

Cooke Financial Planning

PO Box 445
Montgomeryville, PA 18936
(215) 740-1895

Client Agreement: Financial Planning Services

Please review this Financial Planning Services Agreement ("Agreement") carefully as it sets forth the understanding between Cooke Financial Planning ("CFP" or "Advisor") and you

_____ ("Client")

located at _____
regarding the financial planning services CFP will provide you. If you have any questions about the content of this Agreement we should discuss them before you sign this Agreement.

1. **Initial Services.** CFP will provide consultation addressing the specific issue or issues you request as indicated below. CFP will provide you with a detailed financial analysis and recommendations to guide you toward the achievement of your objectives. CFP will limit its analysis to the specific areas indicated below. You understand that information regarding specific issues not revealed to or analyzed by CFP may have a direct impact on the suitability or accuracy of specific recommendations given.

2. **Specific Services Requested.** The specific services you are requesting from CFP are indicated below:

- _____ Cash Flow Analysis
- _____ Investment Analysis and Recommendation
- _____ Retirement Capital Needs Analysis
- _____ Education Funding
- _____ Estate Planning Counsel
- _____ Life Insurance Review
- _____ Other services _____
- _____ Other services _____
- _____ Other services _____

3. **Estimated Service Fee.** _____. This fee quote is valid for 90 days from the date of this Agreement. CFP's fees for financial planning services will be based primarily on the amount of time expended on your behalf, any follow up consultations and on CFP's current fee schedule.

4. **Payment of Fees.** You agree to submit the lesser of \$500 or one-half of the fee stated in paragraph 3, above, upon signing of this Agreement. You agree to pay the balance of actual fees for initial services provided, which will be due and payable to CFP immediately upon presentation of recommendations to you. CFP will invoice you for the amount of fees for any future services performed. Payment of such invoices shall be made within twenty (20) days of receipt.

5. **Future Services.** In addition to the specific services requested pursuant to this Agreement, CFP may provide you with financial advisory services in the future upon specific request from you. The scope of such services will be determined at the time such services are requested. Such additional services will be subject to the provisions of this Agreement, including the provisions relating to payment of fees and the limitations on CFP's duties and liabilities.

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CFP – Client Agreement: Financial Planning Services (continued)

6. **Client Representations.** Client represents to CFP the following and understands and agrees that CFP is relying on Client's representations as an inducement to enter into this Agreement:
 - Client will provide CFP with the necessary information to provide the agreed upon services.
 - Client is responsible for all financial decisions and Client is under no obligation to follow, either wholly or in part, any recommendation or suggestion provided by CFP.
 - CFP obtains information from a wide variety of publicly available sources and cannot guarantee the accuracy of the information or success of the advice, which it may provide. The information and recommendations developed by CFP are based on the professional judgment of CFP and the information you provide to CFP.
 - All investments involve risks and some investment decisions will result in losses. CFP cannot guarantee that your investment objectives will be achieved.
 - Due to the limited scope of requested services, CFP has no obligation to contact you in the future to recommend changes to your financial plan or any of the recommendations or advice previously provided by CFP.
 - If this Agreement is established by Client in a fiduciary capacity, Client hereby certifies that s/he is legally empowered to enter into or perform this Agreement in such capacity.
 - CFP performs services for other clients and may make recommendations to those clients that differ from the recommendations made to you. You agree that CFP does not have any obligation to recommend for purchase or sale any security or other asset it may recommend to any other client.
7. **Confidentiality of Information.** CFP will regard any information provided by you as confidential and all recommendations and/or advice provided by CFP shall be confidential, with disclosure only upon such terms and to such parties as designated by the parties or as required by law.
8. **Termination.** Either party may terminate this Agreement at any time with written notice to the other. If this Agreement is terminated, all fees due at time of termination will be due and payable by Client immediately. Advisor will refund any unearned, prepaid fees within thirty days of written request from the Client. Should the Client wish to terminate this Agreement within 5 business days after signing, no penalty will be assessed and all fees will be refunded promptly.
9. **Implementation of Investments.** CFP will not implement any investment recommendations without a signed Investment Management Services Agreement. Advisor may help Client complete the necessary paperwork to open accounts, draft letters for Client's signature, or letters of instruction for Client's follow-through to implement buys, sells or exchanges of investments.
10. **Multiple Clients.** In the event Client is more than one individual, CFP is authorized to accept the direction of any party and such direction will be binding on all parties.
11. **Commissions.** Client understands that CFP will not receive commissions on transactions that may result from the implementation of the Client's financial plan.
12. **Assignment.** CFP will not assign the Agreement to any other party without your written consent.

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CFP – Financial Planning Services Agreement (continued)

- 13. **Registration.** Advisor is registered as an investment advisor with the State of Pennsylvania under the Pennsylvania Securities Act. Advisor may register or meet exemptions to registration in other states where it conducts business.
- 14. **Other Services.** The Client acknowledges that CFP does not and will not practice law or accounting in providing advice to Client to or in preparing the plan. The Client understands that none of the fees paid under this contract relate to accounting or legal services and that it is the responsibility of the Client to obtain accounting or legal advice if necessary.
- 15. **Governing Law.** This Agreement shall be governed by the laws of the State of Pennsylvania.

Client hereby acknowledges receipt of Cooke Financial Planning’s Form ADV Part II.

Accepted this _____ of _____ , _____
(day) (month) (year)

Client _____

Client _____

Signature on behalf of Cooke Financial Planning