



Engagement Letter for Financial Checkup

Dear

We would like to thank you for the opportunity to discuss your financial affairs in regard to serving as your financial planner. This engagement letter is intended to outline the specific terms of the engagement between Milestones Financial Planning, LLC doing business as Fox & Company Wealth Management (Fox & Co or FWM) and you, hereinafter referred to as "the client". Any changes to the scope or terms of the engagement should be documented in writing and mutually agreed upon by all parties to this engagement.

We take your privacy extremely seriously. This means we discuss nothing about our clients with people outside our offices without prior approval from you (i.e. with CPA firm members). Our client list is kept confidential. During this engagement we may, on occasion, be required to consult with other third-party professionals at which time we would obtain your written permission to disclose your personal information. In addition, your files are subject to review by the Kentucky Department of Financial Institutions for your personal protection.

Contracted Services

Financial Checkup is a quantitative analysis of the ability of the client's current financial plan and resources to meet future goals. As part of the analysis, we will provide observations and recommendations that will assist the client in reaching these goals. It is up to the client to implement recommendations.

The client agrees to enter data into the planning software (training will be provided along with assistance as needed). This engagement is limited to 10 hours of FWM's time within a 3 month time period, unless other arrangements are made.

Three meetings are covered under this agreement.

1. Planning software demonstration and training (1 hour)
2. Interview to clarify goals and review data (1 to 2 hours)
3. Presentation of recommendations (1 to 2 hours)

Areas of review may include, but are not limited to:

- Balance sheet
- Asset protection for adequacy of insurance coverage
- Basic estate planning document review of Last Will and Testament, Power of Attorney, and Advanced Medical Directives
- Investment portfolios
- Income taxes
- Additions: _____

The fee agreed upon is \$_____, payable in two installments of \$_____. The first payment is due upon signing of this engagement letter and the second payment is due prior to delivery of the recommendations. Lower fees for comparable services may be available from other firms.



The client may elect to apply this engagement's payment towards comprehensive financial planning services within 3 months (90 days) from the presentation of recommendations. During this timeframe, the client will have full access to the planning software, after which it will be cancelled.

Our Fiduciary Pledge

Our firm and its employees pledge to exercise our best efforts to always act in good faith and in the best interests of our clients as fiduciaries. We will provide written disclosure, in advance, of any conflicts of interest which could reasonably compromise the impartiality of any advice we render. Moreover, we will disclose any and all fees the firm will receive as a result of this engagement. This pledge covers all services provided.

As a "Fee-Only" financial advisory firm, we wish to advise you that we have no conflicts of interest at this time.

However, if a conflict of interest exists between the interests of the Advisor and the interests of the client,

1. the client is under no obligation to act upon the Advisor's recommendations, and
2. if the client elects to act on any of the recommendations, the client is under no obligation to execute the transaction through the Advisor.

Disclosures

In order to ensure your financial advice contains sound and appropriate planning recommendations, it is your responsibility to provide complete and accurate information about your finances and personal information. This includes, but is not limited to, documentation we request as well as responses to the planning information you will receive from our office. Additional relevant information that becomes available to you during the course of this engagement should be disclosed promptly. It is your responsibility to ensure that any material changes to the above-noted information are disclosed to us on a timely basis as they could impact your plan and recommendations.

This Agreement may not be assigned by either party without the written consent of the other party, and this Agreement will, until terminated, remain in full force and effect in the interest of both parties hereto. Additionally, the Advisor will notify you of any change in its partners within a reasonable time after the change. This Engagement will be governed by the laws of the state of Kentucky, except for clients residing in California and Missouri, where venue will be determined by the appropriate court of law in California and Missouri. This Engagement may not be modified except in writing.

Client acknowledges receipt of Part 2 of Form ADV, a disclosure statement containing the equivalent information, or a disclosure statement containing at least the information required by Part 2A Appendix 1 of Form ADV, if the client is entering into a wrap fee program sponsored by the investment advisor. If the appropriate disclosure statement was not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory contract with this investment advisor, then the client has the right to terminate the contract without penalty 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, in the case of an oral contract, otherwise signified their acceptance, any other provisions of this contract notwithstanding.

FWM's authority under this Engagement Letter will remain in effect until the client changes or cancels it in writing. Upon termination, the client is entitled to a refund of any fees paid in advance and not utilized.

If you agree that the above adequately sets forth your understanding of our mutual responsibilities, please authorize this Engagement Letter by signing below and return it to our office. A copy will be provided for your records.



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Mayfield, KY 42066

info@foxwealthmgmt.com
www.foxwealthmgmt.com

We appreciate the confidence this engagement represents and look forward to working with you to help you achieve your financial planning goals. Please feel free to contact us at any time with comments, questions, or concerns.

Sincerely,

Fox & Company Wealth Management Representative

I/we acknowledge that I/we have been provided a copy of the Fox & Company Wealth Management's Form ADV Part 2 (Firm Brochure) as well as the Fox & Company Wealth Management Privacy Policy. I/we have read, understood, and accept the terms outlined in this engagement letter.

Client A or single

Date

Client B

Date

SAMPLE



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