



STEP BY STEP

FINANCIAL, LLC

ANNUAL AGREEMENT

This Agreement, related schedules and exhibits (collectively the "Agreement"), is between Step By Step Financial LLC (the "Advisor") and the undersigned client(s) _____ (the "Client"). This Agreement pertains to tax and financial planning services to be provided by the Advisor in accordance with the following terms and conditions:

1. Fees. Fees are based on a formula which includes various factors reflecting the complexity of the Client's financial status. The Client agrees to compensate the Advisor for the services under this Agreement as described below:

- A. Initial Term of Service
 - 1. Client agrees to pay Advisor a fee of _____ dollars (\$), which covers the current date of this Agreement through Month 24, 2016, payable as follows: \$0.00 upon execution of this Agreement; and the balance of the fee \$0.00 payable on /10/2016, /10/2016 and /10/2016 in the amount of \$0.00. A credit in the amount of \$600.00 has been applied to the Client's fee above. This credit was received due to completing a Financial Review.
 - 2. This fee includes preparation of the 2015 personal income tax return.
- B. Subsequent Term of Service
 - 1. After the initial term of this Agreement, the Client and Advisor have the option to renew this service at a Renewal Fee of 70% of the recalculated first year fee. The Renewal Fee will be approximately \$0.00.
- C. All out-of-pocket expenses incurred in performing professional services, provided that such expenses are expressly authorized by the Client.
- D. Advisor is compensated solely by the above fee structure and does not receive any commissions, referral fees, or other third-party payments in connection services provided under this Agreement.

2. Services. The Advisor shall provide Client the tax and financial planning services described below:

- A. Preparation of Last Will and Testament
 - 1. The Advisor shall consult and advise the Client regarding the lawful distribution of the Client's estate.
 - 2. Upon the request of the Client, the Advisor shall recommend a qualified attorney to prepare a last will and testament and medical advance care directive for the Client.
- B. Tax Liability Planning
 - 1. The Advisor shall annually provide advice on Client's personal income tax liability.
 - 2. The Advisor shall prepare the forms and schedules necessary to properly report the Client's income, adjustments, expenditures, deductions, exemptions and other information required for individual returns.
 - 3. During the term of this Agreement, the Advisor shall participate in any federal or state audit involving the Client's tax liability for tax returns prepared by Advisor.
- C. Financial Counsel and Advice
 - 1. The Advisor shall provide such advice and counsel as the Client requests from time to time as to those matters which touch and concern the financial matters of the Client or the Client's family.
 - 2. At Client's request, Advisor shall review any contracts or agreements, which shall have a significant effect on Client's finances.

3. At Client's request, Advisor shall review the financial matters of the Client and advise the Client as to the conservation of assets and production of income so as to lawfully minimize the income tax liability of the Client.
4. At Client's request, Advisor, as an Oklahoma registered investment advisor, shall recommend appropriate investments and make trades of recommended securities in brokerage accounts for which the Client has provided Advisor with trading authority. Such trades shall only be made with the Client's authorization on a non-discretionary basis.
5. At Client's request, the Advisor shall provide the Client with a system to record all expenditures for income tax purposes.
6. Unless included in Schedule A relating to additional services, the Advisor and the Client agree this Agreement covers only the services described above and the fees described in paragraph 1 above are full and final payment for such services;

3. No Custody on Client Assets. The Client understands that the Advisor does not have custody of any client assets in any Account. Accordingly, the Advisor shall have no liability to the Client for any loss or other harm to any assets or property in any brokerage account, including any harm to any assets or property in an account.

4. Non-Assignment. This Agreement may not be assigned by either party without the prior written consent of the other party.

5. Conflicts of Interest. The Advisor may refuse to perform any services under paragraph 2 which, in the sole discretion of the Advisor, creates or constitutes a conflict of interest.

6. Responsibility for Timely Performance. The Client agrees to provide information required to perform the above services as expeditiously as possible to ensure timely performance by the Advisor. The Client understands Advisor, in the performance of its obligations and duties under the Agreement, is entitled to rely upon the accuracy of information furnished by the Client without further investigation.

7. Client Authority. If the Client is not a natural person, the Client represents it is authorized to execute this Agreement and terms of this Agreement do not violate any of Client's legal or other obligations. The Client agrees Advisor will not be liable for any losses, costs or claims suffered or arising out of the Client's lack of authority.

8. Renewal and Termination.

- A. This Agreement shall automatically terminate on its anniversary unless renewed by the parties or otherwise terminated earlier by either party as described below:
 1. Either Advisor or Client may voluntarily terminate this Agreement upon written notice to the other party for any reason, provided that, where services stipulated under Paragraph 2 remain uncompleted, Advisor shall refund to the Client the amount paid pursuant to paragraph 1A or 1B (subject to deductions under paragraph 1C) on a pro rata basis.
 - a. A detailed pro rata Termination Schedule can be found in ADV Part 2 Item 5 – Fees and Compensation.
 2. The Advisor may terminate this Agreement without notice if the Client fails to pay fees in a timely manner, intentionally provides false or misleading information, or intentionally fails to respond to a request by Advisor to provide information necessary to perform the services required under this Agreement.

9. Mediation/Arbitration. Any claim or controversy arising out of or relating to the Agreement, including, without limitation, the Advisor's performance, or interpretation of the Agreement, shall be settled either by mediation instituted at the request of either party, or if not resolved by mediation, by arbitration. Any mediation or arbitration will be in Oklahoma, unless otherwise agreed to by both parties. Judgment on any arbitration award may be entered in any court having jurisdiction over the subject matter of the controversy. Notwithstanding the foregoing, the above mediation/arbitration clause in no way limits or affects the client's rights under the Investment Advisor's Act of 1940 or related state securities statutes.

10. Receipt of Form ADV and Privacy Statement. Client acknowledges receipt of Part 2 of Form ADV or a brochure containing the equivalent information and a Privacy Statement. The Client has the right to terminate the contract without penalty within five business days after entering into this Agreement.

11. Governing Law Disputes. To the extent Federal law does not apply to this Agreement, it shall be construed in accordance with the laws of the State of Oklahoma.

12. Confidential Relationship. All information and advice furnished by either party to the other or the other's agents and employees in connection with this Agreement will be treated as confidential and will not be disclosed to third parties except as required by law. Client authorizes Advisor to disclose to custodian or third-party professionals including attorneys, insurance advisors or CPA's, information Advisor deems necessary and appropriate to properly perform its obligations under this Agreement.

13. Attorney Fees. In the event any suit or action is filed to enforce or interpret the terms and obligations of this Agreement, the prevailing party shall be entitled to its reasonable attorney fees and costs, including reasonable post-judgment attorney fees incurred in collection efforts.

14. Advisor Liability & Indemnification. Client understands not every investment decision or recommendation made by Advisor will be profitable. The Client agrees to assume all market risk involved relating to services provided under this Agreement. Nothing in this Agreement shall relieve Advisor from any responsibility or liability Advisor may have under state or federal statutes.

15. Entire Agreement. This Agreement states the entire agreement between the parties relating to the above.

The parties have signed this Agreement as of the _____ of _____, 20__.

This Agreement is effective upon the signature of all the undersigned parties.

Client(s)

Step By Step Financial LLC

Signature

Signature

Kevin Jacobs, CFP Owner

Signature

**Schedule A
Additional Services**

Additional Services

Client(s) Initials: _____

Advisor Initials: _____

Date: _____

Credit Card Authorization

Annual Agreement Fee: \$ _____ which covers from today to Month 24, 2016.

Initial Down Payment is \$ _____ .00.

Remaining Balance is \$ _____ .00. Payments will be made on /10/2016, /10/2016 and /10/2016 in the amount of \$ _____ .00 each to satisfy this balance.

I hereby authorize Step By Step Financial, LLC to automatically debit my credit card for the payments on the dates listed above.

Signature Authorization: _____