



## Financial Planning Agreement

**Client Name:**

**Client Name:**

**Introduction:** We are looking forward to working with you in designing your personal financial plan. The personal financial planning process is complex. It is an important step toward achieving personal financial goals. This letter is to confirm our mutual understanding of the terms and objectives of our engagement to provide you with personal financial planning services as well as the nature and limitations of the services we will provide.

The personal financial planning process requires your cooperation in providing us with various types of information and documents concerning your personal financial situation. We will be relying on your representations. If we are unable to obtain sufficient information to form a reasonable basis for conclusions and recommendations, our services in connection with this engagement may be limited to those matters for which sufficient information is available, and this may affect our conclusions and recommendations. Should this be the case, we will so advise you in writing.

If we are unable to obtain sufficient information to proceed with the engagement as contemplated and agreed, we will advise you and, as appropriate, discuss terminating or modifying the engagement with you. If we agree to modify or terminate the engagement, we will communicate that to you in writing.

We will keep your personal, non-public information strictly confidential. If your personal information needs to be disclosed when working with your other advisors or with other qualified professionals, we will ask your permission to do so. However, we may be required by legal or regulatory authorities to disclose confidential information without your permission.

**THIS AGREEMENT** between Hui Malama Financial Advisors, LLC ("Advisor") and the Client, is in effect from the time Advisor receives and accepts a copy of this Agreement executed by the Client. By signing this Agreement, the Client acknowledges engaging the Advisor to provide financial planning services to the client.

- **Appointment as Investment Advisor:** The Client hereby retains the Advisor and the Advisor hereby agrees to provide financial planning services to the client in accordance with the terms

and conditions set forth below.

### **Investment Advisory Services**

Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target. We may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Assets are managed by Third Party Managers, or Outside Managers, (TAMPs). Adviser assists Clients in selecting an appropriate allocation model, completing the Outside Manager's investor profile questionnaire, interacting with the Outside Manager and reviewing the Outside Manager. Additionally, the Adviser will meet with the Client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account.

### **Financial Planning**

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

### **Comprehensive Financial Planning**

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed monthly fee, clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the

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findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the client's convenience. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

- **Fiduciary Statement:** In order to protect the interests of the plan participants and beneficiaries, IRA owners, and plan fiduciaries, Hui Malama Financial Advisors, LLC acknowledges fiduciary status for itself and its Advisers. Hui Malama Financial Advisors, LLC and its Advisers adhere to basic standards of impartial conduct. In particular, under this standards-based approach, Hui Malama Financial Advisors, LLC and its advisers give prudent advice that is in the customer's best interest, avoid misleading statements, and receive no more than reasonable compensation.
- **Confidential Relationship:** Information received by Advisor from Client will be kept confidential by Advisor in a manner consistent with applicable law and with the Advisor's Privacy Policy, which Client acknowledges receiving, and will be sent to Client annually, as required by law. All information or advice furnished by Advisor to Client shall be treated as confidential and not be disclosed by Client except as required by law.
- **Code of Ethics** Client acknowledges that Advisor has made Client aware that Advisor has a Code of Ethics, which is described on Advisor's Form ADV, Part 2, and which will be provided to Client upon request.
- **Fees:** The fees for services under this Agreement shall be agreed upon in the executed financial planning agreement between the Client, and the Advisor. The fees shall be calculated and paid in accordance with the rate and payment terms and conditions set forth in the attached fee schedule. (Schedule A).
- **Account Statements:** Client hereby provides his/her express understanding that Advisor shall not have any responsibility to directly disseminate account statements.
- **Electronic Communications Acceptable:** The Client *consents to electronic delivery of required disclosure documents* and other communications by the Advisor. Such consent will remain effective unless revoked by the Client. The Advisor may transmit information by email in text, PDF, Microsoft Word, or other formats that can be readily viewed, printed, and saved. The Client has provided the Advisor with one or more valid email addresses that the Advisor may use to communicate with the Client. The Client may revoke its consent to receive communications electronically at any time by notifying the Advisor.

I (We) consent to electronic delivery of required disclosure documents. \_\_\_\_\_ Email Address \_\_\_\_\_

\_\_\_\_\_ Email Address \_\_\_\_\_

- **Receipt of Form ADV Part 2:** Client acknowledges receipt from Advisor of a copy of Advisor's Form ADV, Parts 2A and 2B. The client has the right to terminate the contract without penalty or fees within five (5) business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract or any other provisions of this contract notwithstanding. The Client shall be provided with an updated Form ADV, Part 2 on an annual basis and the Part 2B when material changes occur. Advisor's Form ADV, Part 2A, is also currently available on <http://www.Adviserinfo.sec.gov/>.

I (We) confirm receipt of Form ADV, Part 2A.

Initials \_\_\_\_\_ Date Received \_\_\_\_\_

Initials \_\_\_\_\_ Date Received \_\_\_\_\_

- **Limited Liability:** The Advisor, its officers, directors, employees, and agents shall not be responsible for any loss, claim, cost or liability incurred by reason of any independent act or omission by any broker, dealer, custodian or other third party. However, the Advisor may be responsible for any act or failure to act by a third party, if it was pursuant to the Advisor's instructions to the third party or involved a violation of applicable laws or breach of fiduciary duty. This provision only applies to independent acts by the third party.
- **Non-waiver of Rights by Client:** Federal and state securities laws impose certain obligations on persons acting in good faith, and as such, nothing in this Agreement shall result in any waiver of any or all of the rights which the Client shall otherwise enjoy under the federal and state securities laws.
- **Termination/Assignment:** Neither party may assign this agreement without the prior written consent of the other party. This agreement shall be in effect until either party gives written notice to the other party of its intention to terminate the agreement. This agreement may be terminated, without penalty, according to the termination provisions listed with each service provided below in (Schedule A).
- **Governing Law:** This Agreement shall be governed by and construed in accordance with the laws of the State of Hawaii except to the extent that the federal securities laws shall otherwise be controlling.
- **Venue:** In the event that any dispute shall arise by and between the parties, it is hereby agreed that any litigation, cause, suit, arbitration, mediation or any other proceeding shall take place in either Hawaii, or another location reasonably accessible to the client.
- **Client Conflicts:** If this Agreement is with more than one client, our Services shall be based upon the joint goals as communicated to us by the Clients, collectively. We shall be permitted to rely upon instructions and/or information we receive from either party, unless and until such reliance is revoked in writing to us. We shall not be responsible for any claims or damages resulting from such reliance or from any change in the status of the relationship between Clients.
- **Miscellaneous:** All paragraph headings in this Agreement are for convenience of reference only, do not form part of this Agreement, and shall not affect in any way the meaning or interpretation of this Agreement. If any provision herein is or should become inconsistent with any present or future law, rule or regulation of any governmental or regulatory body having jurisdiction over the subject matter of this Agreement, such provision shall be deemed to be rescinded or modified in accordance with any such law, rule or regulation. In all other respects, this Agreement shall continue and remain in full force and effect. No term or provision of this

Agreement may be waived or modified unless in writing and signed by the party against whom such waiver or modification is sought to be enforced. This Agreement contains the entire understanding between Client and Advisor concerning the subject matter of this Agreement. To the extent that this Agreement is inconsistent with any other agreement governing Client's Account, the provisions of this Agreement shall govern. Client agrees that this Agreement shall be binding upon Client's heirs, executors, administrators, and personal representatives. All notifications required to be sent shall be sent: if to Advisor, to the Advisor's address contained in this Agreement or such other address as may later be designated; if to Client, to Client's address as provided to Advisor at the time this Agreement is entered into, or such other address as may later be designated.

- **Effective Date:** This Agreement will be effective upon execution by both the Advisor and the Client and will be set for automatic renewal for all monthly services until cancelled in writing.
- **Duration Of Agreement:** This Agreement will be effective upon execution by both the Client and Advisor, and shall remain in effect and full force until either the presentation of recommendations to you and payment is received of the final invoice, or the agreement is terminated by either party, pursuant to item 16 of this agreement.
- **Responsibility:** In order to ensure that your personal financial plan contains sound and appropriate financial planning recommendations, it is your responsibility to provide complete and accurate information regarding all aspects of your personal and financial situation. Responsibility for financial planning decisions is yours. We will aid you in the decision-making process, suggest alternative recommendations to help you achieve your objectives, and assist you in determining how well each alternative meets your financial planning objectives.

The suggestions and recommendations included in your personal financial plan will be advisory in nature, and we cannot guarantee the performance of any investment or insurance products that may be purchased to implement recommendations in your plan. The plan will also include financial projections based on assumptions about future events. We cannot vouch for the achievability of such projections because the assumptions about future events may not prove to be accurate.

If in the course of this engagement we become aware of a service needed to complete the engagement that we do not or will not provide, we will advise you of that needed service and recommend to you in writing that you engage another service provider to address that service. If you decline to engage the recommended service provider, and we determine that such action impairs our ability to properly address the terms of this engagement, we will advise you, in writing, and terminate this engagement. If you decline to engage the recommended service provider and we determine that our ability to properly address the terms of this engagement is not impaired, but may be limited in some way, we will advise you, in writing, with respect to how we believe our conclusions and recommendations may be affected.

We cannot be responsible for the acts, omissions, or solvency of any broker, agent, or independent contractor or other advisor or professional selected to implement any part of your personal financial plan. Our services are not designed, and should not be relied upon, as a substitute for your own business judgment nor are they meant to mitigate the necessity of your personal review and analysis of a particular investment. Our services are designed to supplement your own planning analysis and to aid you in fulfilling your financial objectives.

In addition, these services are not designed to discover fraud, irregularities, or misrepresentations made in materials provided to us concerning your potential investments or insurance coverages.

- **Electronic Data Communication And Storage:** In the interest of facilitating our services to you, we may

## Hui Malama Financial Advisors, LLC

send data over the Internet, or store electronic data via computer software applications hosted remotely on the Internet or utilize cloud-based storage. Your confidential electronic data may be transmitted or stored using these methods. We may use third party service providers to store or transmit this data, such as providers of tax return preparation software. In using these data communication and storage methods, our firm employs measures designed to maintain data security. We use reasonable efforts to keep such communications and electronic data secure in accordance with our obligations under applicable laws, regulations, and professional standards. We require our third-party vendors to do the same.

You recognize and accept that we have no control over the unauthorized interception or breach of any communications or electronic data once it has been transmitted or if it has been subject to unauthorized access while stored, notwithstanding all reasonable security measures employed by us or our third-party vendors. You consent to our use of these electronic devices and applications and submission of confidential client information to third party service providers during this engagement.

- **Client Portals:** To enhance our services to you, we will utilize cloud based solutions for a collaborative virtual workspace, in a protected online environment. These solutions permit real-time collaboration across geographic boundaries and time zones and allows Hui Malama Financial Advisors LLC and you to share data, engagement information, knowledge, and deliverables in a protected environment. In order to use these solutions, you understand that information uploaded to the portal should not be subsequently deleted or removed after upload and understand that any loss of data due to sharing of passwords by you the client will void Hui Malama Financial Advisors LLC of any responsibility of loss.

You agree that we have no responsibility for the activities of the cloud solutions and agree to indemnify and hold us harmless with respect to any and all claims arising from or related to the operation of the cloud based solutions. While these solutions back up your files to a third-party server, we recommend that you also maintain your own backup files of these records.

If you decide to transmit your confidential information to us in a manner other than a secure portal, you accept responsibility for any and all unauthorized access to your confidential information. If you request that we transmit confidential information to you in a manner other than a secure portal, you agree that we are not responsible for (a) any loss or damage of any nature, whether direct or indirect, that may arise as a result of our sending confidential information in a manner other than a secure portal, and (b) any damages arising as a result of any virus being passed on or with, or arising from any alteration of, any email message

- **Other Service Providers:** In the event we refer you to another service provider outside of Hui Malama Financial Advisors LLC, Hui Malama Advisors LLC, Hui Malama Tax and Accounting LLC, and Hui Malama Life and Financial Coaching LLC, we will not receive any compensation, directly or indirectly, for making such a referral. We will, as part of our engagement, evaluate the work performed and the advice given by such service provider(s). If we do not concur with the advice provided by such service provider(s) we will communicate our nonconurrence to you in writing.
- **Related Parties:** You understand that Hui Malama Financial Advisors LLC, Hui Malama Advisors LLC, Hui Malama Tax and Accounting LLC, and Hui Malama Life and Financial Coaching LLC are related entities and have common ownership.

You agree to allow Hui Malama Financial Advisors LLC to share information and access to information to Hui Malama Advisors LLC, Hui Malama Tax and Accounting LLC and Hui Malama Life and Financial Coaching LLC. The information and access will be used to provide you with the best recommendations and to allow for the most efficient collection of your data so that you do not need to resubmit information for a service.

- **Limitations On Oral And Email Communications:** We may discuss with you our views regarding the treatment of certain items or decisions you may encounter. We may also provide you with information in an email. Any advice or information delivered orally or in an email (rather than through a memorandum delivered as an email attachment) will be based upon limited research and a limited discussion and analysis of the underlying facts. Additional research or a more complete review of the facts may affect our analysis and conclusions.

Due to these limitations and the related risks, it may or may not be appropriate to proceed with any decision solely on the basis of any oral or email communication. You accept all responsibility, except to the extent caused by our gross negligence or willful misconduct, for any loss, cost or expense resulting from your decision (i) not to have us perform the research and analysis necessary to reach a more definitive conclusion and (ii) to instead rely on an oral or email communication. The limitation in this paragraph will not apply to an item of written advice that is a deliverable of a separate engagement. If you wish to engage us to provide formal advice on a matter on which we have communicated orally or by email, we will confirm this service in a separate engagement letter.

- **Conflicts Of Interest:** We have no conflicts of interest in the acceptance of this engagement. We will advise you of any conflicts of interest, should they arise.
- **Concluding Remarks:** You will, of course, be free to follow or disregard, in whole or in part, any recommendations we make. You are under no obligation to act on any recommendation. Because you did not engage us to assist you with the implementation of your personal financial plan, we cannot be responsible for any decisions you make regarding implementation of the recommendations. At your request, we will be happy to coordinate implementation, as a separate engagement, with any insurance broker, investment broker, attorney, or other professional of your choosing.

We will be pleased to discuss this letter with you at any time. If the foregoing is in accordance with your understanding, please sign one copy of this letter in the space provided and return it to us. The additional copy is for your files.

This engagement may be terminated without penalty or further obligation except for the payment of fees for services performed and expenses incurred prior to termination.

We agree that we will not assign this engagement without your prior written approval.

If we can be of assistance to you in any other way, please do not hesitate to contact us. We look forward to helping you develop and maintain a sound, businesslike approach to your personal financial affairs.

We thank you for the opportunity to be of service. If you have any questions, please call us at 808.222.9319.

## **Privacy Policy**

Hui Malama Financial Advisors LLC recognizes that our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. Hui Malama Financial Advisors LLC will not disclose your personal information to anyone unless it is required by law or at your direction. We will not sell your personal information. Hui Malama Financial Advisors LLC will provide this privacy statement to all clients annually.

We want our clients to understand what information we collect, how we use it, and how we protect your personal information.

### **Why We Collect Your Information**

We gather information about you so that we can:

- Help design and implement the investment and planning related services we provide you; and
- Comply with the Federal and State laws and regulations that govern us.

### **What Information We Collect and Maintain**

We may collect the following types of “nonpublic personal information” about you:

- Information from our initial meeting or subsequent consultations about your identity, such as your name, address, social security number, date of birth, and financial information.
- Information that we generate to service your financial needs.
- Information that we may receive from third parties with respect to your financial profile.

### **What Information We Disclose**

We are permitted by law to disclose nonpublic information about you to unaffiliated third parties in certain circumstances. For example, in order for us to provide planning or investment management services to you, we may disclose your personal information in limited circumstances to various service providers, such as our clearing firm or independent contractors hired by Hui Malama Financial Advisors LLC, or Hui Malama Advisors LLC, Hui Malama Tax and Accounting LLC, and Hui Malama Life and Financial Coaching LLC for group packages or other services. If the Financial Planner/Financial Adviser leaves Hui Malama Financial Advisors LLC to join another firm, he or she may be permitted to retain copies of client information so that they can assist with the transfer of client accounts and continue to serve the client at their new firm.

“Opting-Out” of Third Party Disclosures: If you do not want your Financial Planner/Financial Adviser to retain copies of your client sensitive information when he or she leaves us to join another firm, you may contact us by calling 808.222.9319.

Otherwise, Hui Malama Financial Advisors LLC will not disclose any personal information about you or your account(s) unless one of the following conditions is met:

- We receive your prior written consent; or
- We have documentation that the recipient is your authorized representative; or
- We are required by law to disclose information to the recipient

Arrangements with companies or independent contractors not affiliated with Hui Malama Financial Advisors



LLC will be subject to confidentiality agreements.

### **How We Protect Your Personal Information**

Privacy has always been important to Hui Malama Financial Advisors LLC. We restrict and limit access to client information only to those who need to carry out their business functions. We educate employees about safeguarding client information and preventing its unauthorized access, disclosure, or use. Employees will be required to acknowledge their acceptance and understanding of the privacy policy in writing. We maintain physical, electronic, and procedural safeguards to protect your confidential personal information.

### **How We Use Your Information That We Collect**

Any and all nonpublic personal information that we receive with respect to our clients who are natural persons is not shared with nonaffiliated third parties which are not service providers to us without prior notice to, and consent of, such clients, unless otherwise required by law. In the normal course of business, we may disclose the kinds of nonpublic personal information listed above to nonaffiliated third-party service providers involved in servicing and administering products and services on our behalf. Our service providers include, but are not limited to, our administrator, our auditors and our legal advisor. Additionally, we may disclose such nonpublic personal information as required by law (such as to respond to a subpoena) or to satisfy a request from a regulator and/or to prevent fraud. Without limiting the foregoing, we may disclose nonpublic personal information about you to governmental entities and others in connection with meeting our obligations to prevent money laundering including, without limitation, the disclosure that may be required by the Uniting and Strengthening America Act by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT) Act of 2001 and the regulations promulgated thereunder. In addition, if we choose to dispose of our clients' nonpublic personal information that we are not legally bound to maintain, we will do so in a manner that reasonably protects such information from unauthorized access. The same privacy policy also applies to former clients who are natural persons.

**Schedule A – Fee Schedule**

**Investment Advisory Services**

The standard advisory fee is based on the market value of the account and is calculated as follows:

Account Value	HMFA's Fee
<b>\$0 - \$2,000,000</b>	0.90%
<b>\$2,000,001 - \$5,000,000</b>	0.75%
<b>\$5,000,001 - \$10,000,000</b>	0.50%
<b>\$10,000,000 and Above</b>	0.25%

The annual fees are negotiable, pro-rated and paid in arrears on a quarterly basis. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last business day of the quarter, resulting in a combined weighted fee.

When an Outside Manager is used, the Outside Manager will debit the Client's account for both the Outside Manager's fee, and HMFA's advisory fee, and will remit HMFA's fee to HMFA. Please note, the above fee schedule does not include the Outside Manager's fee. No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the account.

**Financial Planning Fixed Fee**

Financial Planning will generally be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$1,000.00 and \$15,000.00. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of the process and the remainder is due at completion of work, however, HMFA will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or check. Upon termination, the half of the fee that is due up front will be non-refundable, and no further fees will be charged.

**Comprehensive Financial Planning**

Comprehensive Financial Planning consists of an upfront charge of \$1,000-\$10,000 depending on the complexity and needs of the client, and an ongoing fee that is paid monthly, in advance, at the rate of \$100-\$5,000, per month, depending on the complexity and needs of the client. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check. This service may be terminated with 30 days' notice. Upon termination of any account, the fee will be prorated and any unearned fee will be refunded to the client.

The upfront portion of the Comprehensive Financial Planning fee is for client onboarding, data gathering, and setting the basis for the financial plan. This work will commence immediately after the fee is paid, and will be completed within the first 30 days of the date the fee is paid.

Therefore, the upfront portion of the fee will not be paid more than 6 months in advance.

**Spending Plan (aka Budget)**

A Spending Plan consists of a fee starting at \$900 depending on the complexity and needs of the client. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check. This service may be not be terminated once initiated as this service is a one time project.

**Debt Repayment Plan**

A Debt Repayment Plan consists of a fee starting at \$900 depending on the complexity and needs of the client. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check. This service may not be terminated once initiated as this service is a one-time project.

**Investment Allocation**

An Investment Allocation consists of a fee starting at \$900 depending on the complexity and needs of the client. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check. This service may not be terminated once initiated as this service is a one-time project.

**Hourly Services and Specialty Projects**

Depending upon the complexity of the situation and the needs of the client a special project may be necessary that does not fit into the above options. The fee for these services are \$300.00 per hour. Fees are paid in arrears, and will be billed on a monthly basis. Because fees are charged in arrears, no refund is necessary.

**The following describes the final fee arrangement agreed to by both parties:**

**Select One:**

- Investment Advisory Services** - Paid in accordance with the table above.
- Financial Planning Fixed Fee** - Fee \$ \_\_\_\_\_
- Comprehensive Financial Planning** - Upfront charge \$ \_\_\_\_\_ and ongoing fee \$ \_\_\_\_\_/month
- Spending Plan (aka Budget)** Fee \$ \_\_\_\_\_
- Debt Repayment Plan** Fee \$ \_\_\_\_\_
- Investment Allocation** Fee \$ \_\_\_\_\_
- Hourly Services and Specialty Project rate** \_\_\_\_\_/hour

**Signatures**



*By signing below, I acknowledge that I have received, read, understand, and agree to abide by all the terms and conditions set forth in this Advisory Client Agreement with Advisor.*

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date  
Date

\_\_\_\_\_  
Client's Signature (if applicable)

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Authorized Officer (Advisor's Acceptance)

\_\_\_\_\_  
Date