
FINANCIAL PLANNING ENGAGEMENT LETTER

This FINANCIAL PLANNING ENGAGEMENT LETTER ("Letter") is made between WT WEALTH MANAGEMENT, LLC, an SEC Registered Investment Advisor ("Advisor") and

("Client") and sets the terms of Client's engagement of Advisor to provide financial planning services ("Services"). Client wishes to engage Advisor, and Advisor agrees, to provide Services as outlined in the Scope of Engagement below, subject to the terms outlined in this Letter.

If Client wishes to engage Advisor for discretionary investment management services, a separate Investment Management Agreement shall be executed by Advisor and Client.

SCOPE OF ENGAGEMENT

Financial Planning Services

Client hereby engages Advisor to provide Services. Services may include: market research, financial analysis, tax planning, risk management, retirement planning, and any number of other services. The Service process may consist, among other things, of gathering relevant information pertaining to Client's financial circumstances; identifying Client's goals, objective, priorities, concerns, time-horizon, tolerance for risk, and other preferences specified by Client; performing analysis on behalf of Client; preparing appropriate recommendations for Client; and conducting meetings with Client.

Client shall participate in the financial planning process by providing complete information as to all relevant data requested by Advisor, as determined by the Scope of Engagement. Client should notify Advisor of any changes to their financial circumstances. Client assumes sole responsibility for implementing any recommendations received from Advisor.

Other professionals may be consulted, but only with the express knowledge and consent of Client, in order to coordinate Advisor's efforts in terms of analysis and/or implementation.

Client should consult with their tax advisor as to the tax implications of the recommendations.

Non-Discretionary Services

Client acknowledges that Advisor has not been engaged to manage Client's assets and does not have discretionary authority in any Client account(s) (the "Account"). However, in the spirit of assisting the Client, and only following the express approval and direction of the Client, Advisor is available to buy and sell securities or to give instructions to the registered broker-dealer and the custodian of the Account on behalf of the Client.

During the course of performing Services, Advisor may be asked by Client to 1) review Account statements or 2) directly access the Account which Advisor may supervise through an institutional account at one of its preferred custodians (as listed in Advisor's ADV). Unless specifically instructed otherwise by Client, access to the Account is for informational purposes only to assist Advisor in providing Services to Client.

From time-to-time Client may request Advisor to perform a specific action within the Account such as placing a trade or transferring money. Under these circumstances, Advisor will complete the request(s) on behalf of Client on a timely basis once written instructions (and in the case of money transfers, verbal confirmation) are received. If the action requested is inconsistent with recommendations of Advisor, Advisor will require Client to sign a statement documenting this understanding prior to the execution of any transaction by Advisor on behalf of Client in any non-discretionary account.

Client retains ownership of the Account.

BROKERAGE AND CUSTODY

Advisor may recommend a custodian to Client. The custodian will hold the assets in Client's Account. Advisor cannot accept any checks from Client for the Account. If Client wishes to add funds to their Account, they must write a check or make a direct transfer to the custodian. Advisor is not responsible for the independent actions of the custodian.

Client will be responsible for all of their custodian's fees.

EXPENSES

All fees and charges associated with transactions made in Client's Account will either be paid directly from Client's Account or billed separately by the custodian. These fees and charges are separate from and are in addition to Advisor's fees.

FEES AND METHOD OF PAYMENT

The Advisor's fees are set forth on the last page of this Letter under Financial Planning Services Fees.

Financial Planning Service Fees will be invoiced upon completion of the Services and delivery of the product. Advisor's invoice will outline a description of the work completed, number of hours charged, the hourly fee, total amount due and any products delivered to Client. Client is encouraged to review all fees for accuracy of the calculation.

CONFIDENTIALITY

Advisor will keep all information regarding Client's personal and financial affairs strictly confidential. Client authorizes Advisor to share with third parties what limited information is required for the third party to service Client's Account.

TERM OF LETTER

This Letter will continue in effect until either Client or Advisor provides thirty (30) days' written notice of their intent to terminate the contract. If Client fails to pay for services rendered, Advisor may immediately terminate this Letter after the amount due is delinquent for thirty (30) or more days.

EFFECT OF TERMINATION

In the event of termination, Advisor will send Client an invoice for all fees earned, but unpaid, for Services and deliver any products paid for by Client. Upon termination of the Letter, Advisor's services cease and Advisor no longer has the responsibility to act as a fiduciary.

RISK ACKNOWLEDGEMENT

Client acknowledges that they have reviewed the risks outlined in Advisor's Brochure, understand the risks associated with investing in securities, and accept such risks. Advisor will not be liable to Client for any loss Client suffers because of (a) any recommendations made in good faith by Advisor and which otherwise are suitable for Client and made in Client's best interests; (b) Advisor's adherence to Client's instructions or restrictions; or (c) any independent act or failure of Client's custodian or by any other third party. Nothing in this Letter will waive or limit any rights that Client may have under the law.

ARBITRATION/MEDIATION

This Letter contains a mandatory arbitration clause. Any disputes between Client and Advisor will be settled in arbitration. Any arbitration will be held where Client resides, 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.

This binding arbitration clause in no way limits, affects or constitutes a waiver of Client's rights under any law. This clause may not be enforceable in all jurisdiction. Parties may agree to mediation, which is voluntary and must be agreed upon post-dispute.

GOVERNING LAW, ATTORNEY FEES AND OTHER LEGAL

This Letter is governed by the laws of the state where the office of Advisor is located which has primary responsibility for management of the Account.

The prevailing party in any dispute will be entitled to its reasonable attorney fees.

The person signing this Letter for Client represents and warrants that he or she is authorized to do so.

If any provision of this Letter is or should become inconsistent with any law or rule of any governmental or regulatory body having jurisdiction over the subject matter of this Letter, the provision will be deemed to be rescinded or modified in accordance with any such law or rule. In all other aspects, this Letter will continue and remain in full force and effect.

DEATH OR DISABILITY

The death, disability, or incompetence of Client will not terminate or change the terms of this Letter. However, Client's executor, guardian, attorney-in-fact, or other authorized representative may terminate this Letter by giving written notice to Advisor.

ASSIGNMENT

This Letter may not be assigned without written mutual consent.

AMENDMENTS TO LETTER

Initials



Client agrees that Advisor may amend this Letter from time to time, which shall be effective thirty (30) days after written notice of the change to Client, and that Client's sole recourse in the event they object to the amendment shall be to exercise their right to terminate this Letter. Advisor may amend this Letter by modifying the fees it charges for Services, but may not amend this Letter to add fees that are not currently being charged.

RECEIPT OF DISCLOSURE DOCUMENT

Initials



Client must initial here and select the appropriate option below



Choose one

☐

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

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 Letter and understands that he/she has the right to terminate this Letter for Services without penalty, within five business days after execution of this Letter.

SIGNATURES

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



Client SignatureDate

Client Name (Please Print)



Client SignatureDate

Client Name (Please Print)

WT Wealth Management, LLC, a Wyoming limited liability company and SEC Registered Investment Advisor

By:

Date

Advisor Name (Please Print)

20865 N 90th Place, Suite 105
Scottsdale, AZ 85255

By:

Date

Advisor Name (Please Print)

Phone: (800) 825-0616
Email: info@wtwealthmanagement.com

FINANCIAL PLANNING SERVICES FEES

Client will pay Advisor \$ per hour for Services provided under this contract. Fees for Services are charged after all Services have been rendered and products delivered.

NOTES: