWG has no control over how and when a refund is received. There is a link to check status of your refund on our website.

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What would you do if this were you?

I received a letter from the IRS/State and don't know what it means. What do I do?

The IRS/State sent a correction notice or proposal to change my tax return. Is it correct?

How much tax will I owe if I withdraw money from my retirement plan?

I changed jobs. How should I complete the withholding form?

I can't pay my taxes. What should I do?

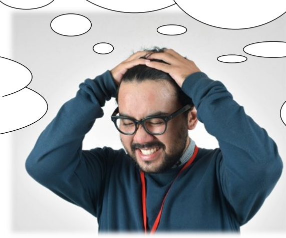
I sold stock at a profit (or loss). How much will I owe or be able to write-off?

Does selling my house cause additional taxes?

How do I file taxes for my new business?

Is my inheritance taxable?

I have been the victim of identity theft. How do I protect my IRS tax account?



The IRS/State has notified me that my tax return is being checked for compliance. How do I respond?

If you enroll in the **Client Extended Service & Audit Protection Plan (CESAPP)**, you can simply contact Whitewater Group and then relax.

Services Included	Silver	Gold	Platinum
Tax Planning Consultation	✓	✓	✓
IRS / State Letter Investigation & Response	Basic how-to directions 30 Minute Limit	✓	✓
Balance Due Payment Plan	Basic how-to directions	✓	✓
Identity Fraud Guidance	Basic how-to directions	✓	✓
Business Start-up Consultation	No	✓	✓
Audit Representation including: Inquiry, Research, Response, Defense, and Negotiation	No	✓ Up to 4 hours	✓ Up to 8 hours
NEW! IRS Advance Notice (IAN™) Get up to 6 months advance notice of the IRS intention to audit your tax return and collection notices	No	No	✓ IRS Advance Notice™
NEW! Continuous monitoring of your IRS transcript for 3 years (this years tax return)	No	No	✓
Response Time	Within 3 business days	Within 2 business days	Priority Response
Service Value included in CESAPP Plan	$460	$1900	$3600
Your Cost	$99	$129	$249

Scan the QR code for assistance selecting your Client Extended Service & Audit Protection Plan.

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Client Extended Service & Audit Protection Plan Disclosure Agreement Form
Tax Year 2024

Whitewater Group highly values its role in assisting clients by serving their unique and individual needs in the best and most effective manner. We understand life can be unpredictable, and unique or circumstantial changes may occur during the year. Our engagement to prepare tax returns concludes with the delivery of completed tax returns. It does not include other services, which are needed by many clients, including post-preparation planning; advice on events throughout the year that may affect your taxes, letters or notices from tax agencies and more. Our standard policy is to charge for services provided beyond the preparation of tax returns but we offer a Client Extended Service & Audit Protection Plan (CESAPP) because we believe it provides the best value and protection for our clients.

The CESAPP mitigates the cost of extended services, such as: tax planning, notice response, representation during a tax return audit, and other additional services. The CESAPP plan provides coverage to answer questions and receive personal tax consultation(s), as needed. Client circumstances often change after their annual tax return is filed, which require preplanning and preparation to positively impact tax returns the following year. Among the most common changes are marriage, births, deaths, inheritances, the need to withdraw funds from a retirement account, job changes, and starting a business. Clients who enroll in CESAPP are not billed additional fees for consultation in accordance with the tiered plans below, subject to the limit of the plan they select.

The IRS sends out over 250 million automated notices annually to taxpayers. Many of these notices are incorrect and cost the tax payer extensive time, stress and money in defending and proving their "innocence". Without a CESAPP, base fees to respond to an IRS/State notice start at $200 per hour. Comprehensive Audit representation fees are typically $3,500-$10,000. The CESAPP is available to help alleviate the unpredictable expense and stress due to inquiries from tax agencies audits and more.

Important Note; The CESAPP specifically excludes the following from protection: Audits from the IRS Criminal Investigations; Work required to respond to issues, changes, or incorrectly provided information connected to prior year tax returns; Amending or changing tax returns after preparation due delayed or missing information from the client.

- ❑ **Silver Plan(1) - $99.00/yr. ($460+ value)**

  - ✓ We will assist you with tax planning for the next tax+ year(2) (up to one hour).
  - ✓ We will provide guidance on how to respond to written notices from taxing authorities (up to 30 minutes).
  - ✓ We will provide guidance on how to set-up an installment agreement if you have a balance due and cannot pay it in full.
  - ✓ We will assist you with guidance with IRS Identity Theft Protection
  - ✓ You will receive a response within 3 business day

- ❑ **Gold Plan(1) - $129.00/yr. ($1,900+ value)**

  - ✓ We will assist you with tax planning for the next tax year(2) (up to two hours)
  - ✓ We will prepare a response on your behalf to written notices from taxing authorities.

- ✓ We will arrange an installment agreement for you if you have a balance due on your tax return and cannot pay it in full.
- ✓ We will assist you with restoration of your tax account and any refunds due to tax identity theft and IRS Identity Theft Protection.
- ✓ We will represent and defend you in case of an IRS or State income tax audit (up to 4 hours) (2)(3)
- ✓ You will receive a response within 2 business days

❑ **Platinum Plan - $249.00/yr.** (Best Value!) **($3600+ value)**

- ✓ We will assist you with tax planning for the next tax year(2) (up to three hours).
- ✓ We will prepare a response on your behalf to written notices from taxing authorities.
- ✓ We will arrange an installment agreement for you if you have a balance due on your tax return and cannot pay it in full.
- ✓ We will assist you with restoration of your tax account and any refunds due to tax identity theft and IRS Identity Theft Protection
- ✓ We will represent and defend you in case of an IRS or State income tax audit (up to 8 hours) (2)(3)
- ✓ You will be enrolled in the IRS Advance Notice (IAN)™ tax account monitoring program (5)

❑ **Opt-OUT -** By checking here, I indicate my choice to *not* participate in the CESAPP. I understand that tax planning inquires (via phone, email, etc.), questions (including "simple questions"), audit response(s), representation and any other services requested will be invoiced at standard fees ($160-$320 per hour) There is a $40.00 minimum billing charge for each separate incidence.

The CESAPP becomes effective upon payment of the service invoice for the 2024 Form 1040. It is in effect for 3 years from the date your return was filed (the statutory period that the IRS is allowed to audit).

Client Signature	Spouse Signature
Date	Date

Notes:

(1) Clients timely filing 2024 returns (including the extension filing period) can enroll into Silver & Gold Plans. Clients filing tax returns for years prior to 2024 may enroll only in the Platinum Plan due to increased chance of audit.
(2) Consultation must be on your tax matters only and may not be transferred to others
(3) Our hourly audit fee for up to 4 hours of audit representation will be waived. Additional hours will be billed at our regular representation rate (currently $200.00-$325.00/hour)
(4) Our hourly Audit fee for up to 10 hours of audit representation will be waived. Additional hours will be billed at our regular rate (currently $200.00-$325.00/hour)
(5) See IAN™ Program Description. This program requires a limited Power of Attorney(POA) to monitor the taxpayer(s) account for the enrolled tax year, which will be provided for your signature when signing for the tax return(s).

Client Extended Service & Audit Protection Plan
Terms of Service for Tax Year 2024

The Whitewater Group Client Extended Service & Audit Protection Plan (CESAPP) will provide limited coverage for the included additional and audit defense services, as listed below, for your Tax Year 2024 Form 1040 income tax return, including all related schedules attached thereto.

WHAT CERTAIN TERMS MEAN

- "Audit" means any IRS or State review, examination, investigation or verification of the information on your 2024 1040 income tax return.
- "Notice" is any IRS or State communication, whether written, telephonic or electronic, indicating that an income tax authority is questioning an item on your return.
- "Tax Identity Theft" is any IRS written communication indicating that the IRS cannot process your income tax return because one has already been filed in your name, unbeknownst to you.
- "Acceptance Date" is the date your CEASPP goes into effect.
- "Statute of Limitations" is the term describing the period of time during which the IRS or State can audit your 2024 income tax return; for the IRS this is generally three years from the date of filing or the due date (typically four years for States), whichever is later.
- The Period of Coverage begins on the later of the Acceptance Date or date for which payment is received, and ends with the expiration of the normal Statute of Limitations.
- Refund/Rescission Period is the thirty (30) calendar day period commencing on the date of initial enrollment in the CESAPP during which you may cancel your CESAPP for a refund of the fee. Thereafter, your CESAPP is irrevocably in force and has been in force for thirty (30) days during and after which you are entitled to audit protection services. After the refund/rescission period the fee paid for your CESAPP is deemed fully earned by us and is non-refundable.
- "Items Needed" refers to the information that we need from you to be able to represent you in the event you receive a Notice and consists of: (i) the IRS or State Notice; (ii) a completed and signed IRS Form 2848 Power of Attorney and/or IRS Form 8821 Tax Information Authorization.

CONFIDENTIALITY & PRIVACY

As a CESAPP participant, your name, address, and any other personal information will not be disclosed or sold to any persons or firms. Only our staff will have access to your tax information.

CLIENT EXTENDED SERVICE & AUDIT PROTECTION PLAN PROCESS Our CPAs, IRS Enrolled Agents, Annual Filing Season Program (AFSP) practitioners will professionally represent you in an audit of your 2024 1040 income tax return filed for which you enrolled in a CESAPP, subject to you fulfilling your responsibilities as set forth below and the CESAPP Limitations and Exclusions described below. We will:

- Assign a licensed team member to manage your case;
- Develop a strategy with you for responding to the audit or notice;
- Handle all communications, in any form, with the IRS or State regarding Your audit or notice;
- Negotiate with the IRS or State through Appeals;
- Settle with the IRS or State when we have your approval to do so;
- Inform you as to your strategies and procedural options if your Audit results in additional tax, and you do not have the resources to pay the obligation when due.

WHITEWATER GROUP CLIENT EXTENDED SERVICE & AUDIT PROTECTION PLAN LIMITS & EXCLUSIONS

Certain audits, income tax return filings and associated issues of audit are excluded from the protection portion of the plan:

- We will waive our hourly billing rates up to limit of hours provided in the CESAPP you selected. Additional hours will be billed at our client-discounted billing rate in effect at the time the work is done.
- Your purchase of CESAPP for the current tax filing period must be made before the date of any IRS or State Notice; specifically, the notice must be dated after the enrollment is made and payment has been received for the CESAPP.

- We do not provide legal assistance, nor represent you in Federal or State Court, or Tax Court.
- We do not provide legal assistance in defending issues of civil or criminal fraud.
- We will not reconcile checkbooks, organize records, do record keeping or bookkeeping.
- Pre-existing conditions — If the date on the Notice is prior to the Date you signed up for coverage or a different tax year
- Ownership interest in other tax entities - If you have an ownership interest in a Corporation, Partnership, LLC, LLP, Trust, Estate, or Tax Shelter that has been contacted for an audit and that entity is not a CESAPP enrollee.
- Tax protestors – The CESAPP excludes from the benefits of representation anyone protesting the taxing of income on economic, religious, legal or constitutional grounds, or other frivolous claims.
- IRS Criminal Investigation Division (CID) – The CESAPP excludes from the benefits of representation to anyone currently under investigation by IRS CID. We will cease performing audit protection services on any Audit joined by CID, and will exclude from the benefits of representation any related Audit or enrollee until completion of the CID matter. Thereafter, we will resume the selected CEAPP on the Audit, if possible.
- Taxes Other Than Income Tax - Your CESAPP is limited to only the type of income tax return that was prepared by our firm when you enrolled in the CESAPP. Payroll tax, sales tax, property tax, gross receipts tax, duty and local tax, estate and gift tax and compliance audits of pension and profit-sharing plans are excluded from the CESAPP.
- Collection Due Notices — These notices are generated by the IRS after tax has been assessed as a result of an Audit or filing your income tax return without paying the balance due in full with the return. Collection or demand for payment notices are not audits, are not covered under the CESAPP and will involve a separate engagement agreement and a separate fee to for representation.

TERMINATION OF THE CLIENT EXTENDED SERVICE & AUDIT PROTECTION PLAN AGREEMENT

We reserve the right to terminate this CESAPP upon the breach of any material provision of this Agreement by the client, in the event that an Audit, Tax Return, Tax Identity Theft matter or issue of Audit meets the criteria of any of the "WHITEWATER GROUP EXTENDED SERVICE & AUDIT PROTECTION PLAN LIMITATIONS" and/or "WHITEWATER GROUP EXTENDED SERVICE & AUDIT PROTECTION PLAN EXCLUSIONS" listed above, or in the event that a condition renders the completion of our responsibilities under this Agreement unreasonably difficult to fulfill. Conditions that can render completion of our responsibilities unreasonably difficult include, but are not limited to, your failure to reasonably fulfill your responsibilities per above, failure to cooperate during the course of the Audit process, or repeated use of abusive, inappropriate, or unprofessional language when communicating with us. This CESAPP shall also be deemed to be terminated if the CESAPP fee has not been paid or has been refunded to the client.

DISPUTE RESOLUTION

In the event of a dispute arising from the terms and conditions or use of services provided you agree to use mediation to resolve such dispute, the cost for which you will solely and exclusively be responsible.

RIGHT of RESCISSION (REFUND POLICY)

You have the right to rescind your CESAPP for thirty (30) days. Thereafter, the CESAPP fee is non-refundable.