



This Agreement is made by and between Prime Financial Strategies, Inc. (PFS), a Colorado registered investment adviser, investment adviser representative (IAR) of PFS, and the below-named Client(s) for the limited purposes of providing financial planning services as described below.

Client Information

Form fields for Client Information: First, Middle, Last Name, SSN, Birth Date, Phone Number

Citizenship: U.S. Citizen Resident Alien* Non-Resident Alien**
* If owner is a resident or non-resident alien, specify country: Obtain W-8
** Supplemental Customer Identification form if non-resident. Please note: Additional documentation may be required.

Home Street Address - No P.O. Box
City State Zip Country

Mailing Address - P.O. Box Allowed (Only if different than Home Street Address)
City State Zip Country

E-mail Address (By providing your address, you authorize PFS to contact you by e-mail)

Valid Government Issued Photo ID# Issuing Entity Issue Date Expiration Date
Other Verification Done:

Co-Client Information

Form fields for Co-Client Information: First, Middle, Last Name, SSN, Birth Date, Phone Number

Citizenship: U.S. Citizen Resident Alien* Non-Resident Alien**
* If owner is a resident or non-resident alien, specify country: Obtain W-8
** Supplemental Customer Identification form if non-resident. Please note: Additional documentation may be required.

Home Street Address - No P.O. Box
City State Zip Country

Mailing Address - P.O. Box Allowed (Only if different than Home Street Address)
City State Zip Country

E-mail Address (By providing your address, you authorize PFS to contact you by e-mail)

Valid Government Issued Photo ID# Issuing Entity Issue Date Expiration Date





1. **SERVICES:** IAR agrees to meet with Client for the purpose of acquiring information concerning Client's assets, liabilities, present and anticipated obligations and present and future income and financial goals. Client agrees to provide full and accurate information to IAR. Within a reasonable time after receipt of the information, and in reliance upon the accuracy and completeness thereof, PFS, through IAR, will furnish Client with an evaluation addressing the following topics. (Check all that apply.) Additional specific services are identified in the PFS Addendum entitled "Planning Service".

- | | |
|--|--|
| <input type="checkbox"/> Asset Allocation & Risk Profile | <input type="checkbox"/> Financial Statement & Portfolio Reports |
| <input type="checkbox"/> Business Retirement Planning | <input type="checkbox"/> Investment Research & Reports |
| <input type="checkbox"/> Education Funding | <input type="checkbox"/> Insurance Needs Analysis |
| <input type="checkbox"/> Estate Planning Coordination | <input type="checkbox"/> Retirement Planning Analysis |
| <input type="checkbox"/> Death Claim Assistance | <input type="checkbox"/> Budget & Cash Flow Review |
| <input type="checkbox"/> Debt Structure Analysis | <input type="checkbox"/> Social Security Analysis |
| <input type="checkbox"/> Employer Benefits Review | <input type="checkbox"/> Pension Strategy Evaluation |

2. **LIMITATIONS ON SERVICES:** PFS and IAR do not undertake by this Agreement to have fiduciary or investment adviser status in relationship to the Client's assets because PFS and IAR are specifically not taking any custodial or discretionary control of any Client assets.

Pension, retirement, profit sharing or other plans governed by the Employee Retirement Income Security Act (ERISA) should not rely on advice from PFS as investment advice in relation to any assets except those that are placed in an advisory program or specifically subject to an investment advisory contract. ADVISER CANNOT AND WILL NOT ACCEPT THE LEGAL STATUS OF INVESTMENT ADVISER OR FIDUCIARY. Client acknowledges and agrees that PFS and IAR do not undertake fiduciary or investment adviser status in relationship to assets not placed in an investment advisory account.

PFS and IAR do not and will not practice law or accounting nor are they acting as casualty insurance brokers, agents or representatives in giving advice to Client or in providing any advisory services under this Agreement. None of the fees for advisory services under this Agreement relate to accounting, legal services or insurance. The advisory services rendered under this agreement will be restricted only to those matters described herein. Any other services are the responsibility of Client.

3. **FEES:** As compensation for rendering the services described above, Client agrees to pay PFS the following fee either, as services are rendered and a bill is received for the services or upon completion of the services or the 1st half of the fee upon signing this agreement and the 2nd half of the fee when final delivery of the evaluation agreed upon is provided. The fee for these services is negotiable and Client hereby agrees that such fee shall be (check one):

\$ _____ Estimated total fee for services \$ _____ per hour / estimated completion time of ___ hours

4. **CLIENT'S RESPONSIBILITIES:** Client represents that all financial and other information furnished to PFS and/or IAR relating to Client's assets, liabilities and other information is true and correct and may be relied upon by PFS and IAR for the purpose of providing the services described in this Agreement. Client agrees to inform PFS and IAR in writing of any material changes in Client's circumstances, which might affect the written evaluation to be provided pursuant to this Agreement. PFS shall not have any liability for Client's failure to timely inform it of any material change in Client's financial circumstances. Client further acknowledges that the recommendations developed by PFS and IAR are based upon the professional judgment of IAR and neither PFS nor IAR can guarantee the results of any recommendations made. Client further acknowledges that PFS and IAR obtain information from a wide variety of publicly available sources and that PFS and IAR have no sources and do not claim to have sources of inside or private information.





5. TERMINATION: This Agreement may be terminated by any party at any time upon written notice to the other parties without penalty. Client agrees that such termination will not affect the liabilities or obligations of the parties under this Agreement. Notwithstanding anything to the contrary herein, Client shall have the right to terminate this Agreement without penalty within five (5) business days of the date set forth below after Client's signature of this Agreement. This Agreement terminates at the time the services referenced in Section I have been rendered to the Client(s). **This contract is not to be used as the basis for an ongoing advisory arrangement or relationship.**

6. ASSIGNMENT: This agreement cannot be assigned by any party without the consent of all parties; provided, however, that PFS may transfer its rights and obligations under this Agreement if such transaction does not constitute an "assignment" for the purpose of the Act. In the situation where this Agreement is deemed assigned by action of law due to a change in control of the ownership of PFS, then client consent may be obtained by written notice and non-response only as and to the extent allowed by applicable law, rule or regulation.

7. DISCRETIONARY POWER: This Agreement does not grant discretionary power to PFS or IAR.

8. RECEIPT OF WRITTEN INFORMATION: By signing this Agreement, Client acknowledges receipt of a copy of PFS' Form ADV Part 2A, Part 2B and a copy of PFS' Privacy Policy.

TO THE CLIENT: PLEASE READ CAREFULLY BEFORE SIGNING:

Client acknowledges that PFS is relying upon the following representations of Client in undertaking this assignment. By signing below, Client represents:

- 1. Client has received and carefully read this Agreement and PFS Form ADV Part 2A and the IAR's Form ADV Part 2B, especially as related to conflicts of interest and the specific roles of PFS and IAR _____(initial) _____(initial)
- 2. Client has received The Prime Financial Strategies, Inc. Privacy Policy _____(initial) _____(initial)
- 3. Client will not rely, and is not relying upon, any oral or other representations or understandings that are contrary to this Agreement or the disclosures of Form ADV Part 2A or any disclosure brochure.

Print Client Name

Client Signature Date

Print Co-Client Name

Co-Client Signature Date

Print IAR Name

Acknowledged by PFS IAR (Signature) Date

Print Designated Supervisor Accepting on Behalf of PFS

Designated Advisory Supervisor Signature Date





Project and Consulting Fee Schedule

~~ Sample Pricing ~~ Subject to change based on specific situation ~~

<u>Investment Research and Profile Report</u>	<u>\$100</u>
~Outside Account Holdings Research and Morningstar Profile Report	
<u>Mortgage / Loan / Refinance Review</u>	<u>\$150</u>
~Provisions / Features, Amortization, Payoff Strategy and Questions	
<u>Existing Insurance Policy Review</u>	<u>\$250</u>
~Life, Disability, Long Term Care	
<u>College Expense Needs Planning</u>	<u>\$250</u>
~Analysis and Funding Recommendations	
<u>Social Security Analysis and Strategy</u>	<u>\$250</u>
~From PDF or XML Files, Maximization of Benefits	
<u>Personalized Risk Profile and Sample Allocations</u>	<u>\$250</u>
~Investment Allocation Balanced for Your Personal Needs and Goals	
<u>Employer Health and Benefits Review</u>	<u>\$200 +</u>
~Summary Plan Description Analysis, Options and Review of Marketplace comparisons	
<u>Tax Return Review</u>	<u>\$200 +</u>
~Review Income, Deductions, Contributions Allowed	
<u>Estate Planning Coordination and Document Review</u>	<u>\$250 +</u>
~Provide Coordination, Questions and Clarifications for Legal Counsel	
<u>Death Claim Assistance</u>	<u>\$500 +</u>
~Process Death Claim Forms and Review Options when Available	
<u>401k / Employer Retirement Plan Review</u>	<u>\$500 +</u>
~Risk Profile, Provision and Matching, Investment Allocation, Research as Possible	
<u>Pension Analysis</u>	<u>\$500 +</u>
~Pension election timing analysis and maximization strategy	
<u>Retirement Savings Strategy Plan</u>	<u>\$1500</u>
~A financial strategy plan focused on accumulation and distribution strategies for income needs, retirement timeframe and probabilities analysis of success	
<u>Comprehensive Financial Strategy Plan</u>	<u>\$2500</u>
~A Comprehensive financial strategy plan structured around financial accumulation, savings and distributions, addressing risk and mitigation strategies, tax efficiency, and estate planning	

Hourly Consulting Rates

<u>Financial Advisor/Planner Time</u>	<u>\$300/hour</u>
<u>Licensed Support Staff Time</u>	<u>\$100/hour</u>
<u>Non-licensed Support Staff Time</u>	<u>\$50/hour</u>

