

Client Service Agreement



Please review this Agreement carefully as it sets forth the understanding between you ("Client") _____ located at _____ and **Good Financial Advisors**, ("GFA") located at 33 Hodgehaven, Bloomington IL 61704 regarding the financial planning services GFA will provide. If you have any questions about the content of this Agreement we should discuss them before you sign the Agreement.

1. **Initial Services.** GFA will provide financial planning and investment services tailored to your needs. Generally, you will request advice on specific financial issues. GFA will collect the necessary data, perform the appropriate analysis and provide you with recommendations. Advice will normally be delivered in writing. GFA will limit its analysis to the specific areas indicated below. The Client understands that information regarding specific issues not revealed to GFA or analyzed by GFA may have a direct impact on the suitability or accuracy of specific recommendations given.

2. **Specific Services Requested.** Please initial below to indicate the specific services you are requesting:

- _____ Retirement Accumulation Analysis
- _____ Retirement Distribution Analysis
- _____ Portfolio Review & Asset Allocation Analysis
- _____ Investment Analysis and Recommendations
- _____ Cash Flow Analysis
- _____ Education Funding Analysis
- _____ Estate Planning Analysis
- _____ Insurance Needs Analysis
- _____ Other Services _____
- _____ Other Services _____

3. **Estimated Fee Range** for Services: _____

4. This **fee quote** is valid for 90 days from this date of _____.

5. **Future Services.** In addition to the specific services requested pursuant to this Agreement, GFA 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 GFA's duties and liabilities.

6. **Fees.** GFA's fees for advisory services, including future services, will be based primarily on the amount of time expended on your behalf and on the billing rate for each consultant devoting time to this matter. The billing rate is currently \$150 per hour, and subject to change upon written notice.

7. **Payment of Fees.** You agree to submit the lesser of \$500 or one-half of the *Total Analysis* 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 GFA immediately upon presentation of recommendations to you. GFA 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.

GFA - Client Service Agreement, continued

8. **Client Representations.** You represent to GFA the following and understand and agree that GFA is relying on these representations as an inducement to enter into this Agreement:
- You agree to provide GFA with the necessary information to provide the agreed upon services.
 - You understand that the responsibility for financial decisions is yours and that you are under no obligation to follow, either wholly or in part, any recommendation or suggestion provided by GFA.
 - You understand that GFA 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 GFA are based on the professional judgment of GFA and the information you provide to GFA.
 - You understand and agree that due to the limited nature of this engagement, GFA is under no obligation to contact you to recommend changes to your financial plan or any of the recommendations and advice provided under this Agreement in the future.
 - You understand that all investments involve risks and that some investment decisions will result in losses. You understand that GFA cannot guarantee that your investment objectives will be achieved.
 - You understand and agree that GFA will not be liable for any loss incurred as a result of the services provided to you by GFA. Nothing in this Agreement shall in any way limit or waive any rights you may have under federal or state securities laws.
 - You understand and agree that GFA performs services for other clients and may make recommendations to those clients that differ from the recommendations made to you. You agree that GFA does not have any obligation to recommend for purchase or sale any security or other asset it may recommend to any other client.
 - You understand that Adviser does not provide legal or accounting advice and does not prepare any legal documents for the implementation of any recommendations provided in the financial plan.
9. **Confidentiality of Information.** GFA will regard any information provided by you as confidential and all recommendations and/or advice provided by Adviser shall be confidential, with disclosure only upon such terms and to such parties as designated by the parties as required by law.
10. **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 you immediately. Adviser 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.
11. **Implementation of Investments.** GFA will not implement any investment recommendations although Adviser may help Client complete the necessary paperwork to open accounts; draft letters for Client signature; or letters of instruction for Client follow-through to implement buys, sells or exchanges of investments. GFA will not have power of attorney for any Client account.

Client's initials _____ Date _____
Client's initials _____ Date _____

GFA - Client Service Agreement, continued

- 12. **Multiple Clients.** In the event Client is more than one individual, GFA is authorized to accept the direction of either party and such direction will be binding on all parties.
- 13. **Commissions.** The Client understands GFA will not receive commissions on transactions that may result from the implementation of the Client's financial plan.
- 14. **Registration.** Adviser is registered as an investment adviser with the State of Illinois. In addition, Adviser may register or meet exemptions to registration in other states where it conducts business. Any reference to the Investment Advisers Act of 1940 is not meant to imply registration with the Securities and Exchange Commission.
- 15. **Assignment.** GFA will not assign the Agreement to any other party without your written consent.
- 16. **Other Services.** The Client acknowledges that GFA 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.
- 17. **Governing Law.** This Agreement shall be governed by the laws of the State of Illinois.

Client hereby acknowledges receipt of GFA's Disclosure (Form ADV II) and Privacy Policy.

Client's initials _____

Client's initials _____

Accepted _____ (Date)

Client 1 _____

Print Name Here: _____

Client 2 _____

Print Name Here: _____

Garry Good, Good Financial Advisors

