

# WHEN EVERY DOLLAR MATTERS

**It matters who does your taxes<sup>®</sup>**

**Jackson Hewitt<sup>®</sup>**  
TAX SERVICES

# HOW DO YOU WANT TO PAY FOR YOUR TAX PREP?

## PAY WHEN YOU FILE

IRS Direct Pay<sup>1</sup>

## PAY FEES OUT OF YOUR REFUND

Assisted Refund<sup>2</sup>

# HOW DO YOU WANT TO GET YOUR REFUND?

## STANDARD IRS TIMING

Bank Account

The IRS issues most refunds in less than 21 days after filing, following the IRS open date in mid to late January. However, if you are claiming the Earned Income Tax Credit or Child Tax Credit, you will not receive your refund no earlier than mid-February.

- ✓ **Direct deposit:** No fee if issued to your bank or other account.
- ✓ **Bank-issued check:** Ask your Tax Pro for details. Only available with Assisted Refund.
- ✓ **IRS paper checks:** Selecting a paper check from the IRS will delay your refund for 6 weeks.

## FASTER TIMING

Serve® American Express®  
Jackson Hewitt® Prepaid Debit Account

Get your tax refund up to 5 DAYS FASTER  
than standard direct deposit.<sup>3</sup>



Serve American Express Jackson Hewitt Account fee<sup>4</sup>: \$5/month. Visit [serve.com/jacksonhewitt](https://serve.com/jacksonhewitt) for more info!

<sup>1</sup>Payment of tax preparation fees is required upon completion of services: IRS Direct Pay—when we file your return; or Assisted Refund—when your refund has been disbursed to you or such later time that it appears that no tax refund will be received. Does not include any disbursement fees.

<sup>2</sup>An Assisted Refund (AR) permits payment of tax preparation and other fees with your refund upon completion of services. It is not a loan. Bank AR fee and other fees apply. AR processed by Santa Barbara Tax Products Group, LLC ("SBTPG") using banking services of First Century Bank, N.A. ("Bank"). Ask a Tax Pro for details and refund options with no additional cost.

<sup>3</sup>Up to 5 days faster refund estimate is based on 2024 tax year filing data. Faster access compared to standard tax refund electronic deposit and subject to IRS submitting refund information to the bank before release date. IRS may not submit refund information early.

<sup>4</sup>Monthly fee commences 30 days after activation. If proceeds from a Jackson Hewitt® partner loan product are loaded, no monthly fee is assessed unless additional money is loaded to your card (excluding Jackson Hewitt promotions, but including tax refunds). See Cardholder Agreement for details. (No fee in NY, TX, or VT. No fee in AR until Serve Account is set up online.) Fees subject to change. Visit [serve.com/jacksonhewitt](https://serve.com/jacksonhewitt). Must be 18 years of age or older (19 or older in AL, NE).

Serve® American Express® Jackson Hewitt®: Eligibility, fees and restrictions apply. See the Consumer User Agreement at [serve.com/jacksonhewitt/legal](https://serve.com/jacksonhewitt/legal) for details. Serve® American Express® Jackson Hewitt® Prepaid Debit Account and card are issued by American Express Travel Related Services Company, Inc., 200 Vesey Street, New York, NY 10285. American Express Travel Related Services Company, Inc. is licensed as a Money Transmitter by the New York State Department of Financial Services. NMLS ID #913828. All trademarks are properties of their respective owners. Most Jackson Hewitt offices are independently owned and operated.

# SET UP YOUR MYJH ACCOUNT

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# Quick, secure document access. One easy login.

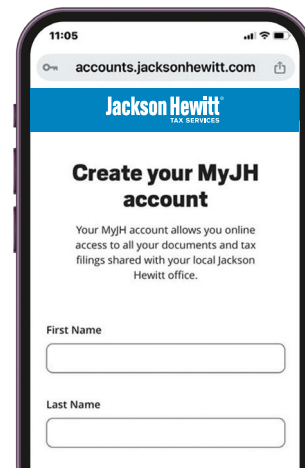
You'll receive a text guiding you through creating a MyJH account if you provide your phone number and email to your Tax Pro.

## You can also create a MyJH account at any time:

**1** Scan this code or go to [jacksonhewitt.com/myjh](https://jacksonhewitt.com/myjh) and **create an account**



**2** **Fill out the form** with the requested information.



## Access your MyJH to:

- **View past returns:** View or download any Jackson Hewitt-filed returns from previous years.
- **Check the status of your tax return:** Find out when the IRS receives or accepts your return!
- **Get your AGI:** Access your adjusted gross income (AGI) for loans, financial aid, tax credits, deductions, and more.
- **Upload documents:** Share key documents at any time with your Tax Pro quickly and securely.

Log in at [jacksonhewitt.com/myjh](https://jacksonhewitt.com/myjh)

# HOW TO E-SIGN YOUR TAX RETURN

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# How to eSign from home

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## eSign your tax return

- 1 **Provide your email or mobile phone number to your Tax Pro** (if Married Filing Jointly, both spouses must provide separate emails).
- 2 **Verify your identity** by answering 3-5 personal questions. Then review your tax return (note: 3-attempt limit, including closing your web browser).
- 3 Follow prompts to **sign your paperwork where necessary**.
- 4 Once you have finished, your Tax Pro can **file your tax return**.

## Special circumstances



If filing as “**Married Filing Jointly**,” each spouse must provide a unique email address.



If you have **frozen your credit reports** with Equifax, ask for the freeze to be temporarily lifted.

Automated line  
(800) 349-9960

OR

Customer care  
(888) 298-0045

# HOW OUR PRICING WORKS



# How our pricing works



Base	Deluxe	Complex	Premium	Advanced
Up to three jobs, includes Saver's Credit	Multiple jobs, interest, and dividends	Pensions, IRAs, education credits, and student loan interest	Dependents, itemized deductions, and childcare expenses	Investors, self-employed, rental properties, royalties, and partnerships
<b>Typical tax forms</b> 1040, 8880, Schedule 1	<b>Typical tax forms</b> 1040, 8880, 8889, Schedules 1, 2, 3	<b>Typical tax forms</b> 1040, 1095-A, 5329, 8606, 8863, 8880, 8889, 8962, Schedules 1, 2, 3	<b>Typical tax forms</b> 1040, 1095-A, 2441, 5329, 5695, 8283, 8606, 8863, 8880, 8889, 8962, Schedules 1, 2, 3, Schedule A	<b>Typical tax forms</b> 1040, 1095-A, 2441, 4562, 4797, 5329, 5695, 8283, 8606, 8829, 8863, 8880, 8889, 8949, 8962, Schedules 1, 2, 3, Schedules A, B, C, Schedules D, E, F, Schedules K-1, SE

## Included in every package!

- ✓ Maximum Refund Guarantee

✓ Lifetime Accuracy Guarantee®
- ✓ IRS Audit Assistance

✓ Year-round service
- ✓ 24/7 access to documents

✓ Online data storage

### Additional fees where applicable

Fees may apply for each state/local filing, Child Tax Credit, Earned Income Credit with Dependents, products, and services. Ask a Tax Pro or see our Additional Services section for details. The Advanced package charges per instance for each Schedule C, Schedule F, Schedule K-1, Schedule D transaction, rental property, and royalty.

Form	Description
Form 1040	Main form and framework to display filing status, dependent status, income, deductions, credits, taxes, and tax payments
Form 1095-A	Health Insurance from the Marketplace
Form 2441	Child and Dependent Care Credit
Form 4562	Depreciation and Amortization
Form 4797	Sale of a Business Asset
Form 5329	Pensions/Annuities
Form 5695	Residential energy credits (solar, insulation, exterior windows and doors, etc.)
Form 8283	Noncash charitable contributions in excess of \$500
Form 8582	Passive Activity Loss Limitations for taxpayers who invested into Partnerships, S-Corporations, Rental Properties, etc.
Form 8606	Nondeductible IRAs
Form 8829	Business Use of Home
Form 8863	Education Credits
Form 8880	Saver's Credit (contributions to a 401-k retirement account or IRA)
Form 8889	Pre-tax contributions to a Health Savings Account
Form 8949	Sale of Capital Assets to report each sale of stock, mutual fund, cryptocurrency, etc. (total amounts transferred to Schedule D)
Form 8962	Premium Tax Credit to Reconcile Health Insurance from Marketplace
Schedule 1	Additional Income & Adjustments to Income (Unemployment Income, Educator Expenses, Student Loan Interest, Gambling Income, etc.)
Schedule 2	Additional Taxes (Pensions/Annuities, Health Insurance from Marketplace, Self-Employment Tax, HSAs, etc.)
Schedule 3	Additional Credits and Payments (Education Credits, Daycare Expenses, Saver's Credit, HSAs)
Schedule 8812	Child Tax Credit and Credit for Other Dependents
Schedule A	Itemized Deductions (e.g. Taxes, Home Mortgage Interest, Charitable Donations, Medical/Dental Expenses)
Schedule B	Interest and Dividends Above \$1,500
Schedule C	Profit or Loss from Business or Self-Employment
Schedule D	Capital Gains and Losses (stocks, virtual currency, bonds, real estate, land, vehicles, etc.)
Schedule E	Supplemental Income and Loss (Rental Properties, Royalties, Partnership Income, etc.)
Schedule F	Profit or Loss from Farming Business
Schedule K-1	Partnerships, S-Corporations, Estates, and Trusts
Schedule SE	Taxes for Self-Employment

# ASSISTED REFUND

# Pay nothing today with Assisted Refund!<sup>1</sup>

	With IRS Direct	With Assisted Refund <sup>1</sup>
How you pay	Pay today with cash or credit <sup>2</sup>	Pay nothing today. Fees come out of your refund <sup>2</sup>
Cost	No additional fee	\$54.95 <sup>3</sup>
Track when the IRS accepts your return in MyJH	✓	✓
Track when the IRS pays your refund		✓
Jackson Hewitt automatically records refunds paid to you		✓

<sup>1</sup> An Assisted Refund (AR) permits payment of tax preparation and other fees with your refund upon completion of services. It is not a loan. AR processed by Santa Barbara Tax Products Group, LLC using banking services of First Century Bank, N.A.

<sup>2</sup> Payment of tax preparation fees is required upon completion of services: IRS Direct Pay when we file your return; or Assisted Refund when your refund has been disbursed to you or such later time that it appears that no tax refund will be received.

<sup>3</sup> Fee may be different in some locations. Does not include any disbursement fees.

# SERVE<sup>®</sup> AMERICAN EXPRESS<sup>®</sup> JACKSON HEWITT PREPAID DEBIT ACCOUNT

**Jackson Hewitt<sup>®</sup>**  
TAX SERVICES

**It matters who does your taxes<sup>®</sup>**

SERVE<sup>®</sup>

# Your money faster with a Serve® American Express® Jackson Hewitt® prepaid debit account!



## 1 Get and use your money fast

**Get your tax refund up  
to 5 DAYS FASTER** than  
standard direct deposit.<sup>1</sup>

**Withdraw money at an  
ATM – FREE** at over  
40,000 MoneyPass®  
ATMs.<sup>2</sup>

**Shop online or in stores,**  
virtually anywhere  
American Express® Cards  
are accepted.

## 2 Enjoy the benefits and convenience of your Serve card

**FREE ONLINE BILL PAY**  
for added convenience.<sup>3</sup>

**Mobile app**  
Check your balance, send  
money, & more.



**Security**  
Easily freeze your card if it  
is ever lost or stolen.

## *And there's more!*

**No credit check to get your Serve card**

Visit [serve.com/jacksonhewitt](https://serve.com/jacksonhewitt) for more info!

Serve® American Express® Jackson Hewitt® Account fee<sup>4</sup>: \$5/month.

<sup>1</sup> Up to 5 days faster refund estimate is based on 2024 tax year filing data. Faster access compared to standard tax refund electronic deposit and subject to IRS submitting refund information to the bank before release date. IRS may not submit refund information early.

<sup>2</sup> Transactions at non-MoneyPass® ATMs have a \$3.50 American Express Serve fee. ATM operator fees may also apply. See [serve.com/jacksonhewitt/atm](https://serve.com/jacksonhewitt/atm) for MoneyPass ATM locations and other details.

<sup>3</sup> Pursuant to our Pay Bills Guarantee, we will bear responsibility for any late payment-related charges (up to \$50 per transaction) should a bill payment arrive after its due date, as long as you request and scheduled the payment in accordance with the bill payment feature guidelines and subject to the Pay Bills guarantee terms and conditions contained in the American Express Serve Consumer User Agreement. Please note that due to circumstances beyond American Express control, particularly delays in the handling and posting of payments by payees, some transactions may take longer to be credited to your account with the payee. American Express Pay Bills Guarantee does not cover input errors made by you or your payees or changes related to your failure to schedule payments at least 6 business days prior to their due date.

<sup>4</sup> Monthly fee commences 30 days after activation. If proceeds from a Jackson Hewitt® partner loan product are loaded, no monthly fee is assessed unless additional money is loaded to your card (excluding Jackson Hewitt promotions, but including tax refunds). See Cardholder Agreement for details. (No fee in NY, TX, or VT. No fee in AR until Serve Account is set up online.) Fees subject to change. Visit [serve.com/jacksonhewitt/legal/user-agreement#10a](https://serve.com/jacksonhewitt/legal/user-agreement#10a).

<sup>5</sup> The Mobile Check Capture by Ingo Money service is provided by a national bank which is identified in the bank's and Ingo Money's Terms and Conditions (<https://app.ingomoney.com/partners/serve-terms-conditions/>). Use of the Mobile Check Capture service is subject to the bank's and Ingo Money's Terms and Conditions and the bank's and Ingo Money's Privacy Policy (<https://www.ingomoney.com/partners/privacy-policy/>). All checks are subject to approval for funding in Ingo Money's sole discretion. Approval usually takes 3 to 5 minutes but can take up to one hour. Fees apply for approved Money in Minutes transactions funded to your Account. See [serve.com/jacksonhewitt/legal/user-agreement#10a5](https://serve.com/jacksonhewitt/legal/user-agreement#10a5) for details. Additional terms and conditions and limits are associated with your use of the Mobile Check Capture by Ingo Money service through the Serve mobile app. See [serve.com/jacksonhewitt/legal](https://serve.com/jacksonhewitt/legal) for details. Data rates may apply.

<sup>6</sup> The Serve Money Transfer and Serve Cash Pickup services are provided by Ria (defined below) pursuant to Ria's Terms and Conditions (<https://www.riamoneytransfer.com/en-us/serve-terms-and-conditions/>) and Ria's Privacy Policy (<https://www.riamoneytransfer.com/en-us/ic-privacy-policy/>) and the American Express Serve Consumer User Agreement ([serve.com/jacksonhewitt/legal/user-agreement](https://serve.com/jacksonhewitt/legal/user-agreement)). Pickup is available in all 50 United States and Puerto Rico. For Serve Money Transfers, the daily transfer limit is \$2,500 across all of your Serve Accounts. A fee of \$4.99 for each Money Transfer up to \$50, \$8.99 for each Money Transfer of \$50.01- \$1,000, and \$16.99 for each Money Transfer of \$1,000.01-\$2,500 applies. Other limits and terms and conditions apply. Visit [serve.com/jacksonhewitt/moneytransfer](https://serve.com/jacksonhewitt/moneytransfer) for complete details. For Serve Cash Pickup transactions, a \$2,500 daily Cash Pickup limit applies; provided, that for Cash Pickup transactions related to tax refunds or refund advances that are Direct Deposited to your Account, the daily Cash Pickup limit will be the lesser of (i) \$2,900 (\$2,500 in Arizona) and (ii) the tax funds amount, until you have withdrawn the tax funds amount. A fee of \$3.49 for each Cash Pickup up to \$500, \$6.49 for each Cash Pickup of \$500.01- \$1,000, and \$9.49 for each Cash Pickup of \$1,000.01-\$2,900, applies. Other limits and terms and conditions apply. Visit [serve.com/jacksonhewitt/cashpickup](https://serve.com/jacksonhewitt/cashpickup) for complete details. Serve Money Transfers and Serve Cash Pickup transactions can be picked up during Walmart store hours (typically 8:00 a.m. to 8:00 p.m. local time Monday through Saturday and 10:00 a.m. to 6:00 p.m. Sunday, but hours may vary) at any Walmart MoneyCenter or customer service desk in the State or territory you specified in your order. To pick up a Money Transfer or Cash Pickup transaction, you (in the case of a Cash Pickup transaction) or your recipient (in the case of a Money Transfer) must be at least 18 years of age and present a valid government-issued photo ID and pickup reference number. You or your recipient may also be required to provide proof of address if your or their ID does not contain an address or contains a P.O. Box. For pickup in AZ, NM and OK, additional information, including Social Security number/ITIN and occupation, may be required. Ria is a registered trademark of Continental Exchange Solutions, Inc. dba Ria Financial Services, licensed as a Money Transmitter by the Department of Financial Services of the State of New York;

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## Fee Chart

Serve® American Express® Jackson Hewitt® Co-Brand Prepaid Debit Account	
Monthly Fee <sup>4</sup>	\$5.00
Reloading Card with:	
Direct Deposit (deposits load onto the Serve Card)	\$0
Debit/American Express Credit (Cash advance fee may apply)	\$0
Checking/Savings Account (Bank origination fees may apply)	\$0
Paying bills online	\$0
Send and Receive Money	\$0
ATM withdrawals (in-network) "In-network" refers to the MoneyPass® ATM Network.	\$0
Out-of-network ATM withdrawals <sup>2</sup> (ATM operator fees may also apply)	\$3.50
Cash Reloads	up to \$3.95 (fee varies by retailer)
Foreign transactions	2.7% of each transaction after conversion to US Dollars
Mobile Check Capture by Ingo® Money <sup>5</sup>	\$0 for money in 10 days; for Money in Minutes, a 1% fee on payroll or government checks with preprinted signatures or 5% fee on other checks; \$5 minimum fee applies
Serve Money Transfer Powered by Ria®	Send up to \$2,500 for a fee up to \$16.99 per transaction <sup>6</sup>
Cash Pickup Powered by Ria®	Up to \$9.49 <sup>6</sup> per withdrawal; fee varies by withdrawal amount

Serve® American Express® Jackson Hewitt®, Eligibility, fees and restrictions apply. Must be 18 years of age or older (19 or older in AL, NE). See the Consumer User Agreement at [serve.com/jacksonhewitt/legal](https://serve.com/jacksonhewitt/legal) for details. Serve® American Express® Jackson Hewitt® Prepaid Debit Account and card are issued by American Express Travel Related Services Company, Inc., 200 Vesey Street, New York, NY 10285. American Express Travel Related Services Company, Inc. is licensed as a Money Transmitter by the New York State Department of Financial Services. NMLS ID #913828. All trademarks are properties of their respective owners. Most Jackson Hewitt offices are independently owned and operated. Currently there are no cash reload locations or MoneyPass ATM in the U.S. Virgin Islands.

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# **TAX REFUND ADVANCE LOAN OPTIONS**



# Get holiday money TODAY! Guaranteed.

Get up to \$1,500 today, with an approved Early Tax Refund Advance loan<sup>3</sup> on a prepaid card.<sup>2</sup>  
**Only Jackson Hewitt has a Money Today Guarantee!<sup>1</sup>**

## How it works

- 1

**Bring your paystub**  
You'll need your recent paystub to apply. Request a prepaid card for your loan money, so that you can receive it today and not wait.
- 2

**Check your email or phone**  
Your approval status will be sent to you by email or text. Confirm you chose the prepaid card option, to get your money today.
- 3

**Book your next appointment**  
Come back with your W-2 as soon as you get it. Finish filing your taxes, and you could get even more money in minutes!

## Early Tax Refund Advance loan details

LOAN TIERS	ESTIMATED FINANCE CHARGE (Average Loan Repaid at 66 DAYS)	MAXIMUM FINANCE CHARGE (Never Get Charged More Than 120 DAYS)
	35.99% APR	35.99% APR
\$1,500	\$97.62	\$177.48
\$1,000	\$65.08	\$118.32
\$500	\$32.54	\$59.16
\$300	\$19.52	\$35.50

**Come back and file your taxes, and you could get even more money for the new year!**

# Money today. All day. Every day. Guaranteed!

You could get up to **\$3,500 in minutes**, when you file your taxes! Take advantage of our Money Today Guarantee,<sup>1</sup> with an approved Tax Refund Advance loan<sup>4</sup> on a prepaid card.<sup>2</sup>

## How it works

- 1

**File your taxes with us**  
Get your taxes done right and quickly today, so you can confirm your refund amount with your Tax Pro for easy repayment.
- 2

**Choose your loan amount**  
New this year! Select the amount you're comfortable applying for and let your Tax Pro know you want the prepaid card option, to get money in minutes.
- 3

**Check your email or phone**  
Your approval status will be sent to you by email or text. Confirm you chose the prepaid card option, to get your money today.

## Tax Refund Advance loan details

LOAN TIERS	ESTIMATED FINANCE CHARGE (Average Loan Repaid at 24 DAYS)	MAXIMUM FINANCE CHARGE (Never Get Charged More Than 90 DAYS)
	35.99% APR	35.99% APR
\$3,500	\$82.83	\$310.60
\$2,500	\$59.16	\$221.86
\$1,500	\$35.50	\$133.11
\$1,000	\$23.66	\$88.74
\$750	\$17.75	\$66.56
\$500	\$11.83	\$44.37

**Finish filing your taxes to confirm your tax refund amount and feel confident your loan will be paid back. Easy peasy.**

1. The Money Today Guarantee is only available to clients who (i) are approved for a Tax Refund Advance loan; and (ii) elect and are eligible to receive loan funds on a prepaid card offered at Jackson Hewitt offices. Loan available during hours of operation. Hours vary by location. Loan application must be submitted by 11pm local time. If funds are not credited to your card before 12am local time, Jackson Hewitt will credit \$50 within 2 weeks to your card if available or provide you a \$50 eGift card. Fees, terms, and conditions apply to the prepaid card.
2. If you choose to receive your Refund Advance loan on a prepaid card, you will receive your tax refund on the card. Terms apply. See section Serve® for details.
3. The Early Tax Refund Advance (ETRA) is a loan secured by, and paid back with, your tax refund and is offered by First Century Bank, N.A. Loan amounts are determined by your expected federal refund, less authorized fees and underwriting. Loan amounts are \$300, \$500, \$1,000, and \$1,500. To be eligible for the \$1,500 ETRA loan, your expected federal refund, less authorized fees, must be at least \$5,000. Most approved applicants get \$300. ETRA loan is subject to underwriting and approval. Loan proceeds are typically available on the same day of approval, if disbursed on a prepaid card offered at Jackson Hewitt offices, or in 1-5 business days with direct deposit. Terms and restrictions apply. For details visit [jacksonhewitt.com/loans](http://jacksonhewitt.com/loans). Jackson Hewitt is a Rhode Island Licensed Loan Broker and holds other relevant licenses for the locations where this product is offered. If approved, a finance charge applies except for residents of CT and NE.
4. The Tax Refund Advance (TRA) is a loan secured by, and paid back with, your tax refund and is offered by First Century Bank, N.A. Loan amounts are determined by your expected federal refund, less authorized fees and underwriting. Loan amounts are \$500, \$750, \$1,000, \$1,500, \$2,500, and \$3,500. To be eligible for the \$3,500 TRA loan, a minimum refund amount of \$5,000 is required. \$7,100 is the minimum refund needed if you received an ETRA loan. Most approved applicants get \$1,500. TRA loan is subject to underwriting and approval. Loan proceeds are typically available on the same day of approval, if disbursed on a prepaid card offered at Jackson Hewitt offices, or in 1-5 business days with direct deposit. Terms and restrictions apply. For details visit [jacksonhewitt.com/loans](http://jacksonhewitt.com/loans). Jackson Hewitt is a Rhode Island Licensed Loan Broker and holds other relevant licenses for the locations where this product is offered. If approved, a finance charge applies except for residents of CT and NE.

**IDENTITY THEFT  
PROTECTION AND  
WORRY-FREE  
GUARANTEE.**

**WORRY-FREE  
GUARANTEE**

# Outstanding Identity Theft Protection. Affordable prices.

Identity theft is more common than you think. It could even impact your tax refund. Upgrade to Identify Theft Protection when you file to keep your tax refund safe and so much more—only at Jackson Hewitt! Plus, get the family bundle and save more to protect what's priceless.

## Monitor & detect

- Credit Report Monitoring
- Dark Web Monitoring
- Data Breach Notifications
- High-Risk Transactions Monitoring
- Subprime Loan Monitoring

## Support & restore

- Personalized Identity Restoration
- Online Resolution Tracker
- Up to \$1M Identity Theft Insurance
- Lost Wallet Vault & Assistance
- Credit Freeze Assistance
- Solicitation Reduction
- Unemployment Claims Support
- 24/7 Live Agent Support

Powered by  
**id**watchdog<sup>®</sup>  
from Equifax



## Real-life situations. Real-life identity theft protection.

### Lost your wallet?

It's 1:00 AM when you realize you left your wallet at a restaurant. Everything's closed and your wallet is gone, along with your ID and credit cards.

### Denied for a loan?

Your free fraud alerts didn't cut it this time. One missed alert and you're denied due to an unpaid loan on your credit history that you never opened.

### Is your child's identity safe?

The good news? Your child has a clean credit history. The bad news? That makes them a prime target for fraudsters.

### With Identity Theft Protection + Family Bundle, you can...

- Cancel and replace credit cards, fast, with Lost Wallet Vault.
- Lost Wallet Vault also makes replacing your ID easier.
- Get alerts others might miss, including subprime loan activity.
- Get up to \$1M coverage for identity theft.
- Be in the know about potentially suspicious activity with Child Credit Monitoring.
- Prevent fraud by placing minor credit freezes on your child's accounts.



**A child's identity can provide a blank slate for fraudsters.** Help better protect children with Equifax Child Credit Monitoring PLUS features marked with this icon

## Monitor & Detect



### Child Credit Monitoring

Scans the Equifax credit database for a child's Social Security number and alerts you if a credit file potentially exists or is created under your child's identity. Available with the Bundle + Family package.

### Credit Report Monitoring

Monitors your credit report from Equifax and provides alerts of activity, which if unexpected, could be a sign of potential fraud.



### Dark Web Monitoring

Scans websites, chat rooms, and other forums known for trafficking stolen personal and financial information for compromised credentials including Social Security numbers and email addresses. Enter additional credentials such as credit cards, bank accounts, and driver's license to be included in the scanning.<sup>1</sup>



### Data Breach Notifications

Alerts you if your personal information has been associated with a reported data breach or was detected through our dark web scans.<sup>1</sup>



### High-Risk Transactions Monitoring

Helps you better protect against account take overs and fraudulent new accounts opened in your name by alerting you, if we detect in the monitored network,<sup>2</sup> a high-risk validation performed by a financial institution using your identity.



### Subprime Loan Monitoring

Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.

## Support & Restore



### Personalized Identity Restoration

Assigns one of our certified, U.S.-based restoration specialists to your identity theft case. We go beyond restoration assistance—your case is personally managed by a dedicated specialist until it is resolved. Includes pre-existing identity theft regardless of when it occurred.

### Online Resolution Tracker

View the status of your open identity theft case and keep track of the communication with your assigned certified resolution specialist through your online dashboard\*.

### Lost Wallet Vault & Assistance

Assists you with canceling and replacing the wallet contents added to Dark Web Monitoring (e.g., credit and debit cards and government-issued identification) in the event of a lost or stolen wallet.

### Identity Theft Insurance

Up to \$1M in coverage<sup>3</sup> for certain out-of-pocket expenses you may face as a result of having your identity stolen. Includes up to \$1M stolen funds reimbursement for unrecoverable, fraudulent electronic transfers from checking, savings and money market accounts.

### Credit Freeze Assistance

If you have been a victim of identity theft, our Resolution Team can work with you to freeze your credit reports at each of the three nationwide credit bureaus.

<sup>1</sup>There is no guarantee that ID Watchdog is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded.

<sup>2</sup>The monitored network does not cover all businesses or transactions.

<sup>3</sup>The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits ([www.idwatchdog.com/terms/insurance](http://www.idwatchdog.com/terms/insurance)).

\*Requires authentication on ID Watchdog portal in order to utilize product feature.

## Identity Theft Protection

Unless the Bundle + Family is purchased, Identity Theft Protection services are only available to the primary taxpayer identified on a covered tax return with a valid Social Security number. Identity Theft Protection is provided by ID Watchdog® Core Monitoring from Equifax. "Identify Theft" is when your name, address, social security number, debit card, credit card or certain other personally identifiable information ("PII") is stolen, lost, or otherwise used without your knowledge or approval to commit crimes or other fraud in the United States of America. These services will begin approximately 3 business days following the acknowledgment of your filed tax return by the applicable taxing authority and will automatically terminate on April 30, 2027. In order to receive all the benefits of the Identity Theft Protection services, you must register via the online portal and provide full and accurate personal information.

## Bundle + Family

If you purchased the Bundle +Family, the primary taxpayer will be able to add one additional adult and up to 4 children, under the age of 18 to their Identity Theft Protection Services. In order to provide family coverage, the primary taxpayer must enter information for all family members.

To add the secondary adult, the primary taxpayer must go to the online portal and enter the secondary adult's name, address, email address, phone number, Social Security number, and date of birth. The secondary adult will receive instructions on how to sign up for an online account with ID Watchdog. Credit monitoring is not activated until the secondary adult signs up for online access and agrees to ID Watchdog's then-current terms, available at <https://www.idwatchdog.com/terms>, which pass an authentication process designated by ID Watchdog.

For children under 18, the primary taxpayer will need to enroll them through online registration, as instructed in the email from [info@idwatchdog.com](mailto:info@idwatchdog.com). All Services will automatically terminate on April 30, 2027 Your purchase and use of the Identity Theft Protection services is governed exclusively by the ID Watchdog Terms of Use at <https://www.idwatchdog.com/terms>

Equifax and ID Watchdog are registered trademarks of Equifax Inc. Other product and company names are property of their respective owners.

WF-13965619

# Back up your tax return with Worry-Free Guarantee Tax Protection!

In 2024, the IRS closed 505,514 tax return audits and assessed over \$29 billion in additional taxes.\* Jackson Hewitt stands behind every return we file with our Lifetime Accuracy Guarantee®. Want even more support, security, and peace of mind? Upgrade to Worry-Free Guarantee Tax Protection.

**Lifetime Accuracy Guarantee®**  
(Included with your tax return)

✓ **Penalty and interest coverage:**  
We pay penalties and interest if we make a mistake on your return.

✓ **Tax notice support:**  
Got an IRS letter? We'll review it, explain it, and make sure we prepared your return correctly.

**Worry-Free Guarantee Tax Protection**  
(Fees apply)

✓ **Refund protection:** If the IRS takes back your refund or computes a higher tax bill, we reimburse you up to \$5,000.

✓ **Audit support:** Audited? We provide end-to-end case management and professional support at every step.

## Options and pricing

You have the option to purchase just Worry-Free Guarantee Tax Protection, or bundle it with Identity Theft Protection to maximize your value and protection.

	BUNDLE & SAVE ID Protection + Tax Protection	
	Individual	Family
Covered tax return	✓	✓
Primary taxpayer (automatically enrolled)	✓	✓
Additional adult (added by primary taxpayer)		✓
Up to 4 children (under 18; added by primary taxpayer)		✓
	\$39 (Individual)	\$59 (Individual)
	\$79 (Individual)	\$89 (Family)

\*irs.gov/statistics/compliance-presence

# Real protection. Real peace of mind.

No stress, even when there are surprises.

## Got a letter from the IRS?

It's confusing. It's concerning. You may even owe additional tax and/or must return your refund to the IRS.

### With Lifetime Accuracy Guarantee®, we will...

- Review and explain the letter.
- Cover any IRS penalties and interest resulting from a mistake we made.

### With added Worry-Free Guarantee Tax Protection, we will also...

- Reimburse you up to \$5,000 if the IRS takes back your tax refund or calculates a higher tax.

## Being audited by the IRS?

You've received the dreaded audit notice in the mail. Now what? It's overwhelming, and you're not sure what to do.

### With Worry-Free Guarantee Tax Protection, we will...

- Assign a dedicated professional to manage your case.
- Review, evaluate, and respond to IRS communications.
- Support you through every step of the process.

## Terms & Conditions

**1. Lifetime Accuracy Guarantee®** is included at no additional cost with paid tax preparation. Fees apply for Worry-Free Guarantee Tax Protection and Worry-Free Identity Theft Protection. Tax Pros can provide more details.

**2. Worry-Free Guarantee Tax Protection provided by Jackson Hewitt:** Includes **Audit Security Services**. If you: (1) receive a tax refund or refund adjustment notice from the Internal Revenue Service or a state taxing authority (collectively, a "**Tax Authority**") that is smaller than the refund amount set forth on your Covered Tax Return (defined below), and/or (2) are required by a Tax Authority to pay a tax liability in excess of the amount set forth on your Covered Tax Return, then Jackson Hewitt Inc. and/or its affiliate ("Jackson Hewitt") will reimburse you for the net amount of such refund shortfall and/or additional tax liability as the case may be (a "**Claim Payment**"), up to a cumulative total of \$5,000 ("**Cap**"). Coverage will be effective through the life of the Covered Tax Return (i.e., until the applicable Federal and/or State statute of limitation for the Covered Tax Return). Any Claim Payment may be (i) reduced to take into account the net effect of any refund to which you are entitled from the applicable Tax Authority following our claim processing, or (ii) increased by the estimated amount of any tax you may owe on the Guarantee Claim Payment amount. Worry-Free Guarantee Tax Protection will become void if payment for such service is not received within 60 days of the date on the Worry-Free Guarantee Tax Protection Customer Agreement (the "**Agreement**").

"Covered Tax Return" means the Federal (excluding non-resident), state, and/or local tax return(s) for the tax year stated on the Worry-Free Guarantee Tax Protection Customer Agreement prepared by a Jackson Hewitt tax preparer and dated the same date of the Agreement. Reimbursement under the Worry-Free Guarantee Tax Protection does not include penalties and interest. Coverage exclusions apply.

**Audit Security Services:** If a Tax Authority audits the accuracy of a Covered Tax Return (an "**Audit**"), Jackson Hewitt and/or its service provider will: (i) evaluate the Tax Authority notification letter related to the Audit; (ii) explain the Audit requirements and available options to you; (iii) provide document review, consultation and organization related to the Audit; (iv) draft letters and other necessary correspondence with the Tax Authority as appropriate; and (v) assist with telephone communication with the Tax Authority agent for explanations and discussions during the audit process.

The Agreement and the benefits under Worry-Free Guarantee Tax Protection are not transferable and are subject to additional terms and conditions. See the Worry-Free Guarantee Tax Protection Customer Agreement for full terms and conditions, including coverage exclusions and claims process requirements.



## The Assisted Refund is just one more way Jackson Hewitt is working hard for you!

<sup>1</sup>An Assisted Refund (AR) permits payment of tax preparation and other fees with your refund upon completion of services. It is not a loan. AR processed by Santa Barbara Tax Products Group, LLC ("SBTPG") using banking services of First Century Bank, N.A. ("Bank").

<sup>2</sup>Payment of tax preparation fees is required upon completion of services: IRS Direct Pay when we file your return; or Assisted Refund when your refund has been disbursed to you or such later time that it appears that no tax refund will be received.

<sup>3</sup>Fee may be different in some locations. Does not include any disbursement fees.

## Balance due payment options made easy

If you owe money at tax time, there are several payment options available.

- Direct: Authorize your bank to pay your tax payment directly to the IRS as part of your tax return.
- Installments: Request an IRS installment plan with your tax return, which allows you to spread your payments out over time. IRS fees, penalties, and interest may apply.
- Credit: Pay your balance due with your American Express® Card, VISA®, MasterCard® or Discover® Card through a third party. Third-party fees may apply.

## Need help paying your tax prep fees

Ask your Tax Pro about our payment options.

## Terms & Conditions

**LIFETIME ACCURACY GUARANTEE®:** With our Lifetime Accuracy Guarantee ("Accuracy Guarantee"), if an error is made in the preparation of your Covered Tax Return (as defined below), you are entitled to reimbursement of penalties and interest imposed by the applicable tax authority (and not any additional taxes owed or reduction in an expected refund) during your lifetime in connection with the Covered Tax Return, up to an aggregate limit of \$20,000. "Covered Tax Return" means the annual Federal (excluding non-resident), state or local tax return that was prepared by Jackson Hewitt Tax Services or its Franchisee (not applicable to "Jackson Hewitt Online") and filed on or prior to the applicable annual IRS deadline or, if the filing date is properly extended, the IRS extension deadline. To submit a valid claim, you must: (a) notify the Jackson Hewitt Tax Services office through which your in-store return was filed ("Jackson Hewitt Office") in writing or in person within 30 days of the date set forth in the first written notice you receive from the applicable tax authority concerning your Covered Tax Return (and promptly at any time you otherwise discover any error in connection with your Covered Tax Return) (a "Claim"); (b) provide copies of all documents related to the Claim or otherwise requested (including any letters from the tax authority and all documentation supporting your tax return); (c) allow Jackson Hewitt, its Franchisee or its authorized representative to investigate and represent you before the applicable tax authority with respect to the penalty, interest, additional tax or refund shortfall, in any manner appropriate, at the expense of Jackson Hewitt, and (d) cooperate and assist in these efforts (including signing appropriate authorizations). You are solely responsible for paying the applicable tax to the appropriate tax authority(ies) in a timely fashion, regardless of your eligibility for subsequent reimbursement under this Accuracy Guarantee. Coverage under this Accuracy Guarantee is subject to prior payment in full of tax preparation fees (which are not subject to refund under this Accuracy Guarantee). Failure to comply with these and other conditions instructed by Jackson Hewitt may result in the denial of your Claim. This Accuracy Guarantee does not apply to the following situations (each an "Exclusion"): (i) in the case of a late filed return (except for an approved IRS extension), interest that accrues from the applicable tax filing deadline until the date you file your return; (ii) any officially published tax law changes after January 1, 2026; (iii) your information is incomplete or, insufficient or you provide inaccurate or false information to your Jackson Hewitt Office or to Jackson Hewitt Inc. or its affiliate; (iv) your tax refund was reduced or not received as a result of a tax lien, judgment, support order, unpaid student or government related loans, back taxes, or any other government offset or collection activity; (v) you are unable to substantiate a deduction, credit, or other position taken on the Covered Tax Return (whether it be a failure to produce sufficient documentation or otherwise); (vi) you failed to timely file the tax return or pay the taxes shown as owing on such return by the applicable due date; (vi) fraud or misrepresentation of any kind, or if you had knowledge of an error at the time you reviewed and accepted the return; (vii) errors caused by software or other technology malfunction; (viii) any reason outside the control of Jackson Hewitt; (ix) errors related to reconciliation of Advance Child Tax Credit; or (x) errors related to the recovery rebate credit from federal Economic Impact Payments (EIP or Stimulus) and/or any changes in income from the prior year(s) and reconciled in the current tax year that may affect the Premium Tax Credit advance for which the taxpayer was eligible to receive, or for income estimates made in any tax year that may affect any tax year reconciliation process in Form 8962 Premium Tax Credit ("Excluded ACA Service"). This Accuracy Guarantee is void if you refile with another tax preparation company. All payments made hereunder will be made directly to the primary taxpayer on the Covered Tax Return via cash, check, or prepaid card. In no event does this Accuracy Guarantee cover additional taxes owed or reduction of a refund. THIS PARAGRAPH DESCRIBES THE LIMIT OF JACKSON HEWITT'S ENTIRE RESPONSIBILITY, OBLIGATIONS AND LIABILITY FOR THE ACCURACY GUARANTEE AND YOUR SOLE AND EXCLUSIVE REMEDY FOR ANY ERRORS OR OMISSIONS IN YOUR COVERED TAX RETURN CAUSED BY JACKSON HEWITT. Coverage shall be determined in the sole judgment of Jackson Hewitt. Most locations are independently owned and operated.

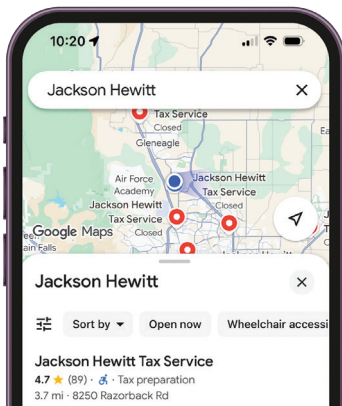
**MAXIMUM REFUND GUARANTEE:** If you are entitled to a federal refund on a Covered Tax Return (as defined below) that is larger than what was determined by Jackson Hewitt at the time the Covered return was submitted to the IRS, Jackson Hewitt will refund the tax preparation fees paid for that Covered return (excluding other product and service fees) and provide an additional \$100 (the "Maximum Refund Guarantee"). All payments made under this guarantee will be made directly to the primary taxpayer on the Covered Tax Return via cash, check, or prepaid card. "Covered Tax Return" means a Federal (excluding non-resident) tax return for the 2025 tax year that was prepared by Jackson Hewitt Tax Services or its Franchisee (not applicable to "Jackson Hewitt Online") and filed on or prior to the annual IRS deadline or, if the filing date is properly extended, the IRS extension deadline. All payments made hereunder will be made directly to the primary taxpayer on the Covered Tax Return via cash, check or prepaid card. In order to submit a valid claim (a) you must notify the Jackson Hewitt Tax Services office through which your in-store return was filed ("Jackson Hewitt Office") in writing or in person or, if your return was prepared with assistance through our virtual platform, notify a client service representative in the manner provided through the virtual platform, in either case by the annual IRS deadline for the year of your tax return (and promptly at any time you otherwise discover any error in connection with your Covered Tax Return) (a Claim"); (b) file an amended return with Jackson Hewitt Tax Office by the annual IRS deadline for the year of your tax return or, if the filing date is properly extended, the IRS extension deadline. The refund amount determined in the amendment must be larger than the refund amount determined in the Covered Tax Return. Same tax facts must apply to the amended return as determined by Jackson Hewitt. Call 800-234-1040 with any questions or to dispute a determination of your Claim as rendered by Jackson Hewitt Office. In no event does this Maximum Refund Guarantee cover additional taxes owed. Most locations are independently owned and operated. THIS PARAGRAPH DESCRIBES THE ENTIRE LIMIT OF JACKSON HEWITT'S RESPONSIBILITY, OBLIGATIONS AND LIABILITY WITH RESPECT TO THE MAXIMUM REFUND GUARANTEE AND YOUR SOLE AND EXCLUSIVE REMEDY FOR ANY ERRORS OR OMISSIONS IN YOUR COVERED TAX RETURN CAUSED BY JACKSON HEWITT THAT RESULTED IN A LOWER TAX REFUND THAN THAT WHICH YOU OTHERWISE MAY HAVE BEEN ENTITLED.

# HOW TO RATE YOUR TIME AT JACKSON HEWITT

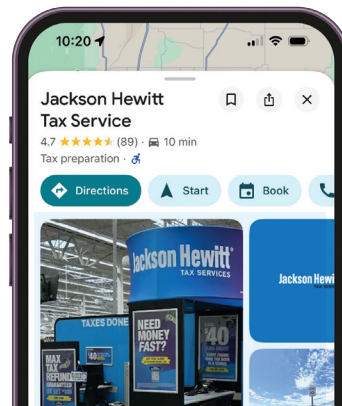
# Share your experience

**Review us on**  Even if you've never done it, reviews are easy.

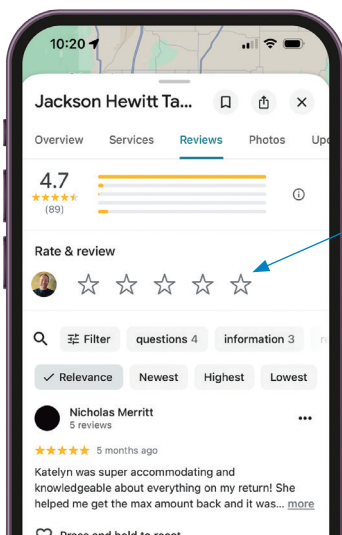
- 1** Go to [googlemaps.com](https://www.google.com/maps) and search for "Jackson Hewitt"



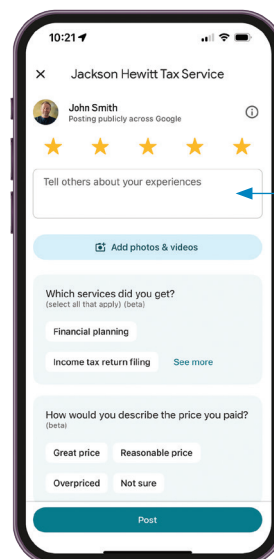
- 2** Find and select this Jackson Hewitt location



- 3** Select **Reviews** and choose a star rating



- 4** Write and post a review



# IT MATTERS WHO DOES YOUR TAXES<sup>®</sup>

## GUARANTEED BIGGEST REFUND OR YOU GET \$100

We get you your biggest possible refund, or you get your tax prep fees back plus \$100.

## LIFETIME ACCURACY GUARANTEE<sup>®</sup>

We stand behind our work. If the IRS tells you we made a mistake, we cover interest and penalties.

## PROTECT YOUR RETURN, YOURSELF, AND YOUR WALLET

With optional Worry-Free Guarantee Tax Protection and ID Theft Protection.

## UNLOCK EASE WITH YOUR MYJH ACCOUNT

- Easy, secure access
- Return tracking
- View past returns
- Upload documents to save time

## OPEN ALL YEAR

Jackson Hewitt Tax Pros are always available to file amended or late returns, help with payment plans, answer IRS questions, resolve tax issues, and more.

**Jackson Hewitt<sup>®</sup>**  
TAX SERVICES

**It matters who does your taxes<sup>®</sup>**

Get all the details at [jacksonhewitt.com](https://jacksonhewitt.com)



WHY  
JACKSON HEWITT



## Working hard for the hardest working®

We're in your corner. We dig deep to get you the maximum refund or the lowest tax bill possible. We're here for you all year long, bringing you the products and services you value the most. In a year of changes, don't take chances with your taxes.

## MyJH Account

With a MyJH Account ([jacksonhewitt.com/myjh](https://jacksonhewitt.com/myjh)) you can:

- Access tax returns that were filed by a Jackson Hewitt Tax Pro.
- Track your return status.
- Upload your documents – from anywhere.

## We guarantee our work

Our guarantees are designed to make your tax prep experience mistake-free and worry-free!

**Maximum Refund Guarantee** – We'll get you the maximum federal tax refund, or we'll refund your tax prep fees and give you \$100.

**Lifetime Accuracy Guarantee®** – We'll pay penalties and interest charges if any local Jackson Hewitt office makes an error preparing your tax return.

## When it's time to file, choose the right options for you

**Electronic Filing** – Get your refund faster than you would if you mail your tax return to the IRS and reduce the chance of errors when you file. You'll also receive confirmation from the IRS that your return has been acknowledged. Plus, you'll have access to additional products and services available to you only when you e-file.

**IRS Direct** – When you select IRS Direct, there is no additional cost beyond tax preparation fees and no need to return to the office. You have the option to have your refund deposited into your bank account, or have the IRS send you a check, though requesting a check will delay your refund for 6 weeks.

**Assisted Refund (AR)<sup>1</sup>** – With an AR, your refund will be deposited into a temporary bank account. An AR fee and all other authorized fees and amounts will be deducted from your refund<sup>2</sup> and the remainder disbursed to you by the method you select. An AR can help you manage your refund in four important ways.

- 1. Refund disbursement options:** Choose direct deposit into your personal bank account or a bank-issued check.
- 2. Tracking:** Track your refund as it moves throughout the system so you'll know exactly when it is available.
- 3. Notification of refund:** With an Assisted Refund, you'll be notified as soon as your refund has been funded, through email, a telephone call, or a text message. Ask a Tax Pro about MyJH Alerts. (Message or data rates may apply from your wireless carrier.)
- 4. Record of refund:** Ever have trouble remembering the exact amount of your refund from the year before? With an Assisted Refund, a record of the actual refund amount is automatically retained, allowing you the ability for a year-over-year comparison.

# IT'S BACK. IT'S BIG. DOUBLE YOUR REFUND SWEEPSTAKES!

Just file, and you're automatically entered for a chance to double your dollars. Weekly prizes. Hundreds of winners. Hundreds of thousands of dollars up for grabs. **Will you win next?**

## Since we started...

- More than \$750,000 awarded!
- 1,224 winners
- Across 49 states

## Want to double your chances?

Get your refund on a prepaid card for an extra chance to win. Last year, more than 50 people won with a bonus entry!



--Chanira M., IL, Mom of 9 and new grandmother  
*"I'm a living testimony, it can happen to you!"*

# Jackson Hewitt®

TAX SERVICES

NO PURCHASE NECESSARY TO ENTER OR WIN and won't improve chances of winning. Sweepstakes open to legal U.S. residents (excluding P.R. and other territories), age 18 + who file a federal tax return. Weekly entry periods from 1/1– 4/15/26. Grand Prizes (refund match amounts) max of \$10,000 per winner, min \$1,500. For entry methods and terms, see official rules at [jacksonhewitt.com](http://jacksonhewitt.com). Sponsor: Jackson Hewitt Inc., 501 N. Cattlemen Road, Suite #300, Sarasota, FL 34232.

Eligible clients (Automatic Entrants) are eligible to receive an extra entry into their weekly drawing by booking an Eligible Appointment; Electing to receive an Eligible Refund Disbursement; or Completing an Eligible Form Submission on the Jackson Hewitt website. See Official Rules for details.