



NAME,

This engagement letter is intended to outline the specific terms of the financial planning engagement between Clint Haynes and **NAME**. Please be assured that all information that you provide to me will be kept strictly confidential. During the financial planning engagement it may, on occasion, be necessary to consult with other third-party professionals at which time I would obtain your written permission to disclose your personal information.

As discussed at our initial meeting, this engagement will include all services required to develop a comprehensive financial plan. These services will specifically include, but are not limited to:

- Annual retainer of a fiduciary and Certified Financial Planner®
- Personalized plan with Short and Long-Term Objectives (Accountability for both of us)
- Developing a financial management strategy, including financial projections and analysis
- Comprehensive Cash Flow Analysis to determine what can and what should be saved on a monthly basis in order to accomplish both Short and Long-Term Objectives
- Complete Review, Analysis and Recommendations of all Outstanding Debt
- Complete Review, Analysis and Recommendations of all Insurance (Life, Disability, Home and Auto)
- Account aggregation utilizing the latest intuitive cloud based technology
- Career and Life Planning
- Complete retirement planning assessment, including financial projections of assets required at the estimated retirement date
- Analysis to determine most tax-efficient accounts and strategies
- Identifying tax-planning strategies to optimize financial position
- Complete Review, Recommendations and Management of all Investments and Savings Accounts to Ensure Proper Asset Allocation
- Estate Planning Analysis and Review
- Integrating and prioritizing all strategies outlined above into a comprehensive financial plan
- Ongoing review and assessment of assumptions incorporated into financial plan given changes in economic, political, and regulatory environment
- Determining necessity to revise financial plan
- Complete action plan to implement the agreed upon recommendations with timelines and who's responsible
- Referrals to other professionals, as required, to assist with implementation of the action 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. If you should wish to terminate this engagement at any time, you must notify me in writing. Any fees incurred to that date will be accrued and payable in full.

The cost of The Financial Freedom Blueprint® is \$2,495 and includes one year of monitoring. An initial payment of \$500 is due after the signing of the Financial Planning Engagement with the remainder due after the completion of The Financial Freedom Blueprint®. Subsequent to the first year, our meetings will be subject to a fee of \$1,495 per year thereafter unless assets under management are greater than \$250,000 in which the fee will be waived. Please be advised that I do not receive a referral fee for any other services/accounts (outside our management) or professional(s) to whom you may be referred.



In order to ensure that the comprehensive financial plan contains sound and appropriate financial planning recommendations, it is your responsibility to provide complete and accurate information regarding all aspects of your personal and financial situation, including objectives, needs and values, investment statements, tax returns, copies of wills, powers of attorney, insurance policies, employment benefits, retirement benefits, and relevant legal agreements. This list is not all inclusive and any other relevant information should be disclosed in a timely manner.

Form ADV Part 2A and 2B is available for review and will be provided to you at the time a formal fee-based or non-discretionary account is established.

You are responsible for ensuring that any material changes to the above noted circumstances are disclosed to your financial planner on a timely basis because they could impact the financial planning recommendations. If the scope or terms of the financial planning engagement are subject to change, they should be documented in writing and mutually agreed upon by all parties of the engagement.

I wish to advise you that I have no known conflicts of interest in the acceptance of this engagement. I commit that I will advise you of any conflicts of interest, in writing, as they should arise.

I have read, understood, and accept the terms outlined in this engagement letter.

_____/_____
Client's Signature Date

_____/_____
Client's Signature Date

Client's Printed Name

Client's Printed Name

_____/_____
Financial Planner's Signature Date