

Veritas Financial Services, LLC.

Registered Investment Advisor

Margaret A. Wittkopp and Asneth Omare

Investment Advisor Representative

Financial Planning Agreement

This Financial Planning Agreement, the (“Agreement”), dates as of _____, is by and between Veritas Financial Services (“Adviser”), and, _____, investment adviser licensed within the state of _____, and _____ (“Client”).

1. Services of Adviser

Adviser shall provide all or some of 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 reports(s) to the Client.
- C. **Hourly Financial Consultation:** Adviser will provide financial consulting services on an hourly basis.
- D. **Third Party Money Management:** Adviser will consult with client to determine an appropriate investment portfolio and place that client with a third-party money manager appropriate to their investment goals. The adviser will continue to monitor the money manager's performance and will serve as “co-adviser” on the account, along with the money manager. However, the adviser will not actively manage the clients’ funds nor take discretionary authority.

2. Fees

Financial planning fees are negotiable. The final fee shall be directly dependent upon the facts and circumstances of the client’s financial situation and the complexity of the financial plan or service requested. An estimate of the total cost will be determined at the start of the advisory relationship. If the client chooses to proceed, 50% of the estimated fee is due upon signing of this Agreement, the remainder due upon delivery of plan. We do not require prepayment of the fee more than six months in advance that is more than \$500.

Investment Selection where it pertains to third party money managers is provided at no cost; however, we will receive an advisory fee of not more than 1.00% on any accounts where we are designated as “co-advisers”. This fee may be less depending on the size of account and the specific third-party money manager chosen.

FEE SCHEDULE

Matson Money Mutual Fund Platform*					
Annual	Period	From Amount	To Amount	Billing Value	Client Fee
1.00%	0.25%	\$0.00	\$500,000.00	\$219,467.00	\$548.67
1.00%	0.25%	\$500,000.00	\$1,000,000.00		
0.75%	0.19%	\$1,000,000.00	\$4,000,000.00		
0.50%	0.13%	\$4,000,000.00			

Fee Example:

This example assumes \$219,467.00 in assets under management in the client accounts at the time of fee calculation. Since the fee on the first \$500,000 is 1%, the account balance is multiplied by 1% and then 0.25% to give a calculated fee of \$548.67 in this case.

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 \$_____.
- 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 \$_____.
- 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 \$_____ per hour.

*The hourly consultation fee will be at the discretion of the adviser, keeping in mind the facts and circumstances of the Client's situation. Hourly rates range from \$50 to \$200 based on the complexity of the project.

- D. **Third Party Money Management**: See firm specific paperwork for disclosure of management fees.

* 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 fees that might be generated upon engaging a third-party money manager.

3. 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 accountant, attorney, and 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 he/she has the sole authority with regard to the implementation, acceptance, or rejection of any counseling or advice from Adviser.

4. 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.

5. 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.

6. 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.

7. 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 a 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.

8a. Term

The term of this agreement shall be as follows:

8b. 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 five (5) business days of the date of acceptance without penalty to the client. Thereafter Client will incur a pro rata charge 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.

9. Acknowledge of Disclosure Statement.

_____ Client hereby acknowledges receipt of a copy of Part 2A of Adviser's Form ADV and understands that he/she has the right to terminate this Agreement for advisory services without penalty, within five business days after execution of this Agreement.

_____ Client hereby acknowledges having received a copy of Adviser's Privacy Policies as required under the Graham-Leach-Bliley Act, Regulation S-P.

10. 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.

11. 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:

Address Of Record
(Address)

12. Governing Law

The state law of the residency of the client(s) will govern this Agreement. However, nothing in this Agreement will be construed contrary to the Investment Advisors Act or any rule or order of the Securities and Exchange Commission under the Investment Advisers Act.

Accepted: _____(date)

By: _____
(Client Name) (Client Signature)

By: _____
(Client Name) (Client Signature)

By: _____
(Advisor Name) (Advisor Signature)