

KLN FINANCIAL GROUP

KENT E. NOARD, CFP®, EA

TAX-RELATED SERVICES AGREEMENT

This letter sets forth the agreement under which Kent E. Noard, CFP®, EA, through KLN Financial Group, will perform tax-related services for you.

TAX PREPARATION for Tax Year 2004 and/or the following prior years, if any _____

I will prepare your federal and requested state income tax returns from information you provide to me. I will not audit or otherwise verify the data you submit, although I may need to ask you for additional documentation or clarification of some of the information. You should retain all of the documents, canceled checks, and other data that form the basis of your income and deductions. You have the final responsibility for income tax returns and, therefore, you should review them carefully before you sign them.

I will use professional judgment in resolving questions where the tax law is unclear, or where there are conflicting interpretations of the law. Unless otherwise instructed by you, wherever there is reasonable support for doing so, I will resolve such questions in your favor.

TAX PLANNING AND TAX PROJECTIONS

Tax planning and tax projection engagements are used to determine strategies to effectively reduce the liability for the tax year you are currently in and/or for future years. These engagements will require that information concerning projected income and deductions be made available in order to make a determination. Since circumstances may change during the remainder of the year, there is no assurance that the projected income and/or expense will be accurate, but every effort will be made to realistically determine those items so a decision can be rendered.

AUDIT REPRESENTATION AND CORRESPONDENCE WITH TAXING AUTHORITIES

Your returns may be selected for review by the taxing authorities. In such a case, you will need to provide copies of documents to prove the accuracy and completeness of your returns. I, generally, do not retain copies of any of these documents in my files. I am available, upon request, to represent you at these tax examinations.

In addition, you may receive correspondence from either the Internal Revenue Service or the State Taxing Authority concerning balances due, requests for missing information, or other collection activity. If you would like me to respond on your behalf, please forward a copy of the correspondence either by mail or fax.

Both the audit representation and correspondence require that I be granted your Power of Attorney to speak on your behalf. I will make these forms available to you should the need arise.

OTHER SERVICES AVAILABLE

KLN Financial Group is a Registered Investment Advisor providing comprehensive financial planning and other related financial services. A separate services agreement and fee schedule will be provided upon request.

USE OF TAX RETURN INFORMATION

Section 7216 of the Internal Revenue Code requires tax preparers who use tax return information ("Tax Information") in connection with other business activities, such as financial planning, portfolio management, or the sale of securities, to obtain the taxpayer's written consent with respect to the use of such tax information. If you elect to retain us for such purposes, your signing this letter will be considered consent. In no event will we use or disclose your tax information, other than for any purpose provided by law or specified in this letter.

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