

Scope of Engagement

This will include services required to develop a complimentary limited financial plan. This will be comprised of, but is not limited to, preparation, analysis, or engagement in the following offerings: Net Worth Statement, Cash Flow, Goal Setting, Risk Tolerance Analysis, Investible Assets, Retirement Needs Analysis and Monte Carlo Retirement Analysis. If the scope or terms of the financial planning engagement change, it should be documented in writing and mutually agreed upon by all parties to the engagement.

Consultant Compensation

There is no charge for the above-mentioned services. This is not intended to be an ongoing relationship. The engagement will end upon delivery of the services described therein. Either party may terminate this agreement by notifying the other in writing. If you choose to engage our advisory services, an Investment Management Agreement will be required, and the fees associated with those services will be applied. If you choose to engage us for a comprehensive financial plan, a Specialized Planning Services agreement will be required, and the fees associated with those services will be applied.

Engagement Limitations

We are expressly authorized to rely upon information received from you, your attorney, accountant or other professionals to complete the plan. We are not required to verify any of the information obtained from any of these individuals or entities.

We cannot guarantee the results of any recommendations or advice. You acknowledge and accept that investments have varying degrees of financial risk and that there can be no guarantee that any investment will be profitable. Moreover, it is expressly acknowledged and understood that we are neither an attorney nor certified public accountant, and that no portion of our services should be construed as, or serve as a substitute for, professional legal or accounting advice.

Responsibilities

In order to ensure that the financial plan contains sound and appropriate recommendations, it is your responsibility to provide complete and accurate information regarding pertinent aspects of your personal and financial situation, including objectives, needs and values, investment statements, employment benefits, retirement benefits, and relevant legal agreements. This list is not all-inclusive and any other relevant information should be disclosed in a timely manner. It is your responsibility to ensure that any material changes to the above noted circumstances are disclosed to me as your financial planner on a timely basis since they could impact the financial planning recommendations.

You agree to provide us information and/or documentation requested in furtherance of this engagement as they pertain to your objectives, needs and goals, and to keep us informed of any changes in that respect. You acknowledge that we cannot adequately perform services for you unless you diligently perform your responsibilities as noted here.

You will retain absolute discretion over all implementation decisions. You are free at all times to accept or reject any recommendation we suggest, and you acknowledge that you have the sole authority with regard to the implementation, acceptance, or rejection of any provided recommendation or advice. Additionally, you are free to obtain legal, accounting, insurance and brokerage services from any professional source to implement the provided recommendations.