



Financial Planning and Consulting Agreement

Client Name:	
Client Address:	
Client Phone:	

Client engages PMB Capital Management LLC DBA Brookstone Financial (“Brookstone”) for financial planning and consulting services. Brookstone hereby accepts appointment and fiduciary duty of utmost good faith to act solely in the best interests of each Client pursuant to the terms and conditions set forth in this Agreement and to comply with impartial conduct standards of:

- Charging no more than reasonable compensation for services provided; and
- Making no misleading statements regarding investments, compensation and conflicts of interest.

Brookstone will offer the following financial planning and consulting services. Client will indicate which services they wish engage.

Initial Plan/Consultation

Financial plans will be performed for one or more of the following areas (extra space provided for additional related services and/or explanation of services provided (if applicable)):

<input type="checkbox"/>	<p>Financial goals: Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.</p> <p>Notes:</p>
<input type="checkbox"/>	<p>Personal net worth statement: A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.</p> <p>Notes:</p>
<input type="checkbox"/>	<p>Cash flow analysis: An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.</p> <p>Notes:</p>
<input type="checkbox"/>	<p>Retirement strategy: A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.</p> <p>Notes:</p>

<input type="checkbox"/>	<p>Comprehensive risk management plan: Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.</p> <p>Notes:</p>
<input type="checkbox"/>	<p>Long-term investment plan: Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.</p> <p>Notes:</p>
<input type="checkbox"/>	<p>Tax reduction strategy: Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.</p> <p>Notes:</p>
<input type="checkbox"/>	<p>Estate preservation: Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.</p> <p>Notes:</p>
<input type="checkbox"/>	<p>Other</p> <p>Notes:</p>

Initial Plan/Consultation Fees

Brookstone charges either a \$350 hourly fee or fixed fee between \$500 and \$2,500 for financial planning and consulting. Prior to the planning process the Client will be provided an estimated plan fee. Services are completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unpaid earned fees will be due to Brookstone. Brookstone reserves the right to waive the fee should the Client implement the plan through Brookstone. Fees for financial plans are due upon delivery of the completed plan.

FIXED FEES

The total fee for preparing the financial plan is \$_____.

Client Initials

Date

Client Initials

Date

HOURLY FEES

The total fee for preparing the financial plan is _____ hours for a total fee of \$ _____.

Client Initials Date Client Initials Date

Additional Services

Brookstone will offer the following additional services, to be provided at the client’s request:

- Retirement Income Planning Services
- Generational Wealth Transfer Strategies
- Outside Account Services
 - Asset Allocation Consulting
 - Annual Contribution Guidance
 - Document Assistance
 - Tax Form Gathering & Review

Additional services will be completed within 30 days of client request.

Additional Services Fees

Brookstone charges a \$350 hourly fee for financial planning and consulting services to be charged quarterly in the quarters that services were provided.

In quarters where services are provided, Client will receive a detailed invoice describing services that were completed. Fees are due upon receipt of invoice. A new contract will be required once agreed upon number of hours has been fulfilled.

Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unpaid earned fees will be due to Brookstone. Brookstone reserves the right to waive the fee should the Client implement the plan through Brookstone.

The total fee for additional services will not exceed _____ hours for a total fee of \$ _____.

Client Initials Date Client Initials Date

If a conflict of interest exists between the interests of Brookstone and the interests of the Client, the Client is under no obligation to act upon Brookstone’s recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through Brookstone. Financial plans will be completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation.

Client acknowledges that representatives of Brookstone may provide Client with various insurance products upon which a commission may be paid to Brookstone’s representatives, and such commissions are separate and apart from the fees charged under this Agreement. A conflict exists because of the relationship. This conflict is mitigated by disclosures, procedures and Brookstone’s fiduciary obligation. The Client is under no obligation to act upon the investment advisor’s

recommendations. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through Brookstone or its representatives.

The validity of this Agreement and the rights and liabilities of the parties hereunder shall be determined in accordance with the laws of the State in which the Client resides, except to the extent preempted by ERISA. No assignment of this Agreement by Brookstone shall be effective without the prior written consent of Client.

Brookstone agrees that all information concerning the financial affairs of Client shall be treated as confidential and will be disclosed to third parties as presented in Brookstone's Privacy Policy. Exceptions may be made as required by law.

Client acknowledges receipt of the Privacy Policy and Form ADV Part 2A & 2B of Brookstone. If Form ADV Part 2A & 2B was not delivered to the Client at least 48 hours prior to the Client entering into any written advisory contract with Brookstone, then the Client has the right to terminate the contract without penalty within five (5) business days after entering into the contract.

All notices and other communications contemplated by this Agreement shall be deemed duly given if it is transmitted to Brookstone at the email or mailing address listed on Form ADV Part 2A. And to Client at the address appearing above, or at such other address or addresses that shall be specified, in each case, in a written notice similarly given.

Brookstone does not have discretion or custody of client funds under this agreement. Financial planning agreement is considered complete upon delivery of the completed plan. No assignment of this Agreement by Brookstone shall be effective without the prior written consent of Client.

Client chooses to have all required documents delivered via electronic communication, including, but not limited to, the documents listed above. Please send my documents to my secure online portal or email address:

Email Address

Email Address

Email Address Certification. You certify that the email address provided ("Client Email") is a functioning email address owned and maintained by you or your agent on your behalf, and that all electronic communications of reports sent to the Email Address shall be accessible by you. You agree to notify us in writing, of any change in the Email Address. Brookstone reserves the right to email additional forms and/or documents to the email indicated above. My signature below authorizes Brookstone to send any forms or documents that they feel are necessary to my email address.

Client Signature: _____ Date: _____

Client Signature: _____ Date: _____

Advisor Signature: _____ Date: _____