

Elderado Financial Financial Planning Agreement

This Financial Planning Agreement, the ("Agreement"), dated as of _____ is by and between Elderado Financial, Inc. ("Adviser"), an investment adviser licensed with the State(s) of Colorado, and _____ ("Client").

1.A Services of Adviser

Adviser shall provide the following service(s) to the Client:

- a) **Comprehensive Financial Planning:** Adviser will collect the pertinent data, conduct personal interviews with the Client, and present a comprehensive written financial plan to the Client.
- b) **Specific Financial Planning:** Adviser will collect the pertinent data, conduct personal interviews with the Client, and present selected report(s) to the Client.
- c) **Hourly Financial Consultation:** Adviser will provide financial consulting services on an hourly basis.

1.B. Fees:

Financial planning services are offered on a fixed fee basis, which is \$4,000. The final services depend upon the facts and circumstances of the client's financial situation and the complexity of the financial plan or service requested. An estimate of total cost will be determined at the start of the advisory relationship. If the client chooses to proceed, 100% of the fee is due upon completion of this Agreement. Adviser's financial planning fees are negotiable prior to commencement and arrangements with any client may differ from those described above.

In consideration of the services rendered by Adviser, Client shall pay to Adviser the following fees:

- a) **Comprehensive Financial Planning:** The fee for providing comprehensive financial planning is based on the time required to prepare the financial plan. The fee for this service is estimated to be \$4,000.
- b) **Specific Financial Planning:** The fee for providing specific financial planning is based on the time required to prepare the analysis/modular plan. The fee for this service is estimated to be \$3,000.00.
- c) **Hourly Financial Consultation:** The fee for an hourly consultation is based on the time required to review the Client's situation. The Adviser's rate is \$ 350.00 per hour.

The fees charged by Adviser are solely for the preparation of the comprehensive financial plan, specific financial plan, or financial consultation, and do not include any commissions that might be generated upon implementation of any securities or insurance recommendations.

2. Responsibilities of the Client

Client agrees to provide, on a timely basis, information regarding income and expenses, investments, income tax situations, estate plans, and other pertinent matters as requested by Adviser from time to time. Client also agrees to discuss needs and goals and projected future needs candidly with Adviser and to keep Adviser informed, in writing, of changes in Client's situation, needs, and goals. Client acknowledges that Adviser cannot adequately perform its services on the Client's behalf unless Client performs such responsibilities on his/her part and that Adviser's analysis and recommendations are based on the information provided by Client. Client agrees to permit Adviser to consult with and obtain information about Client from Client's accountant, attorney, and other advisers. Adviser shall not be required to verify any information obtained from Client, Client's attorney, accountant or other advisers and is expressly authorized to rely on the information received. Client is free at all times to accept or reject any recommendation from Adviser and Client acknowledges that (s)he has the sole authority with regard to the implementation, acceptance, or rejection of any counseling or advice from Adviser.

3. Confidentiality

All information and advice furnished by either party to the other, including their respective agents and employees, shall be treated as confidential and shall not be disclosed to third parties, except as required by law or necessary to carry out designated powers or as granted by the Client.

4. Basis of Advice

Client acknowledges that Adviser obtains information from a wide variety of publicly available sources and that Adviser has no sources, and does not claim to have sources, of inside or private information. The recommendations developed by Adviser are based upon the professional judgment of Adviser and its individual professional counselors and neither Adviser nor its individual counselors can guarantee the results of any of their recommendations. Client at all times may elect unilaterally to follow or ignore completely or in part any information, recommendation or counsel given by Adviser under this Agreement.

5. Implementation

The Client is free to obtain legal, accounting, and brokerage services from any professional source to implement the recommendations of Adviser. Client will retain absolute discretion over all investment and implementation of any recommendations.

6. Legal and Accounting Services

It is understood and agreed that Adviser and its employees are not qualified to and will not render any legal or accounting advice nor prepare any legal or accounting documents for the implementation of Client’s financial and investment plan. Client agrees that his/her personal attorney and/or accountant solely shall be responsible for the rendering and/or preparation of the following: (i) all legal and accounting advice; (ii) all legal and accounting opinions and determinations; (iii) all legal and accounting documents.

7.A Term

The term of this agreement shall be as follows:

Fee due upon completion of financial plan.

7.B. Termination

This Agreement may not be modified or amended except in writing and signed by both Adviser and Client. Adviser or Client may terminate the Agreement within three days (3) of the date of acceptance without penalty to the client. Thereafter Client will incur a pro rata charge for bona fide advisory services actually rendered prior to such termination. After the five-day period, either party may terminate the Agreement by providing written notice to the other party. Upon termination, any prepaid fees will be pro rated to the date of termination and any *unearned* portion thereof will be refunded to Client.

8. Acknowledgment of Disclosure Statement

_____ Client hereby acknowledges receipt of a copy of Part II of Adviser’s Form ADV and understands that he/she has the right to terminate this Agreement for advisory services without penalty, within three business days after execution of this Agreement.

9. Assignment of Agreement

No assignment, as that term is defined in the Investment Advisers Act, of this Agreement shall be made by Adviser without the written consent of Client.

10. Notices

Notices to Adviser must be in writing, and shall be sent to Adviser Address.

All notices or communications to the Client will be sent to:

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 delivered only upon actual receipt.

