

NET WORTH ADVISORY GROUP, LLC
FINANCIAL PLANNING AGREEMENT

This Agreement is entered into by Net Worth Advisory Group, LLC ("FIRM") through _____ ("Planner") and _____ ("CLIENT") this _____ day of 20__. In consideration of the mutual benefits to be derived from this it is understood and agreed as follows:

SERVICES

1. PLANNER shall provide the CLIENT the financial planning services indicated below:

Prepare a Financial Plan, and furnish recommendations as to the allocation of present financial resources among different types of assets including investments, savings, and insurance with a view toward better correlating the assets with the CLIENT's financial planning objectives.

Prepare a Plan to assist the CLIENT in defining personal financial planning goals and objectives in the areas of business planning, education financing, retirement planning, disability protection, business and/or estate planning, tax planning, and investments, and to supply analyses and recommendations as to the actions and investment strategies necessary to attain these goals and objectives.

CLIENT'S RESPONSIBILITIES

2. The CLIENT recognizes that the value and usefulness of the financial planning services of PLANNER will be dependent upon information that he/she provides and upon his/her active participation in the formulation of financial planning objectives and in the implementation of plans to attain those objectives. CLIENT will complete a detailed questionnaire provided by PLANNER. The CLIENT will also provide copies of insurance policies, wills, tax returns, and other documents as PLANNER may reasonably request in order to permit complete evaluation and prepare his recommendations to the CLIENT.

COMPENSATION

3. The CLIENT shall pay to PLANNER for financial services provided a fee according to the following schedule.

Fees range from \$750 to \$5,000 based upon the client's net worth (net worth is defined as total assets minus total liabilities):

<u>Networth</u>	<u>Fee</u>
\$0 to \$500,000	\$750
\$500,000 to \$1,000,000	\$1,000
\$1,000,001 to \$2,000,000	\$1,500
\$2,000,001 to \$5,000,000.	\$2,000
Over \$5,000,000	By quote

Each financial plan will include the following reports

- Comprehensive Financial Plan
- Retirement Accumulation Analysis
- Retirement Distribution Analysis
- Current Portfolio & Asset Allocation Analysis
- Estate Planning Analysis
- Net Worth Evaluation (Assets & Liabilities)
- Accumulation and College Fund Analysis
- Insurance Analysis (Life, Disability, LTC)

Fees are to be paid in full upon delivery to CLIENT of the written plan. To retain planners services CLIENT must pre-pay half of this fee, not to exceed \$500 paid 6 or more months in advance. The client retains the right to cancel the agreement within five (5) business days of signing the agreement and receive a full repayment of any fees paid in advance. After that initial five-day period, the firm may retain that portion of the any pre-paid fee attributable to time already spent in preparing the plan up to the receipt of written notice from the client of the client's desire to terminate the agreement.

Financial Planning fees are separate and distinct from fees or other costs associated with transactions in any financial product as recommended in the written plan. CLIENTS will be charged the lesser of the planning fee as stated above for CLIENT's net worth or an hourly fee (\$200/hour) based on the number of hours required to develop and deliver the plan.

Ongoing consultation and planning fees are waived if CLIENT retains planner to manage investment assets (subject to an account(s) minimum of \$250,000.)

Financial Plan Fee \$ _____ Implementation Fee \$ _____

Signed: _____ Signed: _____

Ongoing financial planning: The fee for ongoing financial planning (meetings, calls, emails, etc.) is \$200/hour billed in 15 minute intervals. The minimum fee for ongoing service is \$50. For example, the client will be billed \$50 for a call lasting from 0-15 minutes, an additional \$50 for a call lasting for 15-30 minutes, and so on. If agreed upon these fees can be waived by the advisor. Client Initial _____ Client Initial _____

4. HOURLY PROJECT(S)

It has been agreed that the following project will be completed on an hourly basis (\$200/hr). Description: _____

It is estimated that this project will take approximately _____ hours. If more hours are required the CLIENT will be notified.

5. INSURANCE SERVICES

CLIENT understands that the PLANNER is a fee-only insurance consultant and as such does not receive commissions from insurance products recommended to clients.

6. LEGAL AND ACCOUNTING SERVICES

It is expressly understood and agreed between the parties to this Agreement that PLANNER will not provide accounting or legal advice nor prepare any accounting or legal documents for the implementation of the CLIENT's financial, business, or estate plans. The CLIENT is urged to work closely with his/her attorney in implementing the

recommendations contained in the financial plan. Implementation of any portion of the plan is entirely at the CLIENT's discretion and direction.

7. TERMINATION

The CLIENT may terminate this Agreement within five (5) working days of signing the agreement and receive a full refund of any prepaid fees. After that initial 5-day period, a refund of unearned fees will be made based on the time and effort expended by FIRM and PLANNER before termination. This Agreement terminates upon presentation of the plan.

8. CONFIDENTIALITY

The PLANNER and FIRM acknowledge the confidential nature of the information provided to it by the CLIENT for the purpose of this agreement. Neither the PLANNER, the FIRM, nor any of its employees will disclose or discuss any such information without the consent of the CLIENT or an order of a court of competent jurisdiction.

9. ASSIGNMENT

FIRM shall not assign this Agreement without the written consent of the CLIENT. FIRM shall notify CLIENT within a reasonable time of changes in FIRM's partnership/ ownership.

10. GOVERNING LAW

Investment adviser services performed by FIRM and PLANNER shall be in compliance with the Investment Advisors Act of 1940, rules and regulations thereunder, and applicable Utah state laws regulating the services provided by this Agreement

11. ACKNOWLEDGEMENT

The CLIENT acknowledges receipt of Part II of the Form ADV or brochure containing equivalent information as required by the Investment Advisors Act of 1940 or equivalent state laws and regulations, and also of FIRM's Privacy Policy.

Client Name _____
Address _____
City, State, Zip _____
Business Telephone _____
Home Telephone _____
E-Mail Address _____

This agreement is hereby accepted and approved. Each of the individuals whose signature appear below warrants that he has full authority to execute this agreement on behalf of the client (where applicable) on whose behalf he/she has affixed his/her signature to this agreement.

Client #1 _____ Date _____

Client #2 _____ Date _____

Financial Advisor _____ Date _____