
FINANCIAL PLANNING DISCLOSURE

The Financial Planning Disclosure addendum to the Financial Planning Services Agreement is intended to satisfy the requirements of CFP Board of Standards and its *Standards of Professional Conduct*. The information contained herein is provided by Advisor in addition to the firm's Form ADV Part 2, as required by the Securities and Exchange Commission. Most importantly, the Financial Planning Disclosure addendum provides information to the Client that is useful in understanding the process and any potential conflicts of interest.

MATERIAL INFORMATION RELEVANT TO THE PLANNING RELATIONSHIP

A) Sources of Compensation

The Advisor shall be paid an hourly fee based on the estimated time to complete the Financial Planning Services, or other services as agreed. The fee is payable in full upon delivery of the financial plan or other products.

If the Client decides to engage the Advisor for ongoing investment management, a separate Investment Management Agreement shall be executed by the Advisor and the Client. Fees for investment management are based on a percentage of assets under actual management.

B) Conflicts of Interest

A potential conflict of interest arises if the Advisor recommends that the Client engage the Advisor for ongoing investment management services. At any time, the Client is free to select a different professional for the implementation of ongoing investment management services.

You, the Client, are encouraged to review the information contained in this Disclosure and ask the Advisor any questions you may have. Should any material changes occur to this information, the Advisor will provide updated information within a reasonable time frame.

As a CFP®, I acknowledge my responsibility to adhere to the standards established in CFP Board's *Standards of Professional Conduct*, including the duty of care of a fiduciary, as defined by the CFP Board. If you become aware that my conduct may violate the *Standards of Professional Conduct*, you may file a complaint with CFP Board at www.CFP.net/complaint.

I hereby acknowledge receipt of the terms of an agreement and the disclosures made above.

Client Signature

Date

Advisor Signature

Date