



FINANCIAL PLANNING AGREEMENT

This Agreement (hereinafter referred to as the Agreement) is made and entered into by and between RBF Wealth Advisors (hereinafter referred to as the Advisor), and **CLIENT (Enter Name Here)**, (hereinafter referred to as the Client). Client retains Advisor to provide the services described in this Agreement.

SERVICES

Based on information provided by Client, Advisor will provide the following planning services to Client:

Provide consultation services focusing on the area(s) of:

- Review of Employment Offers/Agreement(s) **for Financial Planning purposes**
 - ***We are NOT attorney's and cannot provide ANY legal advice***
- Budgeting/Cash Flow Planning
- Review and advise on Employer Benefit Selections
- Student Loan Repayment Planning
- Investment Planning
- Risk Management/Insurance Planning

FEES

For financial planning services, the Advisor and Client agree to the pay for the services as outlined on the attached Fee Schedule.

The Client may request additional consultation to review and update the financial plan(s). The fee will be as outlined in the attached Fee Schedule. The Advisor recommends that financial plans be reviewed and updated annually. Clients will typically be billed monthly for hourly fees for such additional planning and consulting services and for the actual cost of any expenses, such as postage, copying, long distance and similar charges.

Client is not obligated in any manner to implement the advice of the Advisor through the Advisor as an investment advisor representative or through the Advisor in his separate capacities as a registered representative or an independent insurance agent. Client is free to select any investment advisor, broker or dealer, or insurance agent Client wishes to implement the advice of Advisor. If Client chooses to implement the advice of Advisor through the Advisor, he will be acting in his separate capacity as a registered representative or independent insurance agent. When acting in these separate capacities, commissions may be earned. In his capacity as a registered representative, Advisor may retain a portion of the mutual fund sales loads and variable annuity commissions. Financial planning charges are separate and distinct from the fees and expenses charged by mutual funds and variable annuities that may be recommended to clients. A description of these fees and expenses are available in each fund and annuity's prospectus.

Fees set forth in the attached Fee Schedule are for financial planning services and to not include any other professional services, which may be required by Client to implement the recommendations made by Advisor. Advisor will not provide accounting or legal advice nor prepare any accounting or legal documents for the implementation of Client's plan. Nothing in this agreement shall require Advisor to provide legal, tax or accounting advice. Client is urged to work closely with his/her attorney and accountant in implementing the recommendations contained in these consultations. Advisor will not be responsible for the acts of omissions or insolvency of any other agent, broker, or independent contractor selected to take any action or to negotiate or consummate any transaction for Client's account.

CLIENT OTHER THAN INDIVIDUAL

If this Agreement is entered into by a trustee or other fiduciary, including, but not limited to, someone meeting the definition of "fiduciary" under the Employee Retirement Income Security Act of 1974 (ERISA), such trustee or other fiduciary represents and warrants that Client's participation is permitted by the relevant governing instrument of such plan. It is also represented and warranted that Client is duly authorized to enter in this Agreement and Client agrees to furnish Advisor with such documents as Advisor shall reasonably request with respect to the foregoing. Client further agrees to inform Advisor of any event that might affect this authority or the validity of Agreement. Client additionally represents and warrants that: (1) the governing instruments provide that an investment manager as defined under ERISA may be appointed and (2) the person executing and delivering this Agreement on behalf of the Client is named fiduciary (as defined under ERISA) who has the power under the plan to appoint an investment manager. If Client is a corporation, the party executing this Agreement on behalf of Client represents that execution of this Agreement has been duly authorized by appropriate corporate action.

CONFIDENTIALITY

Except as otherwise agreed in writing or as required by law, Advisor will keep confidential all information concerning Client's identity, financial affairs, or investments.

PRIVACY POLICY STATEMENT

Advisor is a registered investment advisor firm in the business of providing investment advisory services to customers. Client acknowledges receipt and understanding of the Advisor's Privacy Policy, as an attachment to this Agreement.

Former Clients. If clients close an account with Advisor, Advisor will continue to operate in accordance with the principles stated in the Privacy Policy.

Requirements of Federal Law. In November of 1999, Congress enacted the Gramm-Leach-Bliley Act. This Act requires certain financial institutions, including broker-dealers and investment advisors, to protect the privacy of Customer Information. To the extent a financial institution discloses Customer Information to non-affiliated third parties other than as permitted or required by law, clients must be given the opportunity and means to opt out (or prevent) such disclosure. Please note that Advisor does not disclose Customer Information to non-affiliated third parties except as permitted or required by law (e.g., disclosures to service client's account or to respond to subpoena).

CLIENT'S RESPONSIBILITIES

Client recognizes the value and usefulness of the financial planning services of Advisor will depend upon the accuracy and completeness of the information Client provides, upon Client's active participation in the formulation of financial plan objectives and in the implementation of the financial plan to attain those objectives. Client will provide Advisor all information and required documents as Advisor may reasonably request in order to permit a complete evaluation and preparation of recommendations for Client. Advisor will rely on the information provided by the Client, and will not be responsible for the verification of information and documentation provide by Client.

OTHER INVESTMENT ACCOUNTS

Client understands that Advisor serves as an advisor for other clients and will continue to do so. Client also understands that Advisor may give advice or take action in performing his duties for other clients, or for his own account(s), that differ from advice given to or action taken for Client. Advisor is not obligated to buy, sell or recommend for Client any security or other investment that Advisor may buy, sell or recommend for any other Client or his own accounts. This Agreement does not limit or restrict in any way Advisor from buying, selling or trading in any securities or other investments for his own accounts.

BASIS OF ADVICE

Client acknowledges that Advisor obtains information from a wide variety of publicly available sources. Advisor does not have, nor does he claim to have, sources of inside or private information. The recommendations developed by Advisor are based upon his professional judgment. Advisor cannot guarantee the results of any of his recommendations. Client at all times shall elect unilaterally to follow or ignore completely, or in part, any information, recommendation, or advice given by or under this Agreement.

DEATH OR DISABILITY

If the Client chooses to implement the Plan, the death, disability or incompetence of Client will not terminate or change the terms of this Agreement. However, Client's executor, guardian, attorney-in-fact or other authorized representative may terminate this Agreement by giving thirty (30) days advance written notice to Advisor in accordance with the termination provisions provided herein.

LIABILITY OF ADVISOR

Client understands that there are risks inherent in all financial decisions and transactions and that there is no guarantee Client's investment objectives will be achieved. Client agrees that Advisor will not be liable for any loss incurred with respect to the advice, except where such loss directly results from such party's negligence or malfeasance. Nothing in this section is intended to be a waiver of any right of action Client may have under applicable securities laws or Client's rights in the event Advisor breaches any fiduciary duty owed to Client. Client understands that past performance is no guarantee of future returns.

PROXY VOTING

Advisor will not vote proxies on behalf of clients, nor does he provide clarifications or recommendations on proxy issues. Clients are instructed to read through the information provided with the proxy documents and to make a determination based on the information provided. Clients are solely responsible for all proxy voting decisions.

ARBITRATION

Client agrees that all controversies that may arise between the parties concerning performance or breach of this Agreement, or any other agreement between parties, whether entered into before, on or after the date the account is opened shall be determined by arbitration before a panel of independent arbitrators set up by the American Arbitration Association or any other industry forum only to the extent expressly provided as an alternative under the securities laws of Client's state of residence. If Client does not notify the other parties in writing of their alternative designation within five days after Client's written demand for arbitration, then Client authorizes Advisor to make such designation on his/her/its behalf. Client understands that judgment upon any arbitration award may be entered in any court of competent jurisdiction. Client is aware of the following:

- (a) Arbitration is final and binding on the parties.
- (b) The parties are waiving their right to seek remedies in court, including the right to a jury trial.
- (c) Pre-arbitration discovery is generally more limited than and different from court proceedings.
- (d) The arbitrators' award is not required to include factual findings or legal reasoning and any party's right to appeal or to seek modification of rulings by the arbitrators is strictly limited.
- (e) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

No person shall bring a putative or certified class action to arbitration nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

- (a) The class certification is denied;
- (b) The class is de-certified; or
- (c) The customer is excluded from the class by the court.

Such forbearance to enforce this arbitrate provision shall not constitute a waiver of any rights under this Agreement except to the extent stated herein. Nothing in this provision is intended to be a waiver of any right of action Client may have under applicable federal or securities law. This provision is not enforceable in any state that does not legally allow binding arbitration.

TERM

This Agreement shall remain in effect until the written financial plan has been presented to Client or the consultation services are completed.

Either party may terminate services by submitting written notice to the other; notice will be effective upon receipt. If services are terminated within five business days of signing the agreement for services, services are terminated without penalty (no fees due or a complete refund of fees paid in advance). After the initial five business days, the client will be responsible for the time expended and costs incurred by the applicant prior to receiving the notice of termination. If Client has paid a retainer and a refund is due to the Client, fees will be refunded on a prorated basis. If the prorated fees are in excess of the retainer paid, Advisor will provide the client with a billing statement noting the time and costs incurred, the retainer previously paid and the amount remaining due.

CONFLICT OF INTEREST DISCLOSURE STATEMENTS

Advisor is an investment advisor registered according to the rules and regulations of the various regulations of State and Federal rules and laws. The following disclosures are provided regarding the Advisor's background and business practices:

- (a) Client hereby consents and agrees that Advisor is also a registered representative and may be an independent insurance agent. When acting in these capacities, Advisor may receive commissions, in addition to the fees earned by them on any transactions in securities, managed accounts, and/or insurance products, if and when implemented by Advisor in their separate capacity for Client.
- (b) Client hereby acknowledges that Client is under no obligation to implement any investment or insurance transactions through Advisor.

SEVERABILITY

It is understood by the parties that if any term, provision, duty or obligation under this Agreement is held by the courts to be unenforceable, illegal or in conflict with applicable state law, the validity of the remaining portion shall not be affected and the rights and obligations of the parties shall be construed and enforced as if such invalidity or unenforceable provision was not contained in this Agreement.

GOVERNING LAW

This Agreement shall be construed under the laws of the State of Missouri in a manner consistent with the Advisors Act and the rules and regulations of the Securities and Exchange Commission thereunder.

ASSIGNMENT

This Agreement may not be assigned or transferred in any manner by any party without the written consent of all parties receiving or rendering services hereunder.

MISCELLANEOUS PROVISIONS

- (a) This Agreement shall not become effective until acceptance by Advisor as evidenced by his signature below. No modification or amendment to this Agreement shall be effective unless made in writing and signed by Client and an authorized representative of Advisor.
- (b) The parties hereto acknowledge and agree that this Agreement alone constitutes the final written expression of the parties with respect to all matters contained herein, and the parties further acknowledge and agree that there are no prior or contemporaneous agreements, or if any, such prior agreements are merged herein. This Agreement alone constitutes the final understanding between the parties.

ACKNOWLEDGMENT OF RECEIPT

Client acknowledges receipt of Part 2 of Form ADV, or a disclosure statement containing the equivalent information. In addition, Client acknowledges receipt of the Advisor's Privacy Policy Notice as required by the Gramm-Leach-Bliley Act of 1999.

ENTIRE AGREEMENT

This Agreement represents the entire Agreement between the parties with respect to the subject matter contained herein. **This Agreement contains a pre-dispute arbitration clause in the above titled section "Arbitration".** This Agreement may not be changed orally but only by an Agreement in writing signed by all parties.

Dated: _____ Client Signature: _____
Enter Client Name Here

Dated: _____ Client Signature: _____

ACCEPTED BY

Dated: _____ By: _____
Mark D. Johnson
Investment Advisor Representative

Dated: _____ By: _____
Chris J. Burke, CFP
Investment Advisor Representative

Dated: _____ By: _____
Anthony E. Kalinowski
RBF Wealth Advisors - Principal

FEE SCHEDULE

The following grid shall identify Advisor's service/fee schedule under this Agreement:

Service Type	Service Description
1	
Fee Type	Fee Description
Fixed	\$949. One-time fee invoiced within 60 days of client becoming employed. Includes: Twenty (20) hours of services.
<p>Client Signature: _____ Enter Client Name Here</p> <p>Client Signature: _____</p>	

Securities offered through Triad Advisors LLC, Member FINRA/SIPC.

Advisory Services offered through RBF Wealth Advisors.

Triad & RBF Wealth Advisors are not affiliated.