

# Client Agreement

## INVESTMENT MANAGEMENT AGREEMENT

This CLIENT AGREEMENT (hereinafter, "Agreement") is made between Capital Resource Advisors, LLC, an investment advisor (hereinafter, "Advisor") and \_\_\_\_\_ (hereinafter, "Client") and sets forth the terms of Client's engagement of Advisor to provide the selected services as described herein.

WHEREAS, Client desires to engage Advisor to provide one or more of the following services: portfolio management, standalone comprehensive financial planning, or wealth management (which combines portfolio management and financial planning services), all on the terms and conditions hereinafter set forth;

WHEREAS, Advisor desires to act in such capacity, all on the terms and conditions hereinafter set forth;

NOW, therefore, the Parties hereto, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, agree to the following provisions:

### 1) SCOPE OF ENGAGEMENT

- a. Client hereby engages Advisor to provide one or more of the following services: Standalone comprehensive financial planning, or Wealth management (which combines portfolio management and financial planning services), all on the terms and conditions hereinafter set forth. (Applies to both Standalone Financial Planning (FP) and Wealth Management (WM) services.)
- b. Advisor desires to act in such capacity, all on the terms and conditions hereinafter set forth. (Applies to both FP and WM services.) The following subsections c through f apply exclusively to Wealth Management (WM) services, as they pertain to portfolio management and account authority:
- c. Clients can decide between Discretionary or Non-Discretionary on their account. Should select Discretionary, the client is agreeing for the Advisor to have full discretionary authority to buy, sell, and trade in stocks, bonds, mutual funds, exchange traded funds (ETFs), Exchange Traded Notes (ETNs), contracts relating to the same (only if written authorization has been granted) or otherwise, and to give instructions in furtherance of such authority to the registered broker-dealer and the Custodian of the Assets, all without prior consultation with Client, but in accordance with the Client Profile & Investment Goals;
- d. Should Client choose Non-Discretionary, Advisor shall provide investment recommendations to Client, but no transactions shall be executed without Client's prior written or verbal approval. The client retains sole responsibility for approving all investment decisions.
- e. Advisor shall have no authority under this Agreement to take or have possession of any assets in Account or to direct delivery of any securities or payment of funds to itself or to direct disposition of such securities or funds to any person other than Client, except as provided in Section 8 herein. Client may revoke authorization for discretionary authority at any time by submitting a written notice to Advisor.
- f. Choose one of the following:

Discretionary: ☐ Initials: \_\_\_\_\_

Non-Discretionary: ☐ Initials: \_\_\_\_\_

- g. **Selected Services** - Client shall select the specific services to be provided under this Agreement by initialing the applicable options in Exhibit B attached hereto. The Advisor will provide only the selected services as indicated in Exhibit B. Services not selected will not be provided unless mutually agreed upon in a written amendment to this Agreement. If Client selects "Standalone Financial Planning" in Exhibit B, this will be a one-time engagement for the specific financial planning components initialed therein, billed at a fixed fee as listed on Exhibit A, with no ongoing monitoring or adjustments. (Applies to FP services.) If Client selects "Wealth Management" in Exhibit B, this will be an ongoing, robust service encompassing core portfolio management with continuous monitoring, active adjustments, and coordination with Client's external advisors (such as accountants or attorneys), plus the specific financial planning components initialed therein, billed quarterly based on Assets under Management per the schedule outlined in Exhibit A. (Applies to WM services.)

## 2) MANAGEMENT OF CLIENT'S ACCOUNT

- a. Client hereby engages Advisor to direct, manage, and reinvest those assets of the Client designated by the Client to be subject to Advisor's management, which will be held in the Account.
- b. Unless otherwise directed in writing, Advisor will implement investment strategies consistent with Client's financial circumstances, investment objectives and other information derived from analysis of Client's profile, as set forth in the Client Profile & Investment Goals (as hereinafter defined). Advisor will abide by any limitations, special instructions, or requests of Client as duly noted in Client's Client Profile & Investment Goals. Client is responsible for informing Advisor of updates or changes to financial circumstances.
- c. Initial Interview - Prior to managing the Account, Client and Advisor have reviewed Client's financial position, investment goals and objectives, investment limitations and restrictions, and risk tolerance, and developed a "Client Profile & Investment Goals" for Client, which has been approved by the Client.
- d. Selection of Strategy – Advisor shall select the strategy most appropriate for the Client in accordance with Client's Client Profile & Investment Goals.
- e. Individual Treatment - The Account is managed on the basis of the Client's financial situation and investment objectives.
- f. Quarterly Notice - At least quarterly, Advisor shall notify the Client to advise it whether Client's financial situation or investment objectives has changed, or if the Client wants to impose and/or modify any reasonable restrictions on the management of the Account.
- g. Annual Contact - At least annually, the Advisor shall contact the Client to determine whether the Client's financial situation or investment objectives have changed, or if the Client wants to impose and/or modify any reasonable restrictions on the management of the Account.
- h. Consultation Available – Advisor shall be reasonably available to consult with the Client relative to the status of the Account either at Advisor's office or by telephone.
- i. Quarterly Statement - The Client shall be provided with an Account statement at least quarterly containing a description of all activity in the Account for the preceding period;
- j. Ability to Impose Restrictions - Client shall have the ability to impose reasonable restrictions on the management of the Account, including the ability to instruct Advisor not to purchase certain securities;
- k. Ownership - Each Client retains indicia of ownership of the Account (e.g. right to withdraw securities or cash, exercise or delegate proxy voting, and receive transaction confirmations).
- l. Tax Efficiency – Client acknowledges and understands that Advisor's portfolio strategies may involve above-average portfolio turnover which could negatively impact upon the net after-tax gain experienced by the Client in non-qualified accounts.

## 3) BROKERAGE AND CUSTODY

The client shall open one or more accounts with Capital Resource Advisors and their recommended Custodian, which will hold the assets in the Account as custodian. Advisor will not maintain physical custody of Client's funds and securities. All checks for investment purposes shall be made payable to the Custodian. Advisor shall not act as custodian for the assets in the Account and shall not be liable to Client for any act, conduct, or omission by Custodian.

## 4) EXPENSES

All brokerage commissions, custodial fees and service charges, stock transfer fees, and other similar charges incurred in connection with transactions for the Account will be paid out of the assets in the Account or billed separately to the Client and are in addition to the Advisory Fees payable to the Advisor as set forth verbally or written.

## 5) AGGREGATION

The Advisor is authorized in its discretion to aggregate purchases and sales and other transactions made for the Account with purchases and sales and other transactions in the same or similar securities or instruments for other clients of the Advisor; however, the Advisor does not aggregate trades with third-party managers. When transactions are aggregated, the actual prices applicable to the aggregated transactions will be averaged, and the Account will be deemed to have purchased or sold its proportionate share of the securities or instruments involved at the average price so obtained.

## 6) CONFIRMATION OF TRADES

Stock exchange regulations may in certain instances prevent the executing broker-dealer from delivering to the Client a confirmation slip with respect to its participation in the aggregated transaction. Except to the extent the Client directs otherwise, through custodial agreements or as required by law, Advisor will not be responsible for forwarding confirmations of any transactions effected for the Client.

## 7) FEES

For Advisor's services, Client will pay the Advisor the fees (the "Advisory Fees") as set forth in Exhibit A attached hereto. Advisory Fees may include investment management fees billed monthly or quarterly and fixed fees for financial planning.

## 8) METHOD OF PAYMENT

The client(s) hereby consents and agrees to pay Advisory Fees due here under by direct debit from the Account. The Advisory Fees will be deducted directly from Client's Account by Custodian and automatically remitted to Advisor. Custodian will send Client a quarterly statement, showing total deductions from Account, including Advisory Fees paid to Advisor. While the Advisor is responsible for verifying the accuracy of advisory fees, Client should also verify the advisory fees.

**9) REPORTS OF ACCOUNTMANAGEMENT OF CLIENT'S ACCOUNT (CONT.)**

Advisor issues separate reports to clients regarding Account performance. These written updates may include a performance report, statement of gains and losses, or a financial markets summary. Client will also receive statements from Custodian as soon as reasonably possible after the end of each quarter. The statements will provide a listing of current holdings, as well as value and performance of assets.

**10) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. ERISA REPRESENTATIONS)**

This Section applies if any assets of the Client include a (i) pension or other employee benefit plan (including any 401(k) plan) governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"); (ii) tax-qualified retirement plan (including a Keogh plan) under Section 401(a) of the Internal Revenue Code, as amended (the "Code"), and not covered by ERISA; or (iii) an individual retirement account ("IRA") under Section 408 of the Code. If certain Client assets are for a plan subject to ERISA, the Client appoints the Advisor, and the Advisor accepts its appointment, as an "investment manager" for purposes of ERISA and the Code, and the Advisor acknowledges that it is a "fiduciary" within the meaning of Section 3(21) of ERISA and Section 4957(e) (3) of the Code (but only with respect to the provision of services described in Section 1 of this Agreement).

If requested by Advisor, the Client agrees to provide the Advisor with true and complete copies of all documents establishing and governing the plans and evidencing the Client's authority to retain the Advisor. If the Account contains assets that represent only a portion of the plan's assets, the Client understands that the Advisor will have no responsibility for the diversification of all the plan's assets, and that the Advisor will have no duty, responsibility or liability for plan assets that are not invested in the Account. The Client further represents that a fidelity bond meeting the requirements Section 412 of ERISA and the regulations issued thereunder is currently maintained and that Advisor will be added as a fiduciary covered by such fidelity bond. The Client agrees to provide satisfactory evidence of such coverage if requested by Advisor.

**11) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. PROXIES, LEGAL PROCEEDINGS AND CLASS ACTION LAWSUITS)**

Client understands and agrees that Client retains the right to vote all proxies which are solicited for securities held in the Account. Advisor will not be required to take any action or render any advice with respect to the voting of proxies solicited by or with respect to the issuers of securities in which assets of the Account may be invested from time to time. In addition, Advisor will not take any action or render any advice with respect to any securities held in any Accounts that are named in or subject to class action lawsuits, bankruptcies or other legal proceedings. Advisor will, however, forward to Client any information received by Advisor regarding class action legal matters involving any security held in the Account.

**12) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. COMMUNICATIONS)**

Client hereby consents to the electronic delivery of all required documents and communications, including but not limited to Form ADV brochures, privacy notices, account statements, performance reports, and other correspondence related to the Account. Such electronic delivery may be made via email, secure client portal, or other electronic means provided by Advisor or Custodian. Client may opt out of electronic delivery at any time by providing written notice to Advisor, after which Advisor will deliver all future documents and communications in paper form via mail to the address on file.

**13) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. NON-EXCLUSIVE CONTRACT)**

Client acknowledges that Advisor provides advisory services to more than one client, and may give advice, and take action, with respect to any of its other clients which may differ from the advice given, or the timing or nature of action taken, with respect to Client's Account(s), so long as it is Advisor's policy, to the extent practicable, to allocate investment opportunities to the Client's Account over a period of time and on an equitable basis relative to other clients. Transactions in a specific security may not be accomplished for all client accounts at the same time or the same price. Advisor has no obligation to disclose to Client the purchase or sale of any security which Advisor, its principals, affiliates, or employees may purchase or sell for its (their) own account or for the accounts of other clients.

**14) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. TERM OF AGREEMENT)**

For Wealth Management Services: This Agreement will continue in effect until terminated by either party upon providing written notice to the other and will be renewed annually upon mutual agreement. Nonetheless, Client understands that Advisor will not provide services in the event uncollected accounts-receivable from Client exceeds thirty (30) days. Either party may terminate Agreement at any time, upon receipt of thirty (30) days prior written notice. For Standalone Financial Planning Services: This Agreement terminates upon completion and delivery of the financial plan and recommendations.

**15) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. EFFECT OF TERMINATION)**

In the event of termination, Client will receive a prorated refund of any pre-paid investment management fees based upon the number of days remaining in the period after the termination date. In addition, all custodial termination and transfer fees, if any, assessed by Custodian will be the responsibility of Client. Termination of Agreement will not affect (a) the validity of any action previously taken by Advisor under Agreement; (b) liabilities or obligations of the parties from transactions initiated before termination of Agreement; or (c) Client's obligation to pay Advisory Fees (prorated through the date of termination). Upon termination of Agreement, Advisor will have no obligation to make recommendations or take any action with regard to the securities, cash, or other investments in Account, or refund any financial planning fees.

**16) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. RISK ACKNOWLEDGEMENT)**

Advisor will use its best judgment and good faith efforts in rendering services to Client. Advisor's investment selections on behalf of Client shall not constitute legal or tax advice, analysis or opinion. Advisor does not guarantee future performance or any specific performance, success of any investment decision or strategy that Advisor may use, or success of the Advisor's overall management of the Account. Client understands that investment decisions by Advisor are subject to various market, currency, economic, political, and business risks, and will not always be profitable. Advisor will provide advice only with respect to the securities, cash, and other investments held in Account and, in making recommendations for Account, Advisor will not consider any other securities, cash or other investments owned by Client. Except as otherwise provided by law, Advisor will not be liable to Client for (a) any loss that Client may suffer by reason of any investment decisions made or other action taken or omitted in good faith by Advisor with a degree of care, skill, prudence, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; (b) any loss arising from Advisor's adherence to Client's written or oral instructions or restrictions; or (c) any act or failure to act by Custodian to which Advisor directs transactions for Account, or by any other third party. Under certain circumstances, federal and state securities statutes impose liabilities on persons who act in good faith, and therefore nothing in this Agreement will waive or limit any rights that Client may have under those statutes.

**17) MEDIATION/ARBITRATION**

This Agreement contains a mandatory mediation and arbitration clause. Excepting matters for injunctive relief, it is agreed that all controversies or disputes which may arise between Client and Advisor (and/or its Custodian, sub-advisors, or representatives), concerning any transaction or order, the construction, performance, or breach of Agreement or any other Agreement between Client and Advisor, whether entered into prior to, on, or subsequent to the date of this Agreement, including any controversy concerning whether an issue is an arbitration claim, shall be settled either by mediation instituted at the request of either party, or if not resolved by mediation, by arbitration, unless unenforceable under applicable state or federal law. Any mediation or arbitration will be in the metropolitan area where the Client is a resident, unless otherwise agreed to by both parties. Any arbitration shall be conducted in accordance with the applicable rules of Complex Commercial Disputes of the American Arbitration Association ("AAA"). Judgment on any arbitration award may be entered in any court having jurisdiction over the subject matter of the controversy.

Notwithstanding the foregoing, this binding arbitration clause in no way limits or affects the client's rights under the Investment Advisor's Act or related state securities laws. With respect to controversies or disputes which may arise between Client and Advisor concerning matters involving alleged violations of applicable federal and state securities laws, breach of common law or statutory duty, this mediation and arbitration process does not constitute a waiver of any legal rights provided under the aforementioned laws, including the right to choose a forum, whether by arbitration or adjudication, in which to seek the resolution of disputes.

## 18) ATTORNEY FEES

In the event any action, including without limitation those arising before and at any trial, arbitration, bankruptcy, or other proceeding and in any appeal, is filed to enforce or interpret the terms and obligations of this Agreement or any issues related to the United States Bankruptcy Code (whether or not the issues relate to the terms of this Agreement), the prevailing party shall be entitled to its reasonable attorney fees, paralegal fees, disbursements and costs, including reasonable post-judgment attorney fees incurred in collection efforts.

## 19) CLIENT AUTHORITY

If Client is a not a natural person (i.e., a corporation, partnership or limited liability company or trust), the person signing this Agreement represents and warrants that he or she is authorized to do so by the governing documents of the Client, and that the terms of this Agreement do not violate any of the governing documents of the Client or any other agreement to which the Client is bound. Client will inform Advisor of any event that might affect the authority or propriety of Agreement.

## 20) DEATH OR DISABILITY

If Client is a natural person, the death or disability of Client shall terminate this Agreement and the client relationship effective immediately upon such event. Advisor shall not be required to initiate any action with respect to the Account until it receives appropriate instructions from the heirs, personal representative(s), executor(s), or other authorized representatives of Client. Such heirs, personal representative(s), executor(s), or other authorized representatives must engage Advisor under a separate agreement to continue services.

## 21) ASSIGNMENT

Agreement is binding and for the benefit of the parties to Agreement, their successors, and permitted assigns, except that Agreement may not be assigned (within the meaning of the Investment Advisers Act of 1940 or applicable state securities statutes) by either party without consent of the other party. Notwithstanding the foregoing, Client agrees that the Advisor may assign this Agreement to a party acquiring the Advisor or substantially all of the Advisor's assets in the event Client fails to object to the proposed assignment after at least twenty (20) days written notice of the proposed assignment, and the Advisor follows such other procedures for the assignment of investment advisory contracts as are set forth in the rules and regulations of the Securities and Exchange Commission or have been approved by the Securities and Exchange Commission in no action letters or other guidance.

## 22) CAPTIONS

The captions in Agreement are included for convenience of reference only and in no way define or limit any of the provisions hereof or otherwise affect their construction or effect.

## 23) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. GOVERNING LAW)

This Agreement is governed by and construed in accordance with the laws of the state where the office of Advisor is located in Maine, which has primary responsibility for management of the Account, without giving effect to any conflict or choice of law provisions of the State, provided that nothing in Agreement will be construed in any manner inconsistent with the governing law, the Investment Advisers Act of 1940, or rules and regulations promulgated pursuant to the foregoing.

## 24) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. NOTICES)

Any notices and other communications required or permitted hereunder shall be in writing and shall be effective upon delivery by hand or upon receipt if sent by certified or registered mail (postage prepaid and return receipt requested) or by a nationally recognized overnight courier service (appropriately marked for overnight delivery) or upon transmission if sent by telex, facsimile or email (with request for immediate confirmation of receipt in a manner customary for communications of such respective type with physical delivery of the communication made by one or the other

means specified in this section as promptly as practicable thereafter). Notice shall be addressed to the respective address appearing on the signature page hereto, or to such other respective address as any party shall designate to the other party hereto by like notice.

## 25) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. MISCELLANEOUS)

If any provisions of this Agreement is or should become inconsistent with any law or rule of any governmental or regulatory body having jurisdiction over the subject matter of this Agreement, the provision will be deemed to be rescinded or modified in accordance with any such law or rule. In all other aspects, this Agreement will continue and remain in full force and effect. No term or provision of this Agreement may be waived or changed except in writing signed by the party against whom such waiver or change is sought to be enforced. Advisor's failure to insist at any time on strict compliance with this Agreement or with any of the terms of Agreement or any continued course of such conduct on its part will not constitute or be considered a waiver by Advisor or any of its rights or privileges. This Agreement contains the entire understanding between Client and Advisor concerning the subject matter of this Agreement.

## 26) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. AMENDMENTS TO AGREEMENT)

(Client must initial below)

Initials \_\_\_\_\_

No amendment or modification of this Agreement, including any changes to fees, shall be effective unless made in writing and signed by both the Client and the Adviser. The Adviser may propose amendments in writing, but such proposals will not become effective without the Client's prior written approval.

## 27) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. RECEIPT OF DISCLOSURE DOCUMENT)

(Client must initial below and select one of the following options)

Initials \_\_\_\_\_

\_\_\_\_\_ Client hereby acknowledges receipt of a copy of Part 2A and 2B of Advisor's Form ADV and a Privacy Statement.

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Client hereby acknowledges receipt of a copy of Part 2A and 2B of Advisor's Form ADV and a Privacy Statement together with this agreement and understands that he/she has the right to terminate this Agreement for advisory services without penalty, within five business days after execution of this Agreement, or

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Client hereby acknowledges having received a copy of Part 2A and 2B of Advisor's Form ADV and a Privacy Statement at least forty-eight hours prior to execution of this Agreement.

## 28) MANAGEMENT OF CLIENT'S ACCOUNT (CONT. AUTHORIZATION TO DEBIT FEES)

Client may pay invoices of Advisor by authorizing Advisor to debit the amount due directly from Client's account or may pay separately. (Client must initial below).

Initials \_\_\_\_\_

Client hereby authorizes Advisor to debit Advisory Fees directly from Client's Account (pursuant to Schedule A), and to liquidate assets therein as may be required to pay the Advisory Fees. Client and Advisor agree that assets will be liquidated as follows: free cash balances, money market investments, and then as reasonably determined by Advisor.

**Signatures**

IN WITNESS WHEREOF, the Parties indicate agreement and acceptance of all terms and provisions herein by execution of this Agreement as of the dates indicated below.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Name (Please Print)

\_\_\_\_\_  
Client Name (Please Print)

Address: \_\_\_\_\_  
\_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Capital Resource Advisors LLC, a Maine  
Limited Liability Company

By: \_\_\_\_\_

Kevin Li

\_\_\_\_\_  
Date

65 Ruby Lane,  
Portland, Maine 04103  
Phone: (207)317-6773  
Email: kevin.li@capitalresourceadvisors.com



EXHIBIT A)

2)ADVISORY FEES MANAGEMENT OF CLIENT’S ACCOUNT (CONT.)

**WEALTH MANAGEMENT FEE STRUCTURE:**

Client will pay the Advisor an annual investment management fee of \_\_\_\_%. The investment management fee shall be paid on a quarterly basis in an amount equal to one-quarter (25%) of the annual investment management fee, which will be payable in advance on the first date of each calendar quarter based upon the fair market value of the assets in the Account at close of business on the last day of the previous quarter. The percentage fee paid to Advisor will be prorated for any period of less than one calendar quarter, but a fee shall be due for each such quarter during any part of which Advisor is managing the Account. The quarterly investment management fee is exclusive of brokerage and transaction costs, account maintenance fees, clearing costs and other legal or transfer fees assessed by Custodian.

**FINANCIAL PLANNING FEE STRUCTURE:**

Should clients decide to only utilize Financial Planning Services, fees are charged a fixed fee based on the client’s complexity of the engagement. Fixed Fees can range from \$1,000 to \$10,000. For fixed fee engagements, the full fee is due at the start. The time required depends on the complexity of the client’s circumstances, with an estimate provided at the start.

Fixed Fee for Financial Planning Services: \$\_\_\_\_\_ (to be agreed upon based on the scope of services).

Discounted or Waived Fee Arrangement (if applicable): \$\_\_\_\_\_ or \_\_\_\_\_%

ACCOUNTS ENCOMPASSED BY THIS AGREEMENT

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_
- 5) \_\_\_\_\_
- 6) \_\_\_\_\_

## EXHIBIT B)

**2) SELECTED SERVICES**

Client hereby selects one primary service category and initials the specific components (if applicable) to be provided by Advisor under this Agreement. Client must initial next to the selected primary category and each applicable component. Only initialed items will be provided; non-initialed items are excluded. The Advisor will deliver only the selected services as described, with no obligation to provide unselected services.

**SERVICES:**

**Wealth Management:** Wealth Management: An ongoing, comprehensive service that combines core portfolio management (including continuous monitoring, active adjustments, and optimization of the Account to align with Client's goals, risk tolerance, and time horizon) with all of the following financial planning components provided on an ongoing basis: Tax and Cash Flow Analysis (with continuous monitoring and adjustments to optimize cash flow and minimize portfolio tax liabilities through strategic planning and efficient financial structures, in coordination with accountants or other registered professionals); Retirement Planning (with continuous monitoring and adjustments to project future needs and recommend savings and investment plans to secure Client's retirement through prudent investment strategies); Investment Analysis (with continuous monitoring and adjustments to evaluate the current and recommended investment portfolio, assess risk tolerance, and recommend strategies to maximize returns while aligning with Client's financial goals); Estate Planning (with continuous monitoring and adjustments to optimize portfolios held with already established Trusts, Wills, and other tools for legacy planning, aiming to minimize taxes and ensure asset transfer to designated beneficiaries); Debt Management (with continuous monitoring and adjustments to analyze Client's debt obligations and recommend strategies to reduce high-interest liabilities and manage debt effectively); Divorce Financial Planning (with continuous monitoring and adjustments to provide guidance in analyzing asset division and long-term financial impacts to secure Client's financial future post-divorce); Education Planning (with continuous monitoring and adjustments to develop and update a savings and investment plan to fund educational goals for Client and their families, utilizing tax-advantaged accounts like 529 plans); and Niche Financial Guidance (with continuous monitoring and adjustments to offer customized advice for unique financial situations, such as business ownership, philanthropy, or complex investments, tailored to Client's specific needs). This robust service is provided in coordination with Client's external advisors (e.g., accountants, attorneys) and includes regular reviews, updates, and fiduciary oversight to adapt to changing circumstances, billed quarterly based on Assets under Management per Exhibit A.

**Client Initials for Wealth Management**

(Initial here if selecting this as the primary service category; by initialing, Client acknowledges that all financial planning components listed above are included on an ongoing basis as part of this comprehensive service, with no need for separate selection of sub-components)

Initials: \_\_\_\_\_

**Financial Planning:** A one-time engagement providing specific, selected guidance on day-to-day finances and future goals, without ongoing monitoring, portfolio management, or adjustments. This is billed at a fixed, one-time fee per Exhibit A, based on the complexity and scope of the selected components below. The engagement concludes upon delivery of the plan and recommendations.

Client Initials for Standalone Financial Planning

(Initial here if selecting this as the primary service category)

Initials: \_\_\_\_\_

**Initial the specific components below that apply:**

- Tax and Cash Flow Analysis: Advisor will provide a one-time analysis of your income, expenses, and tax obligations (as determined by accountants or registered professionals) to recommend strategies for optimizing cash flow and minimizing portfolio tax liabilities through efficient financial structures.  
**Initials:** \_\_\_\_\_
- Retirement Planning: Advisor will provide a one-time design of a personalized retirement strategy, projecting future needs and recommending savings and investment plans to secure Client's retirement.  
**Initials:** \_\_\_\_\_
- Investment Analysis: Advisor will provide a one-time evaluation of your current and recommended investment portfolio, assess risk tolerance, and recommend strategies to maximize returns while aligning with Client's financial goals.  
**Initials:** \_\_\_\_\_
- Estate Planning: Advisor will provide a one-time optimization review of portfolios held with already established Trusts, Wills, and other tools for legacy planning, aiming to minimize taxes and ensure asset transfer to designated beneficiaries.  
**Initials:** \_\_\_\_\_
- Debt Management: Advisor will provide a one-time analysis of Client's debt obligations and recommend strategies to reduce high-interest liabilities and manage debt effectively.  
**Initials:** \_\_\_\_\_
- Divorce Financial Planning: Advisor will provide one-time guidance in analyzing asset division and long-term financial impacts to secure Client's financial future post-divorce.  
**Initials:** \_\_\_\_\_
- Education Planning: Advisor will provide a one-time development of a savings and investment plan to fund educational goals for Client and their families, utilizing tax-advantaged accounts like 529 plans.  
**Initials:** \_\_\_\_\_
- Niche Financial Guidance: Advisor will provide one-time customized advice for unique financial situations, including but not limited to business ownership, philanthropy, or complex investments, tailored to Client's specific needs  
**Initials:** \_\_\_\_\_