



## Financial Review Contract

This AGREEMENT is made this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ (“Effective Date”) between **Cambridge Financial Group, LLC** an SEC registered investment adviser, whose principal mailing address is 6700 N Oracle, Ste 324, Tucson, AZ 85704, (“Advisor”) and \_\_\_\_\_ (“Client”). Under this Agreement, Advisor will provide Client with a limited financial planning review under the following terms:

**1. Scope of Services.** A Financial Review consists of Advisor addressing a specific issue or issues the Client selects from the financial planning topics below, that includes up to two hours of meeting time with Advisor. Client understands that the Financial Review is limited in its scope and is not intended to be a broad-based planning engagement, and no investment management or tax preparation services are provided as part of the Financial Review. The Firm will limit its analysis to those topics specifically identified below by the Client, as time permits.

**Check the topic(s) you wish Advisor to address:**

Tax Planning for current year		Review of prior returns for missed deductions	
Review of current asset allocation and investment location		Recommendation of possible tax strategies to consider	
Evaluation of performance of current investments		Review of Financial Life Cycle position	
Retirement/Financial Independence Analysis		Recommendation of holistic financial strategy	
Analysis of current costs being incurred for financial advice		Analysis of Employee Benefits	
Other related topics to include business planning, estate planning recommendations, insurance review, budgeting and/or goal setting		<i>Other:</i>	

**2. Client Obligations.** Client agrees to provide information and documentation requested by Advisor in furtherance of this Agreement as it pertains to Client’s financial objectives, needs and goals, and to keep Advisor informed of any changes regarding same. Client acknowledges that Advisor cannot



adequately perform its services for Client unless Client diligently performs their responsibilities under this Agreement. Advisor shall not be required to verify any information obtained from Client, Client's attorney, accountant or other professionals, and is expressly authorized to rely thereon.

**3. Fee.** Advisor charges a fee of \$750. A \$100 deposit, which will be applied to the fee, is due upon booking an appointment with Advisor, with the remainder of the fee due and payable at the time of the appointment with Advisor. Advisor accepts payment by check or credit card. The deposit is refundable only if cancelled 30 days prior to your appointment, less a \$25 processing fee.

The services rendered under this agreement are outlined above; however, for clients who desire to receive Advisor's additional advisory services, the Client will enter in a separate agreement with Advisor for those services, for an additional fee. Clients who enter into an agreement for Advisor's Edge Ahead Retainer services within thirty days of the completion of these services, will receive a \$250 credit towards those services' fee for the fee paid for the Financial Review.

**4. Term and Termination.** This Agreement begins on the Effective Date and ends upon the delivery to the Client of Advisor's recommendations addressing those areas indicated in Section I, *Scope of Services*. This Agreement may be terminated by either party at any time upon written notice to the other party. Upon termination, if Client has prepaid any portion of Advisor's fee, the balance, if any, of any unused portion of Advisor's fee will be returned to Client within five (5) business days.

**5. Communications.** If two persons comprise Client, both persons acknowledge that it is Advisor's policy to share information received from one person with the other person; and both persons further agree that Advisor's communication to one person shall be deemed effectively communicated to the other person.

Client authorizes Advisor to deliver, and Client agrees to accept, all required regulatory notices and disclosures via electronic mail as well as all other correspondence from Advisor. Advisor shall have completed all delivery requirements upon the forwarding of such document, disclosure, notice and/or correspondence to Client's last provided email address. Advisor is authorized to rely on Client's last known email address until written notice is provided by Client of a change in address.

**6. Election to Arbitrate.** In the event, that any dispute pertaining to Advisor's services under this Agreement cannot be resolved informally, Client may voluntarily submit the dispute to arbitration at the time the dispute arises with the American Arbitration Association and Advisor shall consent to such jurisdiction. This agreement to arbitrate does not constitute a waiver of Client's or Advisor's right to seek a judicial forum. Nothing contained herein should be construed as a waiver or limitation of any rights that Client or Advisor has under applicable federal or state securities laws. This provision may not be enforceable in all jurisdictions.

**7. Acknowledgement of Receiving Disclosures.** Client acknowledges receipt of Advisor's Disclosure Statement (ADV).



**8. Privacy Policy.** Client acknowledges receipt of Advisor's Privacy Policy. Advisor's policy is not to share Client's non-public information with any outside source; however, there may be times when disclosure of Client's non-public information is necessary to perform the services under this Agreement or is required. Client specifically authorizes Advisor to respond to inquiries from, and communicate and share information with, Client's attorney and accountant and other professionals, as requested or required.

**9. Non-Assignment.** This Agreement may not be transferred or assigned by either party without the prior written consent of the other party. Client acknowledges and agrees that transactions that do not result in a change of actual control or management of Advisor shall not be considered an assignment. In the event of a change in control or ownership of Advisor that would constitute an "assignment" under the Investment Advisors Act of 1940, Advisor will provide written notice to Client and Client will be deemed to have consented to the assignment absent written notice of termination of this Agreement by Client within thirty (30) days from the date of such notice.

**10. Entire Agreement, Severability, Governing Law Disputes.** This agreement represents the entire agreement between Client and Advisor for services and can only be amended in writing. This Agreement supersedes all prior agreements between the parties. Advisor may amend this Agreement upon written notice to Client. Each of the provisions of this Agreement is severable, and the validity or enforceability of any other provision or inapplicability of one or more provisions, in whole or in part, shall not affect the validity or enforceability of any other provision. This Agreement shall be construed in accordance with the laws of the State of Arizona.

**Client(s)**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

*Email address:* \_\_\_\_\_

\_\_\_\_\_  
Signature (Second Client)

\_\_\_\_\_  
Printed Name (Second Client)

*Email address:* \_\_\_\_\_

**Cambridge Financial Group**

By: \_\_\_\_\_

