ENGLAND FINANCIAL CORPORATION
5776 STONERIDGE MALL RD. #162
PLEASANTON, CA 94588

Dear _____: (CLIENT NAME)

Thank you for giving England Financial Corporation ("EFC") the opportunity to provide individual income tax return preparation and tax planning services ("Services") to you for the 2018 tax year and each year thereafter. We hope that you have enjoyed a safe and healthy year and look forward to making your tax return preparation as painless as possible.

This engagement letter ("Engagement Letter") will set forth in detail the specific scope of the Services that EFC will provide to you along with the fees EFC expects to charge.

For your convenience we have pre-scheduled your half hour tax appointment. If applicable, your appointment date and time are printed on the **top right-hand corner** of your enclosed blank client organizer. **We are requesting, that if you cannot keep this pre-scheduled appointment that you please call our office promptly and reschedule.**

If you do not have a pre-scheduled appointment and would like an appointment, please call promptly to schedule one. If you are unable to arrange for an appointment prior to March 23, 2019, or have not been able to gather all of your tax information by then, we will obtain extensions. An extension of time to file a return does not postpone the requirement to pay the tax.

SCOPE OF SERVICES

Federal, State and Other Requested Income Tax Returns - EFC will prepare, from information that you furnish, your 2018 federal and state income tax return.

Individual Income Tax Planning - EFC may perform individual tax planning Services throughout the year. For example, the individual tax planning Services could include reviewing your goals for year-end tax planning, alternative minimum tax, charitable contributions, estate, gift and trust planning or other tax matters.

ORGANIZING AND SUBMITTING YOUR TAX INFORMATION

Completing the Organizer - The Blank Organizer, enclosed with this letter, contains instructions and worksheets designed to assist you in gathering the relevant tax information necessary for us to prepare your tax returns. Please answer only the questions in the Organizer that apply to you and that are necessary to complete your returns.

You should only complete those schedules which are applicable to your situation for the 2018 tax year. If additional space is needed, there are continuation sheets at the back of the Organizer. You may prefer to submit your information in a format other than the Organizer. If you intend to do this, please use the Organizer as a reference guide to provide the appropriate income and expense items. Regardless of how you submit your tax information, please complete and return the questionnaire which appears on the first few pages of the Organizer.

In future years, the Organizer will print out with your information that was used for the previous year's tax return, this will serve as a guide as to what information to provide for that tax year.

Due to privacy laws, social security numbers that you provided in past years have been excluded from the Organizer, but are still maintained in our files. It will, however, be necessary for you to provide EFC with applicable social security number(s) for any new additions to your family.

Timely Submission of Your Tax Information - Early submission of your personal data will help us serve you in a timely manner. Although your Federal Form 1040 is not due until April 15, 2019, EFC should receive your tax information no later than **March 23, 2019,** in order for us to have sufficient time to prepare your returns. We understand that some of your information may be outstanding after this date. However, we would appreciate your returning your tax information within the indicated time frame even if there are missing items, as this will help us provide you with the highest quality service. The early submission of data will also assist us in preparing extension requests, if necessary, and identifying additional returns that may need to be completed, such as additional state returns, gift tax returns, and trust returns.

Completeness and Accuracy of Your Information - In preparing each of your returns, we will rely on the information that you are supplying to be accurate and complete to the best of your knowledge. Our procedures are not designed to discover errors or other irregularities in the information that you provide to us, should any exist. Although we may need to ask you for clarification of some of the information you provide, EFC will not audit or otherwise verify the data you submit. We will, however, provide such tax assistance as necessary for preparation of these returns. Since the returns will reflect the information that you have provided to us, you have the ultimate responsibility for their accuracy; therefore, you should review each return carefully before you sign and provide the e-file authorization forms, or if mailed, prior to signing the return.

Third Party Designation - Your federal income tax and certain state returns include a "Third Party Designee" section by which you can authorize us to provide to the Internal Revenue Service ("IRS") any information that is missing from your return, call the IRS for information about the processing of your return, and/or respond to certain IRS notices. Please advise EFC by completing this question on the Organizer if you wish to authorize EFC to perform these limited tasks on your behalf.

Electronic Filing - Unless otherwise instructed, EFC will be filing your 2018 federal income tax return electronically if it is eligible for electronic filing. When electronic filing is utilized, you will be provided a copy of the return in advance for approval prior to electronic filing. Upon receipt of your signed e-file authorization forms, EFC will transmit the electronic file to the IRS and state authorities as required without modification other than as necessary to resolve diagnostic or other errors generated as a result of the transmission. You retain responsibility for compliance with any requirements that may apply to the payment of applicable taxes.

Documentation Requirements - Documentation of business expenses, charitable contributions, passive activity hours, and auto mileage is crucial to claiming and sustaining deductions for these items. If you are unclear about the appropriate documentation requirements or believe that your documentation may be incomplete, please discuss the matter with us so that you may better understand the requirements and thereby avoid exposing yourself to possible penalties.

Gift Tax and Trust Filing Requirements - Gift tax returns must be filed if you made direct gifts during 2018 exceeding $15,000 to any individual. You may also be required to file a gift tax return for certain gifts under $15,000 (e.g., gifts to certain trusts or to report gifts of hard-to-value assets, such as artwork or interests in a closely-held entity). The IRS may assess tax, interest and penalties at any time due to any gift not being adequately disclosed on a gift tax return. In other words, the statute of limitations will never begin to run for any gift that is not properly disclosed to the IRS. You should understand that the failure to file a gift tax return, as well as the failure to appropriately address generation skipping transfers can result in substantial future tax liabilities. Accordingly, we strongly encourage you to discuss these matters with us if you believe they may apply to your situation.

A federal and/or state fiduciary income tax return(s) may need to be filed for certain trusts that were established in 2018 or prior years. Depending upon the residency of the grantor, trustee, and beneficiaries of the trust, tax returns may need to be filed in multiple states. This is a very complex area of taxation, and we strongly recommend discussing any trust matters with us if applicable.

Please complete the questions regarding gifts and trusts located in the Organizer and, if applicable, supply any needed information so that we can assist you in determining whether you are required to file a gift tax and/or fiduciary income tax return. If this information is not provided, we will assume that we have not been engaged to prepare gift tax returns for 2018. Where fiduciary income tax preparation services are indicated, a separate engagement letter will be executed with the trustee/executor of the trust or estate.

Foreign Bank Account Reporting - If you have foreign bank accounts, investment accounts, partnerships or similar assets, or if you have signature or similar authority over these types of accounts or investments (whether owned by you or by others), you may have a FinCEN Form 114 (formerly Form TD F 90-22.1), Report of Foreign Bank and Financial Accounts, filing requirement. The requirement to file Form 114 is in addition to any disclosures that may be required in your U.S. federal income tax return. If you need assistance with these filings, please notify us and a separate engagement letter and fee estimate for these services can be provided.

OTHER MATTERS

Your returns may be selected for review by taxing authorities, who may not agree with your positions. Any adjustments proposed by taxing authorities are subject to certain rights of appeal. Representation of you in administrative taxing authority proceedings is not contemplated within the scope of this Engagement Letter. We would generally be willing to represent you in such proceedings for an additional fee that is mutually agreed upon. Because of the lack of clarity in the law, we cannot provide assurances that the positions asserted by taxing authorities will not ultimately be sustained which could result in the assessment of potential penalties.

FEES AND EXPENSES

Fees and expenses for the preparation of your 2018 tax returns will be a minimum of $450, plus any reasonable out-of-pocket expenses if applicable. This is an estimate fee only, in the course of preparing the returns, we may identify additional issues, which may require a discussion to change our fee estimate with you. Additionally, in cases where EFC does not receive complete tax information from you by **March 22, 2019**, our fees may be subject to increase.

We require a retainer prior to starting work. This retainer is applied to the final billing. For the tax year 2018, a retainer in the amount of $275 is necessary to begin work on this engagement. Retainer fee price may be subject to change for future years. Please provide the retainer fee at the time of your tax appointment each year or if you are mailing, emailing, or hand-delivering your tax documentation please provide it at the same time you provide your tax documentation. Billing for tax preparation and tax consulting services will occur as services are performed.

When records are returned to you it is your responsibility to retain and protect your records for possible future use, including potential examination by any government or regulatory agencies. In the event you need additional copies of your tax returns, a $40 fee will be charged.

Tax consulting services may be performed throughout the year. EFC will bill for these services at mutually agreed-upon hourly rates.

ACCEPTANCE

This Engagement Letter constitutes the entire agreement between you and EFC with respect to this engagement, supersedes all other oral and written representations, understandings or agreements relating to this engagement, and may not be amended except by the mutual written agreement of you and EFC.

To allow EFC to perform the Services outlined in this Engagement Letter, please indicate your agreement to this Engagement Letter by signing and returning it to our office.

You should keep a copy of this letter for your permanent record in case of an Internal Revenue Service exam. I (we) agree that this will stay in effect for future years unless rescinded by either party.

Thank you for giving EFC the opportunity to serve you. Should you have any questions regarding this Service, please call us at (925) 463-0636

Very truly yours,

ENGLAND FINANCIAL CORPORATION

By: Chrystal England

Chrystal England

Agreed and Accepted

By: _____ (CLIENT NAME)

_____
Signed & Accepted
Date: _____