Dear Mr. and Mrs. Sample,

This letter outlines the specific terms of the financial planning engagement between our firm and you.

If the scope or terms of the financial planning engagement change, they should be documented in writing and mutually agreed upon by all parties to the engagement.

Please be assured that all information that you provide will be kept strictly confidential. During the financial planning engagement, we may, on occasion, be required to consult with other third-party professionals at which time we will obtain your written permission to disclose your personal information.

This engagement will include all services required to develop and maintain our relationship with you. These services will specifically include:

- Reviewing and prioritizing your goals and objectives
- Developing a summary of your current financial situation, including a net worth statement
- Reviewing your current investment portfolio and developing an asset management strategy
- Completing a retirement planning assessment, including financial projections of assets required during retirement
- Assessing estate net worth and liquidity
- Presenting a written financial plan that will be reviewed in detail with you. It will contain recommendations designed to meet your stated goals and objectives, supported by relevant financial summaries
- Assisting you with the implementation of the financial plan
- Determining necessity to revise your financial plan

This will be an ongoing professional relationship. At a minimum, we will meet on an annual basis to ensure the plan is still appropriate for you. Either party may terminate this agreement at any time.

Please be advised that we do not receive a referral fee from any other professionals to whom we may refer you.

In order to ensure that the financial plan contains sound and appropriate recommendations, it is your responsibility to provide complete and accurate information regarding pertinent aspects of your personal and financial situation including objectives, needs and values, investment statements, copies of estate documents (e.g., wills & trusts), retirement benefits, and relevant legal agreements. This list is not all-inclusive and any other relevant information should be disclosed in a timely manner. It is your responsibility to ensure that any material changes to the above noted circumstances are disclosed to us as your financial planner on a timely basis since they could impact the financial planning recommendations.

We have no known conflicts of interest in the acceptance of this engagement. We commit that we will advise you of any conflicts of interest, in writing, if they should arise.

We acknowledge our responsibility to adhere to the CFA Institute's *Code of Ethics* and *Standards of Professional Conduct,* the CFP Board's *Standards of Professional Conduct*, and all applicable federal and state rules and regulations. As fiduciaries, we shall place your interests ahead of our own when providing professional services at all times during this engagement.

We look forward to working with you and helping you reach your financial goals.

Sincerely,

Peter Gore, CFA, CFP®, MBA
Financial Advisor, Registered Principal

Ben Sadtler
Financial Advisor

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