

# Client Service Agreement

Date: \_\_\_\_\_

Client: \_\_\_\_\_

## Specific Services Requested:

Fee quote: \_\_\_\_\_

### Investment Analysis/Recommendation:

- ✓ Evaluate current or future investment options and appropriateness
- ✓ Provide recommendations on investment choices and strategy to implement
- ✓ Provide resource materials and investment information to clients

### Retirement Capital Needs Analysis:

- ✓ Gather all relevant information needed to prepare retirement plan
- ✓ Input data in planning software and interpret results and scenarios
- ✓ Provide reports from planning software plus written summary and recommendations

### Portfolio Management Service (AUM):

- ✓ Evaluate total portfolio and recommend optimum and risk-appropriate asset allocation
- ✓ Recommend specific holdings within each asset category as well as specific amounts for each
- ✓ Periodically review portfolio and recommend rebalancing as needed
- ✓ After receiving client approval, execute recommendations
- ✓ Periodically update financial plan and make recommendations as appropriate
- ✓ Provide help with any financial issues or questions that may arise
- ✓ Help manage and administer regular and/or ad hoc distributions as needed

### Other Services:

\_\_\_\_\_

## What We Do:

- We will provide you with financial planning and investment services tailored to your needs
- We will gather necessary data and perform the applicable analyses based on your input and information
- We will only use the information you provide to perform the analyses and provide the advice you desire and will not disclose that information to anyone else for any other purpose unless permitted and/or required by law (see separate Privacy Notice)
- We will provide a quote for work. Our fee is \$200/hour plus any applicable third-party charges
- Accounts handled under an Assets Under Management arrangement will be charged at the end of each calendar quarter for the three previous months based on the account balance under our direct management. Quarterly fees assessed are one-fourth of these annual rates:
  - 1.00% of account balance for accounts of \$250,000 or less
  - 0.75% of the excess of the account balance over \$250,000 and up to \$500,000
  - 0.50% of the excess of the account balance in excess of \$500,000

### **What We Don't Do:**

- We will not take custody of your assets nor will we assume discretionary control over your investments
- We will not evaluate any insurance contract, nor will we provide detailed property and casualty, health, long-term care, or liability insurance analyses
- We will not prepare tax returns or provide advice regarding tax law
- We will not prepare legal documents, provide legal advice or provide estate planning advice

### **Your Part:**

- Request advice on specific financial/investment issues
- Provide information as needed including financial status, risk tolerance, future plans, etc.
- Decide which of our recommendations to implement and request our help if needed
- Pay fees as billed when advice and recommendations are delivered to you

### **Legal Stuff:**

We are associated with the Garrett Planning Network, a nationwide network of fee-only financial advisors. We pay them an annual fee for that association and we receive referrals and other services from them.

We are not associated with any other financial services company and you are free to select any financial services company you desire to implement our recommendations.

We are not aware of any conflicts of interest at this time. If a potential conflict of interest should arise, we will disclose it to you at that time.

By signing this agreement, you acknowledge that you have received, read, and understand the current version of our SEC Form ADV Part II (commonly referred to as a "Disclosure Brochure") 48 hours prior to entering into the Agreement. If received at the time of entering into the Agreement, the client may terminate the Agreement without penalty or fees within five business days.

We will not assign this agreement to another company or person without your express written authorization.

The agreement will automatically terminate at the end of one year or can be terminated at any other time, by either party, with or without cause, by notifying the other party of the desire to do so.

If a dispute arises out of our engagement, and it cannot be settled through negotiation, we both agree to try to settle it by mediation before resorting to arbitration, litigation, or some other dispute resolution procedure. If an agreement cannot be reached through these means, arbitration in accordance with the rules then in effect of the American Arbitration Association will be initiated as a final step.

We do not and can not guarantee any projection (such as investment rate of return, inflation rate, asset accumulation, or cash flow) we use or make, nor do we guarantee that you will achieve your financial goals if you follow our recommendations.

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Client name

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Client name

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Jerry Snider or Richard Talbot  
For Snider Talbot Financial Planning

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Date

# **Privacy Notice**

(Updated 03.20.2017)

As a professional advisor, your privacy is very important to Snider Talbot Financial Planning, LLC. This notice provides you with a brief description of our privacy policies.

- What non-public information does Snider Talbot Financial Planning, LLC collect...?

Federal law requires that we provide you notice of non-public information about you that we collect. Non-public information is any personal information about you that cannot be found in public sources (e.g. Social Security number, financial account information, and balances).

Our fiduciary responsibilities require us to review all relevant, non-public, information in order to make certain that we are providing appropriate recommendations. Specific items of non-public information may include, but are not limited to, date of birth, Social Security number, financial account information and balances, sources and amounts of income, credit card numbers, home address and telephone numbers.

- What policies and procedures does Snider Talbot Financial Planning, LLC have in place to protect your non-public information...?

Snider Talbot Financial Planning, LLC restricts access to non-public information about you to only those persons that provide financial planning services to you. We maintain physical, electronic, and procedural safeguards to comply with Federal standards to guard your confidential personal information.

- Does Snider Talbot Financial Planning, LLC disclose or reserve the right to disclose non-public information to unaffiliated third parties...?

Snider Talbot Financial Planning, LLC does not disclose any confidential information about our clients or former clients, except as permitted by law. Examples of disclosures permitted by law include, but are not limited to, disclosure after client consent, disclosure to provide information to agencies assessing compliance with industry standards and to our attorneys, accountants and auditors, or disclosure to respond to a client dispute or inquiry.

Please do not hesitate to contact us if you have any questions about anything included in this notice.