

Please print, preferably in capital letters and black ink. All information requested is **required** unless optional is indicated.

- 1. Scope of Our Engagement:** This will confirm the terms of our recent conversation during which Client has agreed to engage the services of Cambridge Investment Research Advisors, Inc. (CIRA), a registered investment adviser, and its investment advisor representative (IAR), whose name appears on the signature page below, to provide certain financial planning services. These services will be selected by Client and Client's IAR from the choices listed on Schedule A, the terms of which are incorporated into this agreement ("Agreement"). These services may include such things as developing a full financial plan, portfolio evaluation, educational funding planning, retirement planning, tax projections and planning, risk management, including a review of insurance coverage (which will generally exclude property and casualty insurance), planning for special needs family members, negotiation of the purchase of substantial assets, and budgeting. IAR will provide written or verbal recommendations, depending on the services selected and mutually agreed to by Client. If Client chooses to have a full financial plan, it will be written and may encompass such things as net worth statement, cash flow projections, income tax projections, retirement planning, estate planning, educational funding, special healthcare needs funding, recommendations regarding insurance coverage (generally excluding property and casualty insurance, unless Client's IAR is licensed to and does sell these products), and investment recommendations.
- 2. Client Responsibilities:** The services, plans, and recommendations will be based on the accuracy of the written and oral information and data provided by Client and Client's active participation in the process. The plan or recommendations developed will include recommendations designed to help Client achieve Client's personal goals and objectives. Client may accept or reject any or all of the recommendations. Therefore, Clients are urged to ensure all information and data provided by Client or Client's outside advisors is accurate and that Client provides full and complete answers to IAR's requests for personal information. Otherwise, the conclusions drawn and the recommendations made may not be suited to Client's actual personal situation.
- 3. Information and Documents Client Will Provide:** With Client's permission, IAR may coordinate with Client's attorney, accountant, or other advisors to collect information related to Client's financial or other personal issues. CIRA and IAR will not share this information or the information Client provides to CIRA directly with anyone unless mutually agreed upon and the information sharing is necessary to achieve Client's objectives under this Agreement, or as may be required by law.
- 4. What Client Will Pay Us:** CIRA and IAR will provide the services Client selects from the choices included on Schedule A in return for timely and full payment of the financial planning fee, as specifically described on Schedule A and approved by Client, as evidenced by Client's signature below. These fees do not cover expenses incurred by Client in connection with Client's use of other advisors, such as Client's attorney or accountant, in connection with this process.
- 5. Important Considerations:** Client's IAR may be a Registered Representative of Cambridge Investment Research, Inc. (Cambridge), which is an affiliated broker-dealer registered with the Securities Exchange Commission (SEC) and a member of the Financial Industry Regulatory Authority (FINRA). As such, Client's IAR as a Registered Representative is capable of effecting on Client's behalf transactions in various securities products, including stocks, bonds, mutual funds, variable annuities, and variable life insurance. However, Client is always free to execute securities transactions and purchase insurance products through someone other than Client's IAR. If Client chooses to purchase securities products through Client's IAR in the capacity as a Registered Representative, then all such transactions will be placed through Cambridge. In this event, Cambridge and Client's Registered Representative will receive compensation, including commissions and possible 12b-1 fees normally paid in connection with the sale of securities products. If Client elects to purchase insurance products through Client's IAR, Client's IAR will receive commissions normally paid in connection with these products in a separate capacity as a licensed life agent. This compensation will be in addition to the fees Client will pay for financial planning or investment advice under this Agreement.

If the IAR designated on this Agreement is no longer affiliated with CIRA, or is no longer serving as IAR to Client due to retirement, disability, or death, and Client wishes to retain the advisory services from CIRA pursuant to this Agreement, Client may allow CIRA to appoint a new IAR for Client.
- 6. Services Not Provided:** CIRA and IAR do not provide legal advice or prepare legal documents, such as wills and trusts. Client must retain an attorney to provide legal advice and services. Charges for these services will be in addition to the charges Client will pay CIRA under this Agreement.

CIRA and IAR do not provide accounting advice and do not prepare income, gift, estate tax, or other such tax returns as part of our financial planning services. Client should retain a separate accountant or accountancy firm to provide these services. In some cases, Client's IAR may have an accounting practice separate and apart from their affiliation with CIRA or Cambridge. In that situation, Client's IAR may offer to provide these services through his/her separate accounting practice. Charges for these services will be in addition to the charges Client will pay CIRA under this Agreement.

The services under this Agreement do not include CIRA or IAR providing investment management or supervision of investment accounts on behalf of Client. In the event that Client desires such investment management or supervision services, Client will be required to execute a separate agreement and may pay a fee in addition to the fees paid by Client to CIRA and IAR under this Agreement.
- 7. ERISA Accounts:** If the services under this Agreement involve an account that is maintained on behalf of a plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), the Pension Protection Act of 2006, or similar government regulation, CIRA acknowledges that when CIRA or IAR provides advice about securities held in the ERISA account on a regular basis pursuant to this Agreement that this advice would constitute investment advice to a retirement plan or to retirement plan assets for compensation, and therefore, CIRA would be a "fiduciary" as such term is defined under Section 3(21)(A)(ii) of ERISA. CIRA will act in good faith and with the degree of diligence, care, and skill that a prudent person rendering similar services would exercise under similar circumstances in providing such fiduciary services. CIRA is not an "investment manager" as defined in Section 3(38) of ERISA and does not have the power to manage, acquire, or dispose of any plan assets, and is not the "administrator" of Client's retirement plan as defined in ERISA.
- 8. Disclosure of Important Information:** The Client acknowledges receipt of required disclosure documents including, but not limited to, Part 2A (Firm Brochure) and Part 2B (Supplemental Brochure), as required by the SEC, either before or at the time of signing an advisory agreement with CIRA. If Client has received other services by CIRA and IAR these disclosure brochures may have previously been provided in which will constitute appropriate delivery.

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CIRA does not accept prepayment of services more than \$1,200 for more than six (6) months in advance. While services are generally provided within 90 days, we understand that special circumstance can arise that would delay this delivery. If prepaid services have not been delivered within six (6) months, CIRA will refund prepaid fees to the Client. If Client is still interested in such services by CIRA and IAR, a new Agreement can be entered into.

9. Termination of Engagement: This Agreement shall continue in effect until terminated by Client, CIRA, or IAR by giving the other parties written notice at least 30 days prior to the date on which the termination is to be effective, unless both parties consent to a shorter notification period. Prepaid, unearned fees will be promptly refunded. Depending on the service provided these fees may be prorated. This Agreement will also terminate when one-time services have been provided and compensation for services has been received. If the appropriate disclosure brochures were not provided to the Client, such Client has the right to terminate the contract without penalty within five (5) days after entering into the Agreement. For the purposes of this provision, the Agreement is considered entered into when all parties to the Agreement have signed the Agreement. CIRA will refund any unearned, prepaid fees paid by Client. If Client has paid no fees in advance, any unpaid fees for services rendered will be due and paid by Client on the date of termination.

10. Confidential Relationship: All information, recommendations, and advice furnished by CIRA or its IAR to Client under this Agreement shall be regarded as confidential by Client. CIRA and its IAR agree to keep in strict confidence all information concerning the affairs of Client. CIRA and its affiliated entities are committed to protecting Client's confidential information. CIRA holds in confidence all information it receives from Client, including personal information it collects from Client or receives from other entities in connection with any of the financial or investment management services it provides. CIRA also requires entities with whom it deals to restrict use of Client's information. A complete privacy statement concerning CIRA's and its affiliated entities' privacy policy is available upon request. Client may obtain a copy of the privacy policy in person from Client's IAR, through written request delivered to Cambridge Investment Research, Inc. Privacy Statement, 1776 Pleasant Plain Road, Fairfield, Iowa 52556, or simply by calling Cambridge at 800-777-6080.

11. Pre-Dispute Arbitration and Disclosure Agreement:

The following disclosure is required by various regulatory bodies, but should not limit the applicability of the following arbitration provision to or in any claim or controversy which may arise between you and Cambridge. This Agreement contains a predispute arbitration agreement, the parties agree as follows:

- a. All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- b. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- c. The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
- d. The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- e. The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- f. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- g. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, are hereby incorporated into this Agreement.
- h. Pre-arbitration discovery is generally more limited than and different from court proceedings.
- i. Any party's right to appeal or seek modifications of rulings of the arbitrators is strictly limited.
- j. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court. If at the time a demand for arbitration is made, or an election or notice of intention to arbitrate is served, the claims sought to be arbitrated would have been barred by the relevant statute of limitations or other time bar. Any party to this Agreement may assert the limitations as a bar to the arbitration by applying to any court of competent jurisdiction, and the parties expressly agree that any issues relating to the application of a statute of limitations or other time bar, are referable to such a court. The failure to assert such bar by application to a court, however, shall not preclude its assertion before the arbitrators. This agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under the federal securities laws.
- k. The award of the arbitrators or of the majority of them shall be final, and judgment upon the award rendered may be entered in any court, state or federal, having jurisdiction.
- l. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class action who has not opted out of the class with respect to any claims encompassed by the putative class action until:
 1. the class certification is denied; or
 2. the class is decertified; or
 3. the client is excluded from the class by the court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein. You agree, and in consideration of Cambridge carrying an account for you, Cambridge agrees, that all controversies which may arise between us, including any dispute involving Cambridge's present or former agents, employees, officers, and directors and including, but not limited to, those involving transactions in any account you have individually or jointly with or on behalf of another party at Cambridge, including those in which you have a beneficial interest, or the construction, performance, or breach of this or any other agreement between us, whether entered into prior, on, or subsequent to the date hereof, shall be fully and finally determined by binding arbitration conducted before, and only before, the arbitration panel set up by FINRA in accordance with its arbitration procedures. Any arbitration under this Agreement will be conducted pursuant to the Federal Arbitration Act and the laws of the state of Iowa.

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- A copy of this arbitration agreement is hereby given to you, who shall acknowledge receipt thereof on this Agreement.
- If you file a complaint in court against Cambridge that contains claims that are subject to arbitration pursuant to this arbitration agreement, Cambridge may seek to compel arbitration of the claims that are subject to arbitration. If Cambridge seeks to compel arbitration of such claims, Cambridge must agree to arbitrate all of the claims contained in the complaint if you so request. If Cambridge seeks to compel arbitration of the claims you have filed in court that are subject to arbitration, you expressly agree to reimburse all fees, costs, and expenses incurred by Cambridge to enforce the arbitration provisions of this Agreement unless FINRA arbitration procedures permit the claim to be filed in court or enforcement of this provision would limit or contradict FINRA arbitration procedures.

By signing the Financial Planning Engagement Form, you acknowledge that you are aware that this agreement contains a binding arbitration provision that may be enforced by the parties.

12. Miscellaneous Items

Assignment – This Agreement may not be assigned by CIRA to another registered investment adviser without Client's written consent.

Governing Law – This Agreement will be governed by the laws of the state of Iowa, without giving effect to the conflicts of law provisions thereof, and applicable provisions of the Investment Advisers Act of 1940.

Effectiveness – Our engagement will not commence until this Agreement is accepted by CIRA, as evidenced by the signature of our authorized corporate signatory below.

Entire Agreement – This Agreement is our final agreement with respect to the engagement described above and on Schedule A, supersedes all prior agreements between us regarding this engagement, and may not be modified or amended except in writing signed by all parties hereto.

PRIMARY CLIENT INFORMATION

Name (first, MI, last/trust/entity)

_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|
 Social Security number or Tax ID

Please refer to information on file for the following account registration and continue to the Signatures section on page 5.

Registration type

_____/_____/_____
 Birth/Trust date Entity/Not applicable

Marital Status

Single Married Domestic partner Widowed

Citizenship

(Questionnaire required for resident alien, non-resident alien, or U.S. citizen living abroad)

U.S. citizen Resident alien Non-resident alien (W-8 required)

Country of origin (for resident and non-resident aliens only)

Legal U.S. Address (required – no P.O. Box)

Address 1

Address 2

City, state, zip

Mailing Address (optional – P.O. Box permitted)

Address 1

Address 2

City, state, zip

Daytime/Work phone

Evening/Home phone

Email address (optional) – I agree that Cambridge may send communications by email if I provide an email address.

USA PATRIOT Act Information (required by federal law)

Driver's license Passport State issued ID Other: _____

Alien registration card – required for all resident aliens

Non-documentary – subject to non-documentary procedures

Document number

State/Country issued

Expiration date (mm/dd/yyyy)

Date issued (mm/dd/yyyy)

Reason ID Documentation Not Required:

Documentation already on file at Cambridge Minor Exempt or entity

Employment Information for Primary Investor (not applicable to trust/entity)

Employed Self-employed Retired Student

Not employed/Not applicable

Occupation (if self-employed, specify nature of business)

Name of employer

Employer address (required if employed or self-employed)

City, state, zip

JOINT CLIENT INFORMATION (AUTH. SIGNER/CUSTODIAN/TRUSTEE)

Name (first, MI, last/trust/entity)

_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|
 Social Security number or Tax ID

Please refer to information on file for the following account registration and continue to the Signatures section on page 5.

Registration type

_____/_____/_____
 Birth/Trust date Entity/Not applicable

Marital Status

Single Married Domestic partner Widowed

Citizenship

(Questionnaire required for resident alien, non-resident alien, or U.S. citizen living abroad)

U.S. citizen Resident alien Non-resident alien (W-8 required)

Country of origin (for resident and non-resident aliens only)

Legal U.S. Address (required – no P.O. Box)

Address 1

Address 2

City, state, zip

Mailing Address (optional – P.O. Box permitted)

Address 1

Address 2

City, state, zip

Daytime/Work phone

Evening/Home phone

Email address (optional) – I agree that Cambridge may send communications by email if I provide an email address.

USA PATRIOT Act Information (required by federal law)

Driver's license Passport State issued ID Other: _____

Alien registration card – required for all resident aliens

Non-documentary – subject to non-documentary procedures

Document number

State/Country issued

Expiration date (mm/dd/yyyy)

Date issued (mm/dd/yyyy)

Reason ID Documentation Not Required:

Documentation already on file at Cambridge Minor Exempt or entity

Employment Information for Joint Investor (not applicable to trust/entity)

Employed Self-employed Retired Student

Not employed/Not applicable

Occupation (if self-employed, specify nature of business)

Name of employer

Employer address (required if employed or self-employed)

City, state, zip

PRIMARY CLIENT INFORMATION (CONT.)

Affiliation Information for Primary Investor – Are you, your spouse, or any other immediate family members, including parents, in-laws, siblings, and dependents:

- 1. A political official? Yes No If yes, please check appropriate choice(s):
Elected official who has legal authority to hire a professional for their affiliated government entity
Elected official who has appointment authority, or can influence the hiring, of a financial professional for their affiliated government entity
No potential influence to hire a financial professional for government entity
2. Employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, or branch manager of a broker-dealer firm) or a financial regulatory agency? If this is a brokerage account (capable of trading equities) and/or you, your spouse, or dependents are employed by a broker-dealer other than Cambridge Investment Research, Inc., please complete and submit the Affiliated Persons Form with this document.
Yes, broker-dealer or municipal securities dealer No
Yes, FINRA
Yes, RIA
Yes, state or federal securities regulator
3. A director, 10 percent shareholder, or policy-making officer of a publicly traded company?
Yes, please list name and symbol of the company No
4. A senior military, governmental, or political official of a non-U.S. country?
If Yes, please list name of country and complete and submit the Politically Exposed Persons Form with this document No

JOINT CLIENT INFORMATION (CONT.)

Affiliation Information for Joint Investor – Are you, your spouse, or any other immediate family members, including parents, in-laws, siblings, and dependents:

- 1. A political official? Yes No If yes, please check appropriate choice(s):
Elected official who has legal authority to hire a professional for their affiliated government entity
Elected official who has appointment authority, or can influence the hiring, of a financial professional for their affiliated government entity
No potential influence to hire a financial professional for government entity
2. Employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, or branch manager of a broker-dealer firm) or a financial regulatory agency? If this is a brokerage account (capable of trading equities) and/or you, your spouse, or dependents are employed by a broker-dealer other than Cambridge Investment Research, Inc., please complete and submit the Affiliated Persons Form with this document.
Yes, broker-dealer or municipal securities dealer No
Yes, FINRA
Yes, RIA
Yes, state or federal securities regulator
3. A director, 10 percent shareholder, or policy-making officer of a publicly traded company?
Yes, please list name and symbol of the company No
4. A senior military, governmental, or political official of a non-U.S. country?
If Yes, please list name of country and complete and submit the Politically Exposed Persons Form with this document No

FINANCIAL INFORMATION

Refers to Primary client Primary and joint clients or minor Joint client or minor Household

Annual income <\$20,000 \$20,000-\$50,000 \$50,000-\$100,000 \$100,000-\$200,000 \$200,000-\$500,000 >\$500,000

Net worth Total assets minus total liabilities, excluding primary residence, but including all other personal holdings

<\$50,000, must specify: \$.00 \$50,000-\$100,000 \$100,000-\$250,000 \$250,000-\$500,000 \$500,000-\$1 million
\$1-\$2 million >\$2 million, must specify: \$.00

Federal tax bracket % Net investable assets \$.00

If this Agreement is owned or controlled by more than one individual or entity, "I" refers to all account owners. I certify under penalties of perjury that the Social Security or taxpayer identification number provided above is correct. By signing below, I represent and warrant that the information provided on the Agreement and the identification presented to verify my identity is true and accurate. I represent that I will notify Cambridge in writing immediately if there is any material change in the information I have provided, and I acknowledge that I have received, read, understand, and agree to be bound by and to abide by all of the terms and conditions set forth in this Agreement. Cambridge may use third parties to perform administrative tasks on its behalf, such as preparation of other information in conjunction with this agreement. By signing below, I authorize the sharing of my nonpublic personal information in accordance with the Cambridge Privacy Policy (please see the last pages of the Financial Planning Engagement). I will contact the Cambridge Compliance Department by calling 800-777-6080 if I do not want this information shared with non-affiliated third parties. By signing below, I consent to the review of email correspondence exchanged between me and my IAR. Such review is required of Cambridge pursuant to regulation. The Financial Planning Engagement on the previous pages herein contains a pre-dispute binding arbitration and disclosure agreement clause, and certain other provisions, which may substantially affect my rights. By signing below, I acknowledge receipt of this pre-dispute binding arbitration and disclosure agreement.

Signature of primary client (or authorized signer/custodian/trustee)

Date

Signature of joint client (or authorized signer/custodian/trustee)

Date

Investment advisor representative (print name)

Rep number

Signature of investment advisor representative 1

Date

OSJ supervisor approval

Date

1 My signature indicates that I have reviewed the identification(s) presented by the above client(s), and certify that, to the best of my knowledge, the identification is genuine and unaltered and truly represents the identity of my client(s), or I have relied upon the non-documentary procedures.

WHAT DOES CAMBRIDGE DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This financial information can include, but is not limited to, the following:</p> <ul style="list-style-type: none"> • Social Security number • Investment experience • Assets • Account numbers • Income • Account transactions • Contact information • Account balance <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Cambridge chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does Cambridge share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you – Only if your rep-advisor leaves Cambridge, retires, or sells his or her practice	Yes	Yes

To limit our sharing	<p>Call 800-777-6080 and ask for the Compliance Department.</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 800-777-6080 and ask for the Compliance Department.

Who we are	
Who is providing this notice?	This notice is being provided on behalf of Cambridge Investment Research, Inc. (“Cambridge”) and its Affiliates, Cambridge Investment Research Advisors, Inc., Continuity Partners Group LLC, TBS Agency, Inc.
What we do	
How does Cambridge protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Cambridge trains its associates on the proper handling of personal information and requires companies that help provide services to you to protect the confidentiality of personal information they receive.
How does Cambridge collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account • Direct us to buy securities • Give us your contact information • Seek advice about your investments • Enter into an investment advisory contract We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can’t I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates’ everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with a common Cambridge Investment Research name; financial institutions such as TBS Agency, Inc. and Continuity Partners Group LLC; and nonfinancial companies such as Cambridge Investment Group, Inc., Continuity Management Group, LLC, and Emeric Petroleum Corporation.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include your financial advisor’s company and investment advisor firm, your financial advisor’s new broker-dealer and investment advisor firm if your financial advisor chooses to leave Cambridge, and other broker-dealers and investment advisor firm designated by your rep-advisor if he or she leaves Cambridge, retires, or sells his or her practice.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include banks, credit unions, retirement plans, and other financial institution programs.</i>
Other important information	
We also comply with more restrictive state laws to the extent that they apply. For example, if you reside in Vermont or California, we will automatically opt you out of sharing your information with nonaffiliates for marketing purposes unless you have provided Cambridge with written authorization to opt you in to such sharing.	

Financial Planning Engagement - Schedule A

Please print, preferably in capital letters and black ink.

Primary investor (first, MI, last/authorized signer/trust/entity/minor) (print name) _____ Joint investor/secondary party (first, MI, last/authorized signer, custodian) (print name) _____

FPE on file: Yes, under Social Security or Tax ID: [] [] [] [] [] [] [] [] [] [] [] [] [] Date signed: _____

New plan Update to existing plan

1 – PLEASE MARK THE SERVICE(S) YOU REQUEST US TO PROVIDE

- Portfolio review and evaluation
- Cash flow analysis
- Budgeting
- Divorce planning
- Tax projections
- Tax planning
- Philanthropic planning
- Retirement planning
- Planning for special needs family member
- Education funding planning
- Risk management analysis (i.e., insurance policy review)
- Client meetings
- Organization of client documents
- Investment policy design
- Access to financial planning tools
- Retirement account investment analysis and allocation
- Estate analysis and planning
- Behavioral coaching and wealth mentoring
- Other (Please describe services in as much detail as possible.)

Will written advice or recommendations, either communicated through hard copy or electronic form, be provided? Yes No

What financial planning software, if any, will be used for documentation or delivery of the plan? _____

2 – PLEASE MARK THE FREQUENCY OF THE SERVICE(S) TO BE PROVIDED

Choose one:

- One-time service
- Ongoing services
- As needed, please explain: _____

3 – FEES TO BE PAID

Choose one: Advance Arrears No charge

- A. **Flat Fee Agreement** \$ _____
 - One-time payment
 - Split payment \$ _____ now \$ _____ later *Billing instructions or invoice required to process account debits.
 - Installment payments Start date _____ End date _____
 - Monthly Quarterly Semi-annually Annually
 - Ongoing payments *may only be used as a payment method for ongoing services
 - Monthly Quarterly Semi-annually Annually

B. **Hourly Fee Agreement** \$ _____ /hr *Billing instructions or invoice required to process account debits.

C. **Asset-based Fee Agreement** _____ % per year
 Tiered fee schedule
 _____ % on first \$ _____ ; _____ % on next \$ _____ - _____ % on next \$ _____
 _____ % on next \$ _____ - _____ % over \$ _____

Please list accounts in investment portfolio below:

Fees based on a percentage of the value of your assets as determined from your financial statement:

Choose one: Net Worth Investment Portfolio (must be paid quarterly) \$ _____ with CIRA
 \$ _____ outside assets*
 *Please provide copy of a statement for outside assets

D. **Other important instructions:** _____

4 – PAYMENT OPTIONS AND FEE DEBIT AUTHORIZATION

The following payment options for financial planning fees are available to clients:

- Check - personal check made payable to **Cambridge Investment Research, Inc.** We cannot accept cash and generally do not accept cash equivalents, such as cashier's checks and money orders, because of federal statutes intended to combat money laundering.
- Debit from a checking or savings account. Please allow up to 5 business days to establish ACH authorization. If process is not complete by the 15th, payments will begin the following month.

ACH Authorization - Please include a voided check with to ensure correct account number/ABA.

Account title or name

Bank name

_____ or upon receipt

City, state, zip Start date for one-time payments

ABA number (i.e., routing number)

Account number Start month for ongoing payments*

Checking Savings

*ACH payments will be processed on or around the 15th of the month.

Debit from approved investment account – account must be a non-qualified account on a platform approved for fee-debiting. By signing the bottom of the page, Client authorizes Cambridge to automatically deduct the fees for the financial planning services from the account as indicated below. Client represents that all persons who are joint owners of this account have executed this Agreement. Client may terminate this automatic fee deduction at any time by providing written notice to CIRA at our address indicated under Section 10 in the Financial Planning Engagement. This will not terminate Client's obligation to pay any unpaid fees.

Fee debit account number _____

Other payment option - Discuss with your IAR. A Payment Authorization Form may be needed by the client(s) to facilitate this payment option.

If this Agreement is owned or controlled by more than one individual or entity, "I" refers to all account owners.

By signing below, I represent and warrant that the information provided on the referenced Agreement and the identification presented to verify my identity is true and accurate. I represent that I will notify Cambridge in writing immediately if there is any material change in the information I have provided, and I acknowledge that I have received, read, understand, and agree to be bound by and to abide by all of the terms and conditions set forth in the Agreement. Cambridge may use third parties to perform administrative tasks on its behalf, such as preparation of other information in conjunction with this agreement.

The Financial Planning Engagement previously submitted and referenced above contains a pre-dispute binding arbitration and disclosure agreement clause, and certain other provisions, which may substantially affect my rights. By signing below, I acknowledge receipt of this pre-dispute binding arbitration and disclosure agreement.

I/we hereby authorize Cambridge to initiate periodic debit entries to the bank account indicated above. This authority is to remain in full force and effect until Cambridge or my rep-advisor has received written notification from me (or either of us) of its termination, and in such manner as to allow Cambridge or my rep-advisor and my (our) bank a reasonable opportunity to act on it.

Signature of primary client (or authorized signer/custodian/trustee) Date Signature of joint client (or authorized signer/custodian/trustee) Date

Investment advisor representative (print name) Rep number Signature of investment advisor representative Date

OSJ supervisor approval Date

*My signature indicates that I have reviewed the identification(s) presented by the above client(s), and certify that, to the best of my knowledge, the identification is genuine and unaltered and truly represents the identity of my client(s), or I have relied upon the non-documentary procedures.

Joint account owner - If the joint account owner is not a joint client of the agreement, please sign below.

Joint account owner Joint account owner signature Date