



FINANCIAL PLANNING SERVICES AGREEMENT

This Financial Planning Services Agreement (“Agreement”) is made and entered into by and between _____, (“Client”) and Christian Investment Advisors, Inc. d/b/a CIS Wealth Management Group (herein referred to as “Advisor”) a registered investment adviser, on the date this Agreement is accepted by Advisor. Client, being duly authorized, hereby agrees to employ and retain Advisor to provide financial planning services to Client in accordance with the following terms and conditions.

1. FINANCIAL PLANNING SERVICES

Client has retained Advisor to provide financial planning services based on the information provided by Client regarding Client’s individual financial objectives, needs and circumstances. The financial planning services to be provided consist of the services as selected in **APPENDIX A**. Because Advisor’s recommendations will be based on the information that Client provides to Advisor, the completeness and accuracy of the information provided to Advisor is essential. Client agrees to discuss with Advisor Client’s current financial resources and projected needs, and to provide copies of any financial documents that Advisor may reasonably request as necessary to evaluate Client’s financial circumstances and provide wealth planning services. Client agrees to inform Advisor promptly, in writing, of any changes in the information Client provided to Advisor or in Client’s circumstances that may affect the consulting services provided to Client. The recommendations will not be reviewed nor updated, unless requested by the client at which point a new Agreement between Client and Advisor may be executed. Clients are under no obligation to act on any of the adviser's recommendations or effect such recommendations through the adviser pursuant to California Code of Regulation, Section 260.235.2(a)(2).

2. FEES

The fees for Advisor’s services are set forth as **APPENDIX A** to this Agreement. The fees reflect all time spent by Advisor gathering and compiling client information, conferring with Client, and/or any other activities directly associated with carrying out Advisor’s obligations under this Agreement. The fees are negotiable. Clients should note that similar advisory services may or may not be available from other registered investment advisers for similar or lower fees.

3. IMPLEMENTATION OF RECOMMENDATIONS

Client understands that they have sole responsibility for determining whether to implement any recommendations made by Advisor during any personal consultation. The client has the right to decide whether to implement any of the recommendations or otherwise conduct business through Advisor. Client have the right to select their own investment managers, broker-dealer and/or insurance companies for the implementation of consulting recommendations. If Client needs brokerage and/or other financial services, Advisor may recommend the use of one of several investment managers, brokers, banks, custodians, insurance companies or other financial professionals (“Firms”). Then Client must independently evaluate these Firms before opening an account or transacting business, and has the right to effect business through any firm they choose. Client also understands that they are solely responsible for all commissions and other transaction charges and any charge relating to brokerage, banking, custodial, or insurance services. These charges are independent and separate from the consulting fees charged by Advisor.

4. NON-EXCLUSIVE RELATIONSHIP

Client acknowledges and agrees that Adviser may provide services to other clients and receive fees for such services. The advice given and the actions taken with respect to such clients and Adviser's own affairs may be similar to or different from advice given with respect to Client.

5. ASSIGNMENT

Neither Client nor Adviser may assign this Agreement within the meaning of the applicable state securities law without the express prior written consent of the other party. Should there be a change of control of the Adviser, the successor firm will notify Client in writing within a reasonable time after such change and continue to provide the services previously provided to the Client by the Adviser. If the Client continues to accept the services provided by the successor without written objection during the 60 days after receipt of the written notice from the successor, the successor may assume that Client has consented to the assignment and the successor will become the Adviser to Client under the terms and conditions of this Agreement.

Client acknowledges that transactions that do not result in a change of actual control or management of Adviser shall not be considered an assignment pursuant to any applicable state securities law.

6. TERMINATION

The Financial Planning Agreement may be terminated by the client within five (5) business days of signing the Agreement without penalty or incurring any advisory fees. This Agreement may be terminated by either party at any time without penalty upon receipt of written notice. Such termination shall not, however, affect liabilities or obligations incurred or arising from recommendations initiated under this Agreement prior to such termination, including the provisions regarding arbitration, which shall survive any expiration or termination of this Agreement. Financial Planning Services are terminated upon delivery of the Financial Plan and discussion of the Plan.

7. RISK AND LIABILITY

Client recognizes that the consulting recommendations described in this Agreement involve Adviser's judgment and that Adviser's views regarding the economy, the securities markets or other specialized areas, like all predictions of future events, cannot be guaranteed to be accurate. Client represents that no party to this Agreement has made any guarantee, either oral or written, that Client's investment objectives will be achieved. Adviser shall not be liable for any action performed or not performed, or for any errors of judgment or mistake in preparing the consulting recommendations, in the absence of misfeasance, negligence or violation of fiduciary duty or applicable law. Adviser shall not be responsible for any loss incurred by reason of any act or omission of Client, custodians, broker-dealers, or any other third party. Nothing in this Agreement shall constitute a waiver or limitation of any rights that Client may have under applicable state or federal law, including without limitation the state and federal securities laws.

8. ELECTRONIC DELIVERY AND NOTICES

Any notice or other communication required or permitted to be given pursuant to this Agreement shall be deemed to have been duly given when delivered in person, or sent by facsimile transmission (with hard copy sent by U.S. mail), sent by overnight courier (postage prepaid), or three days after mailing by registered mail (postage prepaid). All notices or communications to Adviser should be sent to Adviser's principal office address or at such other address as Adviser may designate in writing. All notices or communications to Client shall be sent to the email address provided below or physical address provided to CIS Wealth Management Group by the Client.

By initialing below, the Client authorizes Adviser to deliver, and the Client agrees to accept, all required regulatory notices and disclosures via electronic email, as well as all other correspondence from Adviser. Adviser shall have completed all delivery requirements upon the forwarding of such document, disclosure, notice, and/or correspondence to the client's last known email address.

E-mail address: _____ or

☐ I DO not consent to E-mail delivery. _____ (client initials)

9. GOVERNING LAW

This Agreement and all of the terms herein shall be construed and interpreted according to the laws of the State of Clients Domicile without giving effect to principles of conflict of laws, provided that there is no inconsistency with federal laws.

10. ENTIRE AGREEMENT

This Agreement represents the parties' entire understanding with regard to the matters specified herein. No other agreements, covenants, representations, or warranties, express or implied, oral or written, have been made by any party to any other party concerning the subject matter of this Agreement.

11. SEVERABILITY

If any part of this Agreement is found to be invalid or unenforceable by statute, rule, regulation, decision of a tribunal, or otherwise, it shall not affect the validity or enforceability of the remainder of this Agreement. To this extent, the provisions of this Agreement shall be deemed to be severable.

12. DISCLOSURE DOCUMENTS

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 2A of Form ADV; Adviser's Form 2B Brochure and Adviser's Notice of Privacy Policy.** 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. Client acknowledges receipt of this Disclosure Brochure.

Client Initials: _____ Joint Client Initials: _____

13. AMENDMENTS

Any amendment shall be effective upon execution by both parties.

14. REPRESENTATIONS

- a) Adviser represents that it is registered or exempt as an investment adviser in the States it does business in and is authorized and empowered to enter into this Agreement.
- b) Client represents and confirms that: (i) Client has full power and authority to enter into this Agreement; (ii) the terms hereof do not violate any obligation by which Client is bound, whether arising by contract, operation of law, or otherwise; and (iii) this Agreement has been duly authorized and shall be binding according to its terms.
- c) If this Agreement is entered into by a trustee or other fiduciary, such trustee or fiduciary represents that the financial consulting services to be provided by Adviser are within the scope of the services and investments authorized by the governing instruments of, and/or laws and regulations applicable to, Client. Such trustee or fiduciary further represents and warrants that he or she is duly authorized to negotiate the terms of this Agreement and enter into and renew this Agreement. The trustee or fiduciary shall provide Adviser with copies of the governing instruments authorizing establishment of the

Account. The trustee or fiduciary undertakes to advise Adviser of any material change in his or her authority or the propriety of maintaining the Account.

- d) If Client is a corporation, partnership or limited liability company, the signatory on behalf of Client represents that the execution of this Agreement has been duly authorized by appropriate corporate action. Client undertakes to advise Adviser of any event that might affect this authority or the propriety of this Agreement.
- e) Client represents and warrants that all financial and other information provided to Adviser is true and correct and may be relied upon by Adviser in providing services under this Agreement. Client agrees to inform Adviser in writing of any material change in Client's circumstances, which might affect the manner in which Client's assets should be invested, and to provide Adviser with such other information or documentation, as it shall reasonably request.

15. CONFIDENTIALITY

Except as otherwise agreed to in writing, or as required by law, Adviser shall keep confidential all information concerning Client's financial affairs and investments.

16. VOLUNTARY ARBITRATION

Any controversy or dispute which may arise between Client and Adviser concerning any transaction under, or the construction, performance or breach of, this Agreement may, upon agreement by both parties, may be settled by arbitration in accordance with the Securities Arbitration Rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) is not binding but may be entered in any court having competent jurisdiction. The arbitration forum shall not be selected if traveling to its location would cause undue, not ordinary, hardship or financial expense to the Client. This voluntary agreement to does not constitute a waiver of Client's rights under State Securities Statutes or rules.

17. MISCELLANEOUS

- a. The effective date of this Agreement shall be the date of its acceptance by Adviser.
- b. All paragraph headings in this Agreement are for convenience of reference only, do not form part of this Agreement, and shall not affect in any way the meaning or interpretation of this Agreement.

Financial Planning Services Agreement - Signature Page

Client and Adviser have executed this Financial Planning Services Agreement on this _____ day of _____, 20_____. By signing below, each party acknowledges that it has received, read, understands, and agrees to be bound by and fulfill the obligations set forth in this Agreement.

ACCEPTED:

_____/_____/_____
Client Date

_____/_____/_____
Client Date

Street Address

City, State, and Zip Code

BY:

CIS Wealth Management Group

_____/_____/_____
Investment Adviser Representative Date

APPENDIX A - FINANCIAL PLANNING SERVICES & FEE

CIS Wealth Management Group will provide the following services to Client:

The Client will receive a financial plan addressing the matters checked below:

- | | |
|--|---|
| ☐ Comprehensive Financial Plan | |
| ☐ Tax Planning | ☐ Insurance Needs Analysis |
| ☐ Cash Flow/Budget Planning | ☐ Education Planning |
| ☐ Asset Allocation | ☐ Business Retirement Planning |
| ☐ Estate Planning | ☐ Retirement Planning/Analysis |
| ☐ Investment & Asset Portfolio Review | ☐ Social Security Analysis |
| ☐ 529 Plans | ☐ Other Wealth Issues |
-

- ☐ Ongoing Reports (please explain below)
-

CIS Wealth Management Group will negotiate the planning fees with you. The fee for a comprehensive financial plan will range from \$500 to \$10,000 depending on complexity. Fees are due and payable at the time your financial plan is delivered to you.

The flat fee is estimated to be _____.

Or, if a monthly subscription is preferred, the Client will pay the Advisor, for compensation for its services under this Agreement, a monthly financial planning subscription fee at a rate of \$_____ per month (up to \$500 per month) payable on the _____ of the month beginning _____ and will last for _____ months (up to 12).

An amendment can be made, if required, by an updated agreement and mutual consent executed by both parties.

You may terminate the financial planning agreement by providing us with written notice. Upon termination, fees will be prorated to the date of termination and any unearned portion of the fee will be refunded to you based on an hourly rate of \$_____ (Not to exceed \$500.00). Services provided up to date of termination but not yet paid to CIS Wealth Management Group will be billed to you based on the hourly rate of \$_____ (Not to exceed \$500). We will not require prepayment of more than \$500 in fees per client, six (6) or more months in advance of providing any services. The Agreement may be terminated by the client within five (5) business days of signing the contract without incurring any fee or penalty.

Payment method: ___ Check ___ AdvicePay or ___ Debit from custodian account # _____
(Separate authorization required for debit request)

Payment shall be made to: CIS Wealth Management Group

Client Initials: _____ **Joint Client Initials:** _____

Dated: _____

For Clients Residing in Texas:

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 forty-eight (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 (5) 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.

Client

____/____/____
Date

Client

____/____/____
Date

Investment Advisor Representative

____/____/____
Date