

Financial Planning Agreement

Client:	
Client:	

THIS AGREEMENT between Life After Grief, LLC d/b/a Life After Grief Financial Planning (“Planner”) and the Client, is in effect from the time Planner receives and accepts a copy of this Agreement executed by the Client. By signing this Agreement, the Client acknowledges engaging the Planner to provide financial planning services for the Client.

1. **APPOINTMENT AS FINANCIAL PLANNER:** The Client hereby retains the Planner and the Planner hereby agrees to provide financial planning services with respect to certain assets of the Client (the “Financial Profile”) in accordance with the terms and conditions set forth below.

We provide ongoing Comprehensive Financial Planning as well as project based financial planning. Project based financial planning is offered on either a fixed fee or hourly fee basis, depending on the needs of the client. Comprehensive Financial involved working with a Planner over an extended period of time by paying a fixed monthly fee. These services and fees are described in detail in our ADV Part 2A. Financial planning is an 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.

2. **CONFIDENTIAL RELATIONSHIP:** Information received by Planner from Client will be kept confidential by Planner in a manner consistent with applicable law and with the Planner’s Privacy Policy, which Client acknowledges receiving, and will be sent to Client annually, as required by law. All information or advice furnished by Planner to Client shall be treated as confidential and not be disclosed by Client except as required by law.
3. **VOTING PROXIES:** Planner shall not vote any proxies for securities purchased for Client’s Account.
4. **CLASS ACTION SETTLEMENT CLAIMS:** The Planner will not file a class action settlement claim involving a security held in Client’s account on behalf of Client.
5. **CODE OF ETHICS:** Client acknowledges that Planner has made Client aware that Planner has a Code of Ethics, which is described on Planner’s Form ADV, Part 2, and which will be provided to Client upon request.
6. **FEES:** The fees for services under this Agreement shall be agreed upon in the executed financial planning agreement between the Client, and the Planner. 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).

7. **RELATED TRANSACTIONS:** The Planner's authority hereunder shall not be impaired because of the fact that the Planner may affect transactions with respect to securities for the Planner's own account or for the accounts of others under management which are identical or similar to securities as to which the Planner may affect transactions for the Account at the same or different times.
8. **ACCOUNT STATEMENTS:** Client hereby provides his/her express understanding that Planner shall not have any responsibility to directly disseminate account statements.
9. **ELECTRONIC COMMUNICATIONS ACCEPTABLE:** The Client *consents to electronic delivery of required disclosure documents* and other communications by the Planner. Such consent will remain effective unless revoked by the Client. The Planner 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 Planner with one or more valid email addresses that the Planner may use to communicate with the Client. The Client may revoke its consent to receive communications electronically at any time by notifying the Planner.

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

_____ Email Address _____

10. **RECEIPT OF FORM ADV, PART 2:** Client acknowledges receipt from Planner of a copy of Planner's Form ADV, Parts 2A and 2B. 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. Planner's Form ADV, Part 2, is also currently available on <http://www.Adviserinfo.sec.gov/>.

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

Initial(s)	Date Received
Initial(s)	Date Received

11. **LIMITED LIABILITY:** The Planner, its officers, directors, employees and agents shall not be responsible for any loss, claim, cost or liability incurred by reason of any act or omission by any broker, dealer, custodian or other third party. However, the Planner may be responsible for any act or failure to act by a third party, if it was pursuant to the Planner's instructions to the third party. This provision only applies to independent acts by the third party.
12. **NON-WAIVER OF RIGHTS BY CLIENT:** Federal 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 securities laws.

13. **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, upon at least 30 days written notice by either party.
14. **GOVERNING LAW:** This Agreement shall be governed by and construed in accordance with the laws of the State of [State] except to the extent that the federal securities laws shall otherwise be controlling.
15. **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 [State], or another location reasonably accessible to the client.
16. **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.
17. **ARBITRATION:** Any controversy or claim arising out of or relating to this agreement or the breach thereof may be settled by arbitration, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The Client understands that this agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under federal or state securities laws. Should both parties voluntarily agree to arbitration, arbitration is final and binding on the parties.
18. **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 Planner 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 Planner, to the Planner'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 Planner at the time this Agreement is entered into, or such other address as may later be designated.
19. **EFFECTIVE DATE:** This Agreement will be effective upon execution by both the Planner and the Client.

Schedule A – Fee Schedule

Comprehensive Financial Planning

Comprehensive Financial Planning consists of an upfront charge between \$1,500 - \$15,000 and an ongoing fee that is paid monthly, in advance, at a rate between \$150 - \$1,250 per month based on complexity. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or credit card. 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.

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 \$1500 and \$15,000. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of process and the remainder is due at completion of work, however, LAG 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 credit card. Upon termination, the half of the fee that is due up front will be non-refundable, and no further fees will be charged.

Financial Planning Hourly Fee

Financial Planning fee is an hourly rate between \$250 - \$1000 per hour, depending on complexity. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer or credit card.

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

Select One:

- Comprehensive Financial Planning** - [Fee Amount] upfront and [Fee Amount] per month.
- Financial Planning Fixed Fee** - [Fee Amount] upfront and [Fee Amount] upon completion.
- Financial Planning Hourly Fee** - [Fee Amount] due upon completion.

Client Initials: _____

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 Planner.

Client's Signature

Date

Client's Signature (if applicable)

Date

Authorized Officer (Planner's Acceptance)

Date