Emerald Financial Partners

Tax Preparation Process (2018 Individual Tax Returns)

Timelines and Considerations

Here are some important dates and considerations for us to help manage expectations:

- Friday – March 22, 2019

  Last day to submit ALL OF YOUR TAX INFORMATION and guarantee an on-time filing without a $150 Rush Fee.

- Friday – April 12, 2019

  All E-File Authorizations must be received

- Monday – April 15, 2019

  Tax Filing Deadline

- Our normal turn-around time ***after we receive everything we need*** is 7 days.

March 2019

Su	Mo	Tu	We	Th	Fr	Sa
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31						

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April 2019

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

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If you miss our March 22 cut-off date and still want your tax returns filed timely, we MAY be able to get your returns done, but we cannot guarantee it. However, we are willing to stay late, order takeout and pay some overtime to get your tax returns pushed through. Our fee for this is $150.

Extensions

If you want to extend your tax returns, we must get your approval by signing our Extension Engagement Letter ($100 charge). We cannot legally file an extension without your permission. Failure to file is a huge penalty (5% per month based on tax due).

Also, an extension to file is NOT an extension to pay. Taxes are due April 15. Failure to pay is a smaller penalty (.5% per month based on tax due). Failure to file and failure to pay penalties do not apply when you are receiving a tax refund.

The deadline to get us your information for extensions is September 1, 2019.

Notes, Etc.

Past experience has shown that errors and misunderstandings come from scribbled notes and small pieces of paper. Everyone wins if we can efficiently and accurately process your tax information.

If you want us to tally or summarize notes and receipts into our forms, we must charge $75 per hour for this preparation (a little bit here and there is always expected – but a bag of receipts, not so much…).

Sending us your Documents

We prepare returns all over the country and the ability for you to communicate with us is critical. We go to great lengths to make sure your submission of sensitive and personal information is safe and secure. We give you several options:

- Client Portal (our preferred method)

  We provide you with your own secure web portal. If you have not received an email with a link for yours, please call the office (410) 224-2600 or email Sue (Sue@EmeraldFinancialPartners.com) and she will be happy to set you up with the portal.

  Note on Scanning: Our preference is for you to create one HUGE pdf file with all your documents. We understand that some of your tax statements will be separate PDFs since you received them electronically. That's ok. There are several free pdf printers that combine pdfs like CutePDF and pdfmerge.com. ***(if you combine everything into 1 document, you receive a $25 Discount).***

- Secure FAX

  If you would like to send us your documents by FAX, our number is (410) 224-3994.

- Mail – Drop Off

  If you do not have access to a fax machine or scanner, you may also mail your information to us. We encourage the use of FedEx or UPS. Our address is:

  Emerald Financial Partners
  1460 Ritchie Highway, Suite 207
  Arnold, MD 21012

Appointments

We are proficient in preparing tax returns without a face-to-face meeting. If our office is not convenient for you, feel free to upload your documents to the portal and we can schedule a phone conference to go over any concerns or questions you may have.

Customer Relationship Manager

Sue Sharpe is our Customer Relationship Manager and keeps us all on track during tax season. Feel free to contact her at Sue@EmeraldFinancialPartners.com if you have any questions.

1460 Ritchie Highway, Suite 207, Arnold, MD 21012
Phone (410) 224-2600

Dear Client:

We are pleased to have the opportunity to assist you in your 2018 tax return preparation and 2019 tax planning. In order to expedite handling and our mutual processing of the enclosed documents, we have prepared this short list as an overview of what needs to be accomplished:

1. Enclosed is your 2018 tax return organizer for use in compiling the information needed to efficiently process your tax returns. It is our experience that some clients use this organizer consistently and find it quite helpful in organizing their data. Others have developed a process for gathering the pertinent information that works for them and is organized well enough for us to follow and comprehend. 2017 tax return figures are included for the appropriate categories for reference purposes. Items such as W-2's, 1099's and K-1's can simply be paper clipped together on top of the organizer so that we can input and verify the required figures directly from the source forms.

2. After you have received all of your information to complete your tax returns, feel free to upload your information to our secure web portal or mail us your information.

   BE SURE TO REVIEW, SIGN AND INCLUDE THE FOLLOWING:

   a) SIGNED ENGAGEMENT LETTER
   b) SIGNED HEALTH INSURANCE COVERAGE INFO SHEET
   c) CLIENT CARE PACKAGE (OPT IN OR OUT)

WE WILL NOT START WORKING ON YOUR RETURNS WITHOUT RECEIVING THE ABOVE THREE FORMS!

New This Year - $25 DISCOUNT

If you provide ALL of your information at one time (in our meeting or in a SINGLE PDF document to your portal), you will receive a $25 DISCOUNT.

Why? Because we don't have to download multiple documents and don't need to send follow-up emails (which takes A LOT OF TIME.)

If you prefer to meet with us in person to review your information and discuss other issues, please call us at 410-224-2600 to set up an appointment.

We do everything possible to prepare your returns in an accurate and proficient manner. Unfortunately, if we receive your information after March 22, 2019, we cannot guarantee your tax returns will be completed by April 15, 2019. ***There is a $150 RUSH FEE for returns received after March 22, 2019. If you want to file an extension, you will need to send us the enclosed Tax Extension Form.***

If you know anyone you would like us to provide a welcome packet with a blank organizer to, please do not hesitate to call us.

Thank you so very much for your attention to these important details. We sincerely appreciate your assistance, cooperation, and of course, your patronage.

Happy New Year!

2018 Individual Income Tax Return Annual Engagement Letter

We are pleased to confirm our understanding of the arrangements for the preparation of your income tax return(s). 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.

The Internal Revenue Service imposes penalties on taxpayers, 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 **201**8 Individual Federal and Maryland Income Tax Returns and related schedules from information you furnish us. We do not use foreign third parties for preparation of your tax return. We will not audit or otherwise verify the data you submit although we may ask you to clarify some of the information. If additional time is necessary to compile information to prepare your return, it will be billed at $75/hour. 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 previously, 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) 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 may 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. This engagement does not cover FBARs (Foreign Bank and Financial Account Returns). If you need assistance, please let us know and we can establish a separate engagement to take care of the FBAR return.

We must receive all information to prepare your return by March 22, 2019, to ensure that your return will be completed by April 15, 2019. If we have not received ALL of your information by March 22, 2018 and your return is not completed by April 15, 2019, you may be subject to late filing or late payment penalties. We do not file tax extensions for clients unless specifically requested to do so.

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 auto (including contemporaneous mileage logs), 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 sending them to the tax authorities. We are not responsible for the disallowance of doubtful deductions or inadequately supported documentation, nor for 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, K-1s, 1099's, 1098's, receipts and similar items.

We are responsible for preparing only the returns listed above. All others are to be prepared by you or other preparers. If there are additional returns you wish us to prepare, such as sales tax, property tax, inheritance, gift or estate tax, other income tax returns for other entities, FBAR returns (Foreign Bank and Financial Account Returns) or other states' or cities tax returns, please list them below:

Our fee does not include responding to inquiries 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.

We will use our professional judgment in preparing your returns. Whenever we are aware that a possible 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. You agree to limit our liability to not exceed the fees we have received for our services.

It is our policy to keep records related to this engagement for three years after which they are destroyed. However, Emerald Financial Partners does not keep any original client records, so we will return those to you at the completion of the services rendered under this engagement. 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. We are not the custodian of your records and you cannot rely upon us to maintain support for your tax return. 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.

In the interest of facilitating our services to you, we may communicate by fax, text or send electronic mail over the Internet. Such communications may include confidential information. 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 electronic devices during this engagement.

Consent - Taxpayer hereby consents to the use by Emerald Financial Partners of any and all tax return information contained in the taxpayer's federal income tax returns for the purposes of mailing, including electronic transmission to the taxpayer information pertaining to newsletters, press releases, published articles, seminars, promotion or hire announcements. This consent is valid for a period of three years from the signature date below.

Your tax preparation fee is due when the returns are completed. You acknowledge and agree that we are not required to continue work in the event of your failure to pay on a timely basis for services rendered as required by this engagement letter. You further acknowledge and agree that in the event we stop work or withdraw from this engagement as a result of your failure to pay on a timely basis for services rendered as required by this engagement letter, we shall not be liable to you for any damages that occur as a result of our ceasing to render services. Our services will conclude upon delivery of the completed income tax returns discussed above or upon our suspension of services or resignation from the engagement.

If any dispute arises among the parties hereto, the parties agree first to try in good faith to settle the dispute by mediation administered by the American Arbitration Association under its Rules for Professional Accounting and Related Services Disputes. If the parties are unable to resolve the dispute through mediation within 60 days from the date notice is first given from one party to the other as to the existence of such a dispute and the demand to mediate, then they may proceed to resolve the matter by arbitration. Costs of any mediation proceeding shall be shared equally by all parties.

We appreciate the opportunity to serve you. Please date and sign this letter to acknowledge your agreement with and acceptance of your responsibilities and the terms of this engagement. In the case of work covering more than one party (i.e. husband signing for both spouses), the undersigned enters into this agreement on behalf of all affected parties. It is our policy to initiate services after we receive the executed engagement letter.

Sincerely,

Valerie McLaughlin

Valerie McLaughlin, EA

Client Name (PRINT) ____

____ (Client Signature) __________ (Date)

I have read the above terms of the engagement letter and agree with the terms of this engagement.

I hereby authorize Emerald Financial Partners to debit the below credit card account for tax preparation fees.

☐ **Master Card** ☐ **VISA** ☐ **AMEX** ☐ **Discover**		
Acct. #:	**Exp. Date:**	**¾ Digit Code:**
Name of Account Holder:		
Street Address:	**Billing Zip Code:**	

Signature____

Date______________________

2018 HEALTH INSURANCE COVERAGE INFORMATION - for INDIVIDUALS

List all individuals listed on the tax return including taxpayer / spouse / dependents	Insurance coverage provided by....	Number of months covered....	Did you receive a Form 1095?
For each person listed on the tax return, please provide the applicable insurance coverage information	Name of insurance coverage including private carriers such as United Health, Kaiser, HMSA, etc. as well as government plans including Medicare, Medicaid, VA, Tricare, ChampVA, Quest, etc. If "no coverage" please enter that and explain below.	Were you covered by this policy for the entire calendar tax year? If not, pleaseprovide dates of coverage and reasons forany period when any individual did not have coverage. Use lines below for more space to write your explanation.	If you received a Form 1095-A, 1095-B, or 1095-C, you must include it with your tax data. No exceptions. If such a form is attached, please enter "Yes / attached" in this space.
1)			
2)			
3)			
4)			
5)			
6)			

ADDITIONAL EXPLANATION regarding insurance coverage issues for any individuals who are listed on your tax return including change in policy, periods with no insurance, and reason.

1)
2)
3)
4)
5)
6)

TAXPAYER ATTESTATION: The above information is true and correct to the best of my knowledge. Signature Date

COVERAGE INFORMATION - for INDIVIDUALS with INSURANCE through the HEALTH INSURANCE MARKETPLACE [called MARKETPLACE, also often called the EXCHANGE].

You should have received Form 1095-A. as they are required to provide it to you by January 31st each calendar year.

MEMO: If you have received a Form 1095 A, B, or C and have not attached it to this worksheet....
.... be advised, it must be provided as your return cannot be completed without it.
If you cannot find it, you must obtain another copy so that it can be provided to your tax preparer.

If you have not received a Form 1095-A from your MARKETPLACE health insurance provider, you must follow-up with your insurance company and obtain a copy of the form.
The most common reason for not receiving a copy of the Form: A recent CHANGE OF ADDRESS.

The IRS instructions to the Recipient for FORM 1095-A say: You received this Form 1095-A because you or a family member enrolled in health insurance coverage through the Health Insurance Marketplace.

Form 1095-A provides the needed information to complete Form 8962 (Premium Tax Credit aka PTC) which must be completed and filed with your tax return if you wish to claim the premium tax credit whether or not you received advance credit payments at the time that you enrolled.
NOTE THIS: For issues related to the PTC, Form 8962 must be filed even if you would not otherwise be required to file a federal tax return.

Form 1095-A is your copy of what The Health Insurance Marketplace has reported to the IRS.
You will receive a separate Form 1095-A for each policy obtained through The Health Insurance Marketplace.

There are additional forms in order to be in compliance with the ACA (Affordable Care Act). Please allow for that as you carefully and completely gather your tax data.
As a result of the required additional reporting, additional preparation time is also necessary in order to meet all of the requirements. Please allow your preparer more time.
As has been reported widely in the news, there are penalties for being out of compliance (not having the required insurance). Please allow for that, too, as applicable.

1460 Ritchie Hwy, Suite #207
Arnold, MD 21012
Phone (410) 224-2600, Fax (410) 224-3994

Client Care Package

With the ever-changing Tax Cuts and Jobs Act and continual updating of W-4 forms etc. there are multiple issues that continue to affect taxpayers during the year.

As federal, state, and local budget deficits balloon out of control, the IRS and other taxing authorities are working harder to chase every tax dollar. The IRS continues to close more offices and send erroneous notices. Call wait times are many times more than an hour. Your odds of getting some of these notices are increasing every year. And like it or not, the IRS assumes their conclusions are correct unless you prove otherwise. We have an IRS exclusive phone number available to us called the Practitioner Priority Line. We can usually get issues resolved much more efficiently than the average taxpayer, because of access to this special department.

Responding to simple written notices can be expensive and time-consuming, and responding to an actual audit can mean real financial disruption. Here at **Emerald Financial Partners**, we've created our **Client Care Package** to help shield you from those unexpected costs. In consideration for a fee of $199, we will perform the following services:

- Respond to written notices from federal, state, or local taxing authorities.
- Waive our hourly fee for up to 5 hours of audit representation. Additional hours will be billed at our regular rate of $150/hour.
- Mid-Year Consult (Regular fee - $250)
- Provide additional copies of your tax returns upon your request. (Regular fee - $25)
- Prepare income verification ("comfort") letters for lenders or other parties. (Regular fee - $150)
- W-4 Calculations (Regular fee - $75)

This protection becomes effective upon filing your 2018 Form 1040 Individual Tax Return and lasts through April 15, 2022.

_____ YES! Sign me up!

(Opt-OUT) ____ By checking here, I indicate my choice ***NOT*** participate in the **Client Care Package**. I understand that I will be subject to additional charges if my return is selected for audit, if I receive a notice from a taxing authority, or if I need additional services not included with my tax preparation.

______________________________________ ________________________

Client Signature Date

Suggested Price Range	LOW PRICE	HIGH PRICE	Number of items	Total Value	Suggested Price Range	LOW PRICE	HIGH PRICE	Number of items	Total Value
FURNITURE					**MEN'S ITEMS**				
BED (DOUBLE/BOX SPRING/MATT.)	$50	$204			BELTS	$2	$15		
BED (SINGLE/BOX SPRING/MATT.)	$35	$120			JACKETS	$4	$30		
BEDROOM SET (COMPLETE)	$250	$1,000			JEANS	$4	$21		
CARRIAGE	$5	$100			OVERCOATS	$7	$72		
CHEST	$20	$114			PAJAMAS	$2	$10		
CHINA CABINET	$40	$360			PANTS OR SHORTS	$1	$12		
CLOTHES CLOSET	$15	$60			SHIRTS	$2	$14		
COFFEE TABLE	$10	$78			SHOES	$4	$30		
CONVERTIBLE SOFA	$85	$360			SLACKS	$2	$14		
CRIB (W/MATTRESS)	$25	$120			SUITS	$10	$72		
DESK	$30	$168			SWEATERS	$5	$14		
DINING ROOMM SET	$150	$900			SWIM TRUNKS	$4	$9		
DRESSER (W/MIRROR)	$25	$120			TUXEDO	$10	$72		
END TABLES (2)	$5	$60			UNDER-SHIRTS	$1	$3		
FLOOR LAMP	$5	$48			UNDER-SHORTS	$1	$3		
FOLDING BED	$20	$72							
HIGH CHAIR	$10	$60			**WOMEN'S ITEMS**				
KITCHEN CABINETS	$25	$75			BATHING SUITS	$4	$12		
KITCHEN CHAIR	$2	$10			BATHROBES	$2	$12		
KITCHEN SET	$40	$96			BLOUSES	$2	$12		
MATTRESS (DOUBLE)	$12	$90			BOOTS	$2	$6		
MATTRESS (SINGLE)	$15	$42			BRAS	$1	$3		
PLAY PEN	$3	$36			COATS	$10	$48		
RECLINERS	$30	$50			DRESSES	$4	$22		
RUGS	$20	$90			EVENING DRESSES	$12	$72		
SECRETARY	$50	$140			FOUNDATION GARMENTS	$3	$9		
SOFA	$30	$150			FUR COATS	$30	$480		
STUDIO COUCH	$35	$75			FUR HATS	$7	$15		
TABLE LAMP	$2	$20			HANDBAGS	$2	$24		
TRUNK	$15	$30			HATS	$1	$9		
UPHOLSTERED CHAIR	$25	$120			JACKETS	$4	$14		
WARDROBE	$15	$60			JEANS	$4	$21		
					NIGHTGOWNS	$4	$14		
APPLIANCES					SHOES	$4	$30		
AIR CONDITIONER	$20	$108			SKIRTS	$3	$12		
DRYER	$45	$108			SLACKS	$3	$10		
GAS STOVE	$50	$150			SLIPS	$1	$6		
HEATERS	$7	$25			SOCKS	$1	$1		
LAMPS	$4	$12			SUITS	$6	$30		
RADIO	$2	$15			SWEATERS	$3	$20		
REFRIGERATOR (WORKING)	$15	$250							
STEREO SYSTEM	$25	$240							
T.V. (B/W AND WORKING)	$25	$60							
T.V. (COLOR AND WORKING)	$60	$170							
VACUUM CLEANER (WORKING)	$20	$72							
WASHING MACHINE (WORKING)	$27	$150							
COLUMN TOTAL IN $$$					**COLUMN TOTAL IN $$$**				

THIS WORKSHEET MUST INCLUDE $$$ VALUES

Suggested Price Range	LOW PRICE	HIGH PRICE	Number of items	Total Value	Suggested Price Range	LOW PRICE	HIGH PRICE	Number of items	Total Value
DRY GOODS					**CHILDREN'S ITEMS**				
BEDSPREADS	$6	$28			BLOUSES	$2	$9		
BLANKETS	$2	$15			BOOTS	$3	$24		
CHAIR COVERS	$15	$42			COATS	$3	$24		
CURTAINS	$2	$14			DRESSES	$2	$14		
DRAPES	$7	$48			JACKETS	$3	$30		
PILLOWS	$2	$9			JEANS	$3	$14		
SHEETS	$2	$9			PANTS	$2	$14		
THROW RUGS	$3	$14			SHIRTS	$2	$6		
TOWELS	$1	$4			SHOES	$2	$10		
					SKIRTS	$1	$7		
SPORTING GOODS					SLACKS	$2	$9		
BASEBALL BAT	$2	$10			SNOWSUITS	$4	$19		
BASEBALL GLOVE	$3	$35			SOCKS	$1	$1		
BASKETBALL	$2	$8			SWEATERS	$2	$9		
BICYCLE	$15	$78			UNDERWEAR	$1	$3		
BOWLING BALL	$2	$15							
CAMP STOVE	$5	$20			**MISC ITEMS**				
CLEATS	$5	$15			BOOKS HARDCOVER	$2	$8		
FISHING RODS	$5	$15			BOOKS PAPERBACKS	$1	$3		
GOLF BAGS	$10	$30			CHAIRS	$4	$15		
GOLF CLUBS (SET)	$10	$150			CHAIR (UPHOLSTERED)	$30	$90		
GOLF CLUBS (SINGLE)	$2	$40			COFFEE MAKER	$5	$50		
ICE SKATES	$5	$15			COMPUTER MONITER	$100	$400		
ROLLER SKATES	$5	$15			COMPUTER SYSTEM	$2	$10		
SKI POLES	$2	$8			COOKWARE	$1	$2		
SKIS	$5	$120			GLASSES/MUGS	$5	$15		
SLEEPING BAG	$5	$30			LUGGAGE	$1	$3		
TENNIS RACKET	$3	$48			PIANO	$90	$240		
TENT	$10	$75			POTS AND PANS	$5	$150		
					PRINTER	$8	$15		
TOOLS					VCR/DVD	$8	$15		
ADJUSTABLE WRENCH	$2	$10							
BELT SANDER	$6	$30			**GARDEN EQUIPMENT**				
BRAD NAILER	$5	$30			ELECTRIC (TRIMMER OR BL	$5	$30		
CHAIN SAW	$20	$100			GAS LEAF BLOWER	$10	$50		
CORDLESS SCREWDRIVER	$2	$10			PUSH MOWER	$10	$130		
FLASHLIGHT	$2	$3			RAKE	$2	$8		
IMPACT WRENCH	$4	$30			RIDING MOWER	$100	$300		
LEVEL	$2	$10			SHOVEL	$2	$8		
POWER DRILL	$5	$30			SPRINKLER	$2	$5		
ROUTER	$5	$30			TILLER	$40	$100		
WHEELBARROW	$5	$15			WHEELBARREL	$5	$15		
COLUMN TOTAL IN $$$					**COLUMN TOTAL IN $$$**				

THIS WORKSHEET MUST INCLUDE $$$ VALUES

Annual Privacy Disclosure Statement

Dear Client:

Under the Gramm-Leach-Bliley Act of 1999, financial institutions must provide their customers with a "clear and conspicuous" notice about their privacy policies and practices; the conditions under which they disclose nonpublic personal information about consumers to nonaffiliated third parties; and how consumers can prevent the disclosure of their information. You already may have received such notices from the banks and brokerage firms with which you do business.

Following the passage of this legislation, the Federal Trade Commission (FTC) issued detailed rules on these privacy notices, including to whom they should apply. In those rules, the FTC defined "financial institutions" to include all those who provide "financial or investment advisory services." In turn, the FTC rules chose to broadly interpret "financial or investment advisory activities" to cover "tax planning and tax preparation."

In compliance with the FTC rules, printed below is our firm's current Privacy Disclosure Statement. Be assured that this firm has always considered our professional relationship with you to be one requiring the utmost trust and confidence. In order to provide you with comprehensive tax and financial planning information, we from time to time share some of your personal data with other service providers who may be able to assist you with your overall tax and financial plans. We consider this information-sharing to form a valuable part of the services that we are able to provide to you. If you do not wish this information-sharing to continue for whatever reason, please contact us and we will make arrangements to comply with your request. Please do not hesitate to call me if you have any questions whatsoever about this notice.

PRIVACY DISCLOSURE

Emerald Financial Partners does not disclose any nonpublic personal information about our clients or former clients, without their permission, to anyone except: (1) as absolutely required by law, (2) as needed by our employees to provide services or products to you, and (3) to financial service providers, such as mortgage bankers, securities broker-dealers, and insurance agents, as we, in our judgment, deem may be worthwhile to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

If you have any concerns about the disclosure of your personal information to third parties, or wish to stop any disclosure that has been noted above, you may call the following number (410) 224-2600 or write to us at 1460 Ritchie Hwy., Suite #207, Arnold, MD 21012.