Financial Planning Engagement Letter

Dear :

This letter will confirm the terms of our recent conversation regarding the services we will provide for you. It will also verify that you have received a copy of Form ADV Part II that describes our firm and key personnel.

While we offer other services, including Investment Advisory services, which may be a considered a conflict of interest, as described below and as disclosed in Form ADV. This Financial Planning Engagement Letter covers only our financial planning services.

As part of each process, you will furnish us with complete and up-to-date information about your personal financial circumstances and investment objectives. Once all relevant information is assembled, we will analyze your present financial situation, which may include a review of pertinent assets, liabilities, current and projected cash flow, investment portfolios, and your income tax and estate tax situation.

On the basis of the information you provide we will produce a written report and recommended action. Your written report will refer to such things as your specific objectives, time horizons, risk profile, tax implications, performance expectations, asset allocation and portfolio management information.

All information given to us by you and all recommendations and advice furnished by us to you will be kept confidential by each of us and will not be disclosed to anyone except as we may agree in writing or as may be required by law.

1. Comprehensive Financial Planning - The broad-based custom financial planning service provides a single written report containing recommendations in all relevant areas of your financial well being and may include strategies regarding cash flow, investment portfolio management, retirement planning, federal and state income and estate tax planning, and legacy and dynasty planning.

The fee for your Comprehensive Financial Plan has been determined by our mutual agreement and is $_______ and is due upon return of this Engagement Letter. To avoid future misunderstandings, this fee is for the written financial plan alone and the plan shall contain all of our recommendations to you through the date of its delivery and one-year plan review.

After you have evaluated your Comprehensive Financial Plan, there are separate aspects of follow-through implementation, apart from the plan, that we also offer. Plan implementation by product sales involves acquisition by you of investment, real estate, or insurance products from us to accomplish your objectives. This agreement and fee do not provide for any product sales that may be offered at no obligation to you. They are a separate service that may be considered a conflict of interest because commissions and/or additional fees may be paid in connection with products purchased.

2. Hourly Financial Consulting - Your implementation strategy may also include additional conferences and interactions with your other financial advisors that are beyond the scope of the services stated above. Our fee for this service is based upon the time necessary to complete the agreed upon tasks. Consultations are also available regarding, but not limited to, specific financial topics such as investments, insurance, retirement, tax and estate planning. The agreed time allocated to accomplish these tasks is N/A hours at our rate of $250 per hour for a total fee of $N/A.

3. Financial Review and Update Planning - A review and update of a previously written report, due to events such as changes in tax laws or your personal financial situation, is also available as a new and separate service. This service is to reassess your financial objectives, progress and circumstances to date and make appropriate recommendations. The fee for your Financial Review and Update Plan as determined by our mutual agreement is $ N/A , and is due upon return of this letter.

We emphasize that the services described above are separate, stand-alone advisory services and that you are not obligated to make any additional purchases from us. You also are free to associate with any brokerage firm, insurance or real estate agents or other vendors you desire for the implementation of your objectives.

If at any time you feel that you are dissatisfied with this agreement, you may terminate it. If you do so within five days of acceptance, you will receive a full refund. Thereafter, any fees that you have paid to us in advance will be charged for the time and effort that we have devoted up to that time to preparing your written report and any remaining balance will be refunded.

Hillel Katzeff, MBA, CFP may utilize other Registered Investment Advisers to assist in the process of establishing, reviewing and implementing your written report for which there is no additional charge. We are not authorized or qualified to: give you legal advice or prepare legal documents; prepare or amend the filing of personal income, gift or estate tax returns; or to act as a trustee. Consult your own attorney, accountant and other personal advisers for these services.

We regard the responsibility for providing our services as a very important personal relationship with you. It is a relationship that involves an ongoing exchange of relevant information between you as our valued client and us. We view this interactive relationship as vital to the overall success and achievement of your financial objectives.

If you understand and accept the above terms, please sign our agreement below and return one copy of this letter to us.

Thank you for confiding in us to assist you in achieving your financial goals and objectives. We look forward to serving you in this very important matter.

Sincerely,

Client	Date	Hillel Katzeff Financial Planner	Date