



## FINANCIAL PLANNING SERVICES AGREEMENT

This Financial Planning Services Agreement (the "Agreement"), dated as of \_\_\_\_\_, is by and between Valori Solutions LLC (herein referred to as "Advisor"), and \_\_\_\_\_, (herein referred to as "Client"), to provide Client with financial planning services as indicated in Item 1 of this Agreement. This Agreement becomes effective on the date in which the Advisor receives the signed Agreement. The terms and conditions of this Agreement are as follows:

**1. Financial Planning Services.** The Advisor shall provide the Client with financial planning and advice services (herein "Advisory Services") related to the Client's investment portfolio and other financial matters. Financial Planning services may include recommendations for portfolio customization based on their client's investment objectives, goals and financial situation. Financial Planning services may also include recommendations relating to investment strategies as well as tailored investment advice.

[Insert details regarding the customized services here. ]

For these Advisory Services, it is expressly agreed by and between the parties that Client is free to follow, or disregard, in whole or in part, any recommendations, suggestions or advice made by Advisor to the Client, and that the Client may choose any advisor, brokerage firm or comparable products of the Client's choice to implement the suggestions and recommendations prepared by Advisor.

This agreement does not include investment management or supervision services. The Client may re-engage the Advisor at any time for additional advice and guidance.

**2. Client Responsibilities.** The Client represents and confirms that Advisor's engagement, pursuant to this Agreement, is authorized by the governing documents relating to the Client and that the terms of this Agreement do not violate any obligations by which the Client is bound. If applicable, the Client agrees to deliver to Advisor all account forms and corporate resolutions or similar documentation evidencing the undersigned's authority to execute and deliver this Agreement.

The Client also agrees to deliver such organizational documents and other documents, including the written statement of the Client investment objectives, policies and restrictions, as Advisor shall reasonably require. Such information may include, but is not limited to, income, expenses, assets, liabilities, income tax return, insurance policies, investments, group employee benefits, and estate planning documents and information. Client further agrees that Client will provide to Advisor candid and accurate information of Client's current and future goals and objectives, including any material changes that occur from when the initial information is gathered to when the Plan is presented.

The Client further agrees to promptly deliver all amendments or supplements to the foregoing documents to ensure that the Advisor has current and accurate information regarding the Client's financial condition, needs and investment objectives. The Client agrees that Advisor will not be liable for any losses, costs or claims suffered or arising out of the Client's failure to provide Advisor with any documents required to be furnished hereunder.

**3. Expenses and Fees.** The Client will pay the Advisor, for compensation for its services under this Agreement, a fixed financial planning fee of \$2,500 [Insert fee up to \$2,500] payable upon execution of the Agreement.

**4. Liability.** Client recognizes that any and all investment recommendations made by Advisor are opinions only and are derived from sources and information believed to be reliable which the Advisor cannot warrant as to accuracy. Client agrees that Advisor shall not assume responsibility other than to render



Advisor's services in good faith.

Recommendations developed by Advisor are based on professional training, experience and judgment. Assumptions, in many cases, must be made in areas such as inflation rates, interest rates, and expected investment returns. Although every reasonable effort will be made to make accurate assumptions, no guarantee can be made that actual events will follow as assumed.

It is further understood that neither Advisor nor any of its employees are qualified to render legal services or prepare legal documents.

**5. Conflicts of Interest.** The Client agrees that Advisor may refrain from rendering any advice or services concerning securities of companies of which any of Advisor's, or affiliates of Advisor's officers, directors, or employees are directors or officers, or companies in which Advisor or any of Advisor's affiliates or the officers, director and employees or any of them has may have substantial economic interest, unless Advisor either determines in good faith that it may appropriately do so without disclosing such conflict to Client or discloses such conflict to the Client prior to rendering such advice or services to the Client.

The Client is under no obligation to act upon the recommendations provided by the Advisor or implement recommendations through the Advisor.

**6. Non-Exclusive Advisory Services.** It is understood that Advisor performs investment advisory services for various clients. The Client agrees that Advisor may give advice and take action with respect to any of its other clients, which may differ from advice given, or the timing or nature of action taken, with respect to the Client.

**7. Reliance on Information.** The Client understands that Advisor, in the performance of its obligations and duties under the Agreement, is entitled to rely upon the accuracy of information furnished by the Client or on its behalf, without further investigation.

**8. Termination and Cancellation.** Neither the Client nor the Advisor may assign, convey or otherwise transfer any of their rights, obligations or interests under this Agreement without the prior written consent of the other party. This Agreement is effectively terminated upon the delivery of the services outlined in this Agreement. The Client may re-engage the Advisor at any time for additional advice and guidance under a new agreement.

The Client may terminate the Agreement at any time by providing advance written notice to the Advisor at the address listed in Item 12. Upon termination, the Client will be responsible for fees incurred to date based on the agreed upon fee schedule and hours worked to date by the Advisor. Any pre-paid fees exceeding the amount due to the Advisor for services rendered shall be refunded to the Client.

**9. Disclosure.** Advisor represents it is registered as an investment advisor or exempt from such registration with the necessary state securities commission(s) in accordance with applicable state law(s).

Client acknowledges receipt of Part 2 of Form ADV; a disclosure statement containing the equivalent information. If the appropriate disclosure statement was not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory contract with this investment adviser, then the client has the right to terminate the contract without penalty within five business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract, or, in the case of an oral contract, otherwise signified their acceptance, any other provisions of this contract notwithstanding.

**10. Privacy.** Client has received and reviewed a copy of the Advisor's Privacy Policy. Except as otherwise agreed in writing or as required by law, Advisor will keep confidential all information



concerning Client’s identity, financial affairs, or investments; provided, however, that Client authorizes Advisor to contact Client’s accountants, attorneys and other consultants as deemed necessary by Advisor.

**11. Notices.** All notices required or permitted to be sent under this Agreement shall be sent to Advisor:

Valori Solutions LLC  
 4103 South Texas Ave., Suite 104  
 Bryan, TX 77802

or if to the Client: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

or such other name or address as may be given in writing to the other party. All notices hereunder shall be sufficient if delivered by facsimile, overnight mail or by hand. Any notice shall be deemed to be given only upon actual receipt.

**13. Entire Agreement.** This instrument contains the entire Agreement of the parties relating to the rights granted and obligations assumed in this instrument. Any oral representations or modifications concerning this instrument shall be of no force or effect unless contained in a subsequent written modification signed by all parties.

In the event that any sentence or paragraph is declared by a Court of competent jurisdiction to be void, that sentence or paragraph shall be deemed separate from the remainder of this Agreement and the balance of the Agreement shall remain in effect.

The undersigned, being duly authorized, has hereunto signed this Agreement as of the date first above written.

	Valori Solutions LLC	Client	Client
<b>Signature:</b>			
<b>Legal Name:</b>	Samuel C. Rizzo		
<b>Title:</b>	Principal		
<b>SS#/Tax ID:</b>			