



Fineberg Wealth Management, LLC Financial Planning Agreement

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The undersigned ("Client"), being duly authorized, has established a Relationship referred to above (the "Relationship"), and hereby agrees to engage Fineberg Wealth Management, LLC ("IA") on the following terms and conditions.

I. Appointment of Fineberg Wealth Management, LLC

The Client hereby appoints IA as investment advisor/financial planner for this Relationship.

II. Services by IA.

By execution of this Agreement, IA hereby accepts the appointment as investment advisor for the Relationship and agrees from and after the effective date, as referred to in the Schedule of Fees attached hereto as Exhibit II, (a) to create a financial plan for Client, which will outline Client's risks and tolerance levels; (b) It is understood and agreed that IA, in the maintenance of records for its own purposes, or in making such records or the information contained therein available to Client or any other person at the direction of Client, does not assume responsibility for the accuracy of information furnished by Client or any other person, firm or corporation.

III. Fees.

The compensation of IA for its services rendered hereunder shall be calculated in accordance with the Schedule of Fees attached hereto as Exhibit II. Client shall be given thirty (30) days' prior written notice of any increase in fees.

IV. Representations by Client.

The execution and delivery of this Agreement by Client shall constitute the representations by Client that the terms hereof do not violate any obligation by which Client is bound, whether arising by contract, operation of law or otherwise. Client will indemnify IA from any liability or expense resulting from a breach of Client's representations.

V. Representations by IA.

By execution of this Agreement, IA represents and confirms that it is registered as an investment advisor in the State of Michigan.

VI. Termination.

This Agreement shall continue in effect until terminated by either party by giving to the other written notice. No assignment of the Agreement by IA shall be effective without the prior written consent of Client.

VII. Notices.

All notices and other communications contemplated by this Agreement shall be deemed duly given if transmitted to IA at: 1528 Golden Avenue, Ann Arbor, Michigan, 48104 to the attention of its Managing Member, and to Client at the address appearing below, or at such other address or addresses as shall be specified, in each case, in a written notice similarly given.

VIII. Governing Law.

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 of Michigan except to the extent preempted by ERISA.

IX. Exhibits.

The following Exhibits are attached, and are part of this Agreement: Exhibit I - Client's Written Investment Policy; Exhibit II - Schedule of Fees.

X. Receipt.

_____ Client acknowledges receipt of Part 2A/2B of Form ADV.

XI. Assignment.

No assignment of the contract may be made by the investment advisor without the written consent of the client.

XII. Confidential Relationship.

All information and advice furnished by either party to the other shall be treated as confidential and shall not be disclosed to third parties except as required by law.

XIII. Market Conditions

Client acknowledges that IA's past performance and advice regarding the client's financial plan(s) cannot guarantee future results. **AS WITH ALL MARKET INVESTMENTS, CLIENT INVESTMENTS CAN APPRECIATE OR DEPRECIATE.** IA does not guarantee or warranty that services offered will result in profit.

IN WITNESS THEREOF, the parties have executed this Agreement on the date stated below.

Client Name:	Fineberg Wealth Management, LLC
Client Signature	Advisor Signature
Second Signature	Date

Client Street Address:			
City:		State:	
Zip:		Phone:	

Exhibit I

Written Investment Policy Statement

Creation Date:

Explanation and Overview

The following Investment Policy Statement (IPS) is designed to capture an initial picture and evaluation of the Client's current financial situation including their investment portfolio and assets. From this and other information obtained through Client/Advisor interviews and meetings, the Advisor will provide guidance and make recommendations to assist the Client in deciding what changes, if any, may be needed regarding their assets, allocations of their assets, and investment portfolio(s). The IPS will serve as a "document of understanding" between the Advisor and the Client which will need to be updated periodically in order to remain relevant.

The IPS is designed to do the following:

1. Define the Client's current financial situation,
2. Gather Client's investment profile information including risk/reward tolerances, goals, and expectations.
3. Define the duties and responsibilities of the Client, the Advisor, the Custodian, and the Investment Manager or Investment Committee (if different from Advisor).
4. Establish communication and reporting time frames and standards between all parties.
5. State, in writing, the Client's investment goals, objectives, and constraints.
6. Establish performance measures and benchmarks to be used if applicable.
7. Describe proposed investment strategies and styles to be used by Advisor if applicable.
8. Establish guidelines for portfolio rebalancing if applicable.

It is the **duty of the Client** to provide the Advisor with all requested current financial and/or other information to the best of his/her/their abilities. The Advisor will use this information to develop this IPS and the investment recommendations or strategy used for the Client's portfolios. The Client will also be expected to update the Advisor with any changes to the requested information that occurs in the future. The Advisor cannot be held liable for any inaccurate information provided by the Client.

It is the **duty of the Advisor** to treat the Client(s) with a Fiduciary standard of care – meaning the Client's interests will always be at the forefront – ahead of any individual advisor representative or the firm. The Advisor will use various methods including this IPS and Client interviews, conversations, and meetings to collect the information needed to create this IPS document and to recommend an action plan of investment strategies and/or portfolio investments that are designed to accomplish the Client's goals and objectives.

A **Custodian** (Broker-Dealer Firm) will be chosen that meets the needs of the Advisor and the Client and that meets the Advisors "best execution" standards. The Custodian, not the Advisor, will maintain constructive custody of the Client's assets and provide various services and reporting to both the Client and the Advisor.

As stated above this IPS will be used to gather statistical information about the Client(s) to help the Advisor structure portfolios that are consistent with the Client's policies and goals as outlined in Advisor/Client discussions.

IPS – Information and Assumptions

Client Profile Information

	Client #1	Client #2
Client Age(s):		
Current Annual Income(s):	\$	\$
Income Tax Bracket:	%	%
Desired Retirement Age:		
Net Worth (Including Residence)	\$	\$
Net Worth (Excluding Residence)	\$	\$
Liquid Net Worth	\$	\$

Current Investment Holdings: _____

_____ Advisor Obtained Client’s Financial Records (Balance Sheet, Income Statement, Tax Returns, etc.)

Investment Objective(s) Information

	Client #1	Client #2
Desired Monthly/Annual Retirement Income:	\$ _____ per month/year.	\$ _____ per month/year.
Estimated Annual Inflation Rate Between Now and Retirement:	%	%
Time Horizon for Proposed Investment Portfolio in Years:		

Risk Tolerance:

Which of the following scenarios would you be comfortable with? (circle one)

- 1.) Upside = +20% - Downside = -12%;
- 2.) Upside = +12% - Downside = - 6%
- 3.) Upside = +8% - Downside = -3%
- 4.) Upside = +4% - Downside = -0%

(Keep in mind that none of these are real portfolios, they are examples to determine your risk tolerance.)

Acceptable Percentage of Principal Investment Loss in a Short Term Period: _____ %

Specific Investment Objectives and Goals (be specific and provide details): _____

Communications and Reporting Guidelines

1. Advisor will evaluate Client’s portfolio on a quarterly basis and contact the Client for needed adjustments (non-discretionary model) or make adjustment as need to the Clients account(s)(discretionary model).
2. Advisor will schedule “in person” meetings with Client(s) on an annual basis to discuss Client(s) account(s). Performance reports or numbers will be presented to the Client on a/an annual basis.
3. Client(s) will receive reports and/or statements from the (Advisor or Custodian or TPMM) on a quarterly basis.
4. Client will promptly notify Advisor of any changes to Client investment profile information. (i.e. Job and Income changes, births or deaths, investment time frame changes, etc.)

Advisor Proposed Investment Strategies and/or Modules

[Here the Advisor should supply a detailed description of the investment strategy and business model that they will recommend to the Client. Included in this section should be details of any account or portfolio **rebalancing** strategies or procedures and the time frames for rebalancing. While each client’s proposed investment strategies or allocation models will of course be customized there should be various similarities in the advisor’s business model to allow that majority of this information to be created as a “template” that requires only minor modifications for each client.]

Client and Advisor Adoption Signatures

Client and Advisor both jointly adopt this Investment Policy Statement and agree that it is a work in progress that must be updated frequently in order to remain relevant and appropriate.

Client Name:	Fineberg Wealth Management, LLC
Client Signature	Advisor Signature
Date	Date
Second Signature	Chief Compliance Officer Signature
Date	Date

Exhibit II

Fee Schedule

The following are the fees charged by Fineberg Wealth Management, LLC for services provided:

Financial Planning Fees

Hourly Fees

Depending upon the complexity of the situation and the needs of the client, the hourly fee for these services is between \$50 and \$150. The fees are negotiable. Fees are paid in advance, but never more than six months in advance. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

The fee refunded will be the balance of the fees collected in advance minus the hourly rate times the number of hours of work that has been completed up to and including the day of termination.

The Negotiated rate is: _____