Dear Valued Client

This letter is to confirm our understanding of the terms of our agreement and outline the nature and extent of the services we will provide. Based upon the information you furnish to us; we will prepare your Federal and applicable state income tax returns.

We will not audit or verify the data you submit to us, although we may ask you for clarification when necessary. All the information you submit to us will, to the best of your knowledge, be correct and complete and include all other information necessary for the completion of your tax return.

We will also prepare estimated tax vouchers if required, based on your income and withholding taxes. If you anticipate a substantial change in income or withholding taxes for this year, please advise us as soon as possible. We will then determine whether an adjustment should be made to your tax estimates.

Your returns are subject to review by the taxing authorities. Any items that may be resolved against you by the examining agent are subject to certain rights of appeal. In the event of an examination, we will be available upon request to assist you, or to review the results of any examination. Billing for these additional services will be at our standard rates.

The charges for our services are based on our STEP Tax & Financial Services Pricing and Service List.

You have the final responsibility for your income tax returns. Please review them carefully before you sign and/or mail them.

If the above is in accordance with your understanding of the terms and conditions of our agreement, please sign and return a copy of this letter.

STEP Tax & Financial Services

NOTE: Please SIGN in the box and hit "ACCEPT" to continue.

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Privacy Policy for STEP Tax and Financial Services

Effective Date: January 1, 2025

At STEP Tax and Financial Services, safeguarding your personal, business, and financial information is our priority. This Privacy Policy outlines how we collect, use, share, and protect your information, and complies with the privacy and disclosure provisions of Section 7216 of the Internal Revenue Code and related regulations.

1. Information We Collect

In the course of preparing your tax return and providing other business services, we collect nonpublic personal information about you from:

Information you provide to us on tax preparation forms, worksheets, business service contracts, and other documents related to your individual or business affairs;

Information from your prior tax returns, business financial statements, or other business documents, if provided to us; Information provided to us by third parties with your consent in relation to your personal or business tax matters and other services;

We may collect business-related information such as financial records, operational data, and any other necessary details to offer services such as business tax preparation, payroll services, financial planning, and advisory services.

2. Use and Disclosure of Information

We use the information we collect to:

Prepare your personal tax return, as well as the tax filings for your business, including corporate, partnership, and other business tax forms;

Provide you with personalized tax advice and services, as well as other business services such as financial planning, business advisory, and bookkeeping services;

Comply with federal, state, and local legal and regulatory requirements for both individual and business clients.

We may disclose your information only as permitted or required by law. Under Section 7216 of the Internal Revenue Code, we are prohibited from using or disclosing your tax return information for purposes other than tax preparation services, unless you provide explicit written consent. Similarly, business-related information will only be used for the purpose for which it was collected and in accordance with applicable business service agreements.

3. Sharing Information with Other Tax Preparers and Business Service Providers

We may disclose your tax return information or business-related data to other tax return preparers, business consultants, or external professionals in our firm or affiliated with our business services. This may include accountants, auditors, legal advisors, or other service providers who assist in the preparation, review, or management of your individual tax returns, business tax filings, or related business services.

Any such disclosure will comply with Section 7216 of the Internal Revenue Code and will only be made with your written consent. In the case of business services, any shared information will be limited to what is necessary to facilitate the provision of the agreed-upon services.

Language as Required by Treas. Reg. §301.7216-3(a)(3):

“Federal law requires this consent form to be provided to you. Unless authorized by law, we cannot use, and we cannot disclose, your tax return information for purposes other than the preparation and filing of your tax return without your consent. If you consent to the use or disclosure of your tax return information, your consent is valid for the time you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature. You are not required to complete this form. If we obtain your signature on this form by conditioning our services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, federal law may not protect your tax return information from further use or distribution.”

4. Client Consent for Disclosures

We will provide you with a written consent form prior to sharing your information in cases where your explicit consent is required for either tax preparation or business services. This form will clearly explain:

The purpose of the disclosure (e.g., tax filing, business service execution, etc.); The recipient(s) of the information (e.g., third-party service providers, tax professionals, or business consultants); The duration of the consent; Your rights regarding withholding consent.

For business services, we will only share information necessary to provide the specific services you have requested, such as financial advice, payroll management, or business consulting.

5. Business Services and Third-Party Partners

To provide comprehensive tax and business services to our clients, we may work with third-party business service providers. These partners may assist in payment processing, payroll management, facilitating communications, marketing our services, or providing other administrative or business consulting functions.

We only share the necessary information with these third-party vendors to complete the services they are providing to you. All third-party service providers are contractually obligated to handle your personal and business information with the same level of confidentiality and security as we do.

In the course of providing business services, we may disclose information related to your business operations, financial data, and other necessary records to our partners, but only with your consent and in accordance with applicable legal and regulatory requirements.

We may also share your information with these partners for marketing and business development purposes if you consent. However, your tax return information or business financial details will never be used for marketing purposes without your explicit consent.

6. Security and Confidentiality

We maintain physical, electronic, and procedural safeguards to ensure the security of your information, both personal and business-related. Access to your information is restricted to employees, contractors, and third-party service providers who need it to provide services to you, whether for tax preparation, financial advising, or other business services.

We regularly audit our security procedures and take necessary steps to maintain the confidentiality and integrity of your data across all service areas.

7. Retention and Disposal

We retain your personal and business-related information for as long as required by law or as needed to provide services to you. After the retention period expires, your information is securely destroyed or anonymized to ensure your privacy.

For business clients, we may retain business-related records, financial statements, and related documentation for as long as required by regulatory agencies, business needs, or contractual agreements.

8. Your Rights

You have the right to access your tax return information, business records, request corrections, and withdraw your consent at any time by contacting us at [Insert Contact Information]. You also have the right to request the removal of your information from marketing and promotional lists.

For business clients, you can also request updates or corrections to your business records, financial data, and any information shared for the purpose of providing business services.

9. Updates to This Policy

We may update this policy periodically to comply with changes in regulations or our business practices, including our tax and business service offerings. The effective date of the policy will be updated accordingly.

If you have any questions about this Privacy Policy or our practices, please contact us at:

STEP Tax and Financial Services

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