



FINANCIAL PLANNING SERVICES AGREEMENT

This Agreement is entered into by Kaizerman & Associates (K&A), through

_____ ("Planner") and

_____ ("Client (s)")

this _____ day of _____, 20____. In consideration of the mutual benefits to be derived from this agreement, it is understood and agreed as follows:

K&A will provide financial planning services according to the terms of this Agreement. This is the entire Agreement and supersedes any prior agreements with respect to Financial Planning services with K&A. This contract may not be assigned or transferred without written consent of the client.

Financial Planning Services available

I. Comprehensive Financial Plan - This will include a detailed analysis of client(s) Financial Position, Risk Management, Investment Planning, Income Tax Planning, Retirement Planning, Estate Planning and other financial planning issues mutually agreed upon by the client and your Planner.

II. Single Issue Financial Plan and/or Beneficiary Directory® - This will include an analysis of any one of the above listed financial planning concerns or preparation of a Beneficiary Directory.

The fee for both of these services will be \$250.00 per hour, or a fixed fee, if mutually agreed upon in advance, by client(s) and your Planner.

III. Ongoing Financial Planning Consulting - This will include review meetings to update the Financial Plan and/or Beneficiary Directory® on an annual, semi-annual or quarterly basis. The fees for this service will be \$250.00 per hour, or a fixed fee, based on the agreed upon frequency of the review meetings. Discounts may be available on a group basis to employees of select companies or to clients of select banking institutions who have special contractual arrangements with K&A for this purpose.

About your Financial Analysis

The Financial Analysis will address your financial concerns based on your current situation and your future financial needs and objectives. Your analysis will be based on the personal financial information that your Planner obtains from you. It also will be based on assumptions that are determined by K&A for investment rates of return and inflation rates. These financial planning services do not include analysis concerning fixed insurance policies or annuities, legal advice or document preparation as part of this Agreement.

Confidentiality

All information collected and documentation prepared is strictly confidential and will not be disclosed to any person or company outside K&A unless required by law, or unless you specifically authorize us to share this information.

Accuracy

All financial planning services, advice and recommendations, will be based on the information you provide to your Planner. You are responsible for providing as much accurate information as possible. K&A is not responsible for any loss, damage or liability arising from a claim resulting from inaccurate or incomplete information furnished by you to K&A.

client(s) initials _____

Implementation & Disclosure

In preparing the financial planning services, the Planner will be objective, and will be free to make comments, recommendations and suggestions concerning any and all of your assets and financial planning matters. At the delivery of the analysis, the Planner will make recommendations and suggestions for implementing the analysis, which could include specific investment or insurance programs. You are free to implement recommendations on your own, or with the planner, who will be registered in securities through the Financial Industry Regulatory Authority (FINRA) and insurance licensed from the states in which the business is being transacted. The Planner may receive additional compensation from the sale of investment and/or insurance programs, in the event that you choose to implement such programs with the Planner. The Financial Planning fee is separate from any commissions earned from implementation or placement of investments and/or insurance and will not be linked to or offset by them in any way. All securities business is cleared through the broker/dealer, Royal Alliance Associates, Inc. The broker/dealer may be replaced at the discretion of K&A.

Agreement

When this agreement is signed, total fees up to \$1,750 are payable in full. Fees in excess of \$1,750 will have a portion due, upon signing, with the balance due upon presentation of the written plan or as work progresses. By signing below, you acknowledge that you understand and agree to all terms contained in this Agreement. You also acknowledge receipt of a current copy of the K&A's disclosure statement, Form ADV, Part II, dated within one year of the date of this Agreement, and K&A's Client Privacy Policy. You may terminate this Agreement within five (5) business days, without penalty. After five (5) business days, you may terminate this Agreement and all pre-paid fees, less cost for services already performed, and expenses incurred, will be refunded. Cancellation notice must be made in writing or by direct contact with K&A.

Governing Law

Investment advisor services performed by K&A shall be in compliance with the Investment Advisors Act of 1940, rules and regulations there under, and applicable Massachusetts state laws regulating the services provided in this Agreement.

The fee(s) for the Financial Planning Service(s) that we have chosen is/are:

_____ Comprehensive Financial Plan
_____ estimated time for preparation _____ hour(s) at \$250 hour \$ _____
_____ fixed fee of \$ _____ \$ _____

_____ Single Issue Financial Plan and/or Beneficiary Directory®, as detailed below:

_____ estimated time for preparation _____ hour(s) at \$250 hour \$ _____
_____ fixed fee of \$ _____ \$ _____

_____ Ongoing Financial Planning Consulting (frequency- Mo. Qtr. Yrly.) \$ _____

Total amount due: \$ _____

X _____
Client's Signature Client's Name Client's Social Security #

X _____
Client's Signature Client's Name Client's Social Security #

Signed at _____, _____ Date _____
City/Town State

Planner's Signature Mark H. Kaizerman Client's State
Managing Principal of Residence

