



December 2025

Dear Client,

Major tax legislation passed July 4, 2025, called the One Big Beautiful Bill (OB3). The bill extends most of the temporary tax brackets and rules set to expire in 2025. There are several changes and new deductions, too (see What to Bring, enclosed).

Also, we want to give you a heads-up that the IRS is doing away with paper checks. Going forward, refunds will be directly deposited, and IRS advises tax payments to be made electronically. We encourage you to explore how to pay online and/or set up your own online account at IRS.GOV (see enclosed yellow flyer for more details).

We are sending you this packet to make your tax filing as easy as possible. Feel free to use the clear pouch to gather your Important Tax Documents as they arrive in January and February.

For some of you, brokerage 1099s relating to your investments (like Merrill Lynch, Schwab, etc.) won't arrive until March. The payer should notify you of the expected time frame.

For your convenience we continue to offer in-person appointments, drop-off, drive-through, and electronic upload and delivery. Choose what works best for you!

We appreciate you choosing Hupp Tax Service and look forward to seeing you soon.

Beth & Matt D'Arcy

- ❖ See the enclosed "Key Changes..." section of the blue What to Bring worksheet for some of the new deductions for 2025. Use the checklist and try to have all your information before we start working on your taxes.
- ❖ If you have an HSA, please please please make sure you include the 1099--SA showing what was used.
- ❖ Next year (2026 taxes), you can deduct charitable cash contributions up to \$1,000 single, \$2,000 joint (even if not itemizing deductions).
- ❖ Please don't staple.
- ❖ Just for fun: this year office décor is Halloween throughout tax season. No tricks, just treats!
- ❖ **We love referrals! If you like us, please tell your friends!**



Everyday is Halloween.



Engagement Letter for Tax Return Preparation

This letter is to inform you, the taxpayer, of the services we will provide you, and the responsibilities you have for preparation of your tax return.

Tax Return Preparation

- We will prepare your federal and state tax returns based on information you provide. Services for preparation of your return do not include auditing or verification of information provided by you.
- This engagement does not include any audit or examination of your books or records. In the event your return is audited, you will be responsible for verifying the items reported.
- We will not assist with any Beneficial Ownership Information (BOI) reporting, nor will we assume any liability stemming from you for not correctly filing the BOI report.
- The tax return preparation fee does not include audit representation, preparing materials to respond to correspondence from taxing authorities, or bookkeeping.
- We maintain physical, electronic, and procedural safeguards that protect your personal information from unauthorized access. You recognize and accept we are not responsible for unauthorized interception of our data, including emails.
- Preparation fees do cover limited assistance and consultation during the year.
- The engagement to prepare your tax returns terminates upon delivery of your completed returns and original documents to you.
- We stand behind our work. If we make an error in preparing your return, we will pay any penalties relating to that error. You are responsible for any tax due.

Taxpayer Responsibilities

- You must review the return carefully before signing to make sure the information is correct. You have final responsibility for the information on your tax return.
- You agree to provide us with all income and deductible expense information. If you receive additional information after we begin working on your return, you will contact us immediately to ensure your completed tax returns contain all relevant information. This includes notifying us of any authority over foreign bank accounts.
- You affirm that all expenses or other deduction amounts, including dependents, are accurate and that you have all required supporting written records. We may ask you to review your documentation.
- You must be able to provide written records of all items included on your return if audited by either the IRS, state or local tax authority.
- If you receive a notice from a taxing authority relating to tax returns we have prepared for you, you must notify us promptly. We can provide guidance to resolve any issues.
- Fees must be paid before your tax return is delivered to you or filed for you. If you terminate this engagement before completion, you agree to pay a fee for work completed.
- You should keep a copy of your tax return and any related tax documents. You may be assessed a fee if you request a copy in the future.

Signatures. By signing below, you acknowledge that you have read, understand, and accept your obligations and responsibilities and that you understand our responsibilities in preparing your tax returns as explained above. For a joint return, both taxpayers must sign.

Taxpayer

Spouse

Date