

FOR RETIRED ONLY™
Suzanne Wolfson MBA, CFP®
San Francisco, CA 94123 415-409-0100
Greenbrae, CA 94904 415-464-1388

INITIAL FINANCIAL PLANNING AGREEMENT

between Client (s)

_____ & _____

and Suzanne Wolfson, Advisor of **FOR RETIRED ONLY™**

Purpose of this agreement: This agreement is to confirm our understanding of the terms and condition of your initial Financial Planning meeting and the nature and limitation of the services we can/will provide. This agreement describes the services to be provided during the initial engagement, the fees to be paid to the **Advisor** by the client, the process of preparation which can maximize the benefit you will receive.

Advisor's responsibility:

Send to Client (to be received at least 72 hours before)

Disclosures and Agreements for the client(s) review

See "**Acknowledge Receipt**" form for list of all disclosures sent
Client Profile and Risk Evaluation Questionnaires

Client responsibility:

Client agrees to provide information regarding income, investments and other pertinent matters. **Advisor** has sent you a "Client Profile" and "Risk Evaluation" to complete prior to the meeting or at least have necessary documents for her review at initial meeting.

Services:

The initial Financial Planning engagement will include the following:

1. Data gathering and discussion of:
 - Cash flow (income and expenses, savings)
 - Assets and Liabilities,
 - Retirement planning issues - accumulation, distributions
2. Reviewing insurance needs and estate planning issues
3. Investment Portfolio evaluation
4. Review and Discuss the Clients personal and financial goals.
5. Identify strategies and actions that need to be taken
- 6- Further services to be agreed upon.

initial

initial

Confidentiality:

The **adviser** will keep in strict confidence all the information both personal and financial of the client.

Fee:

As disclosed upon at the time the appointment is made, the Adviser charges \$ _____ for the initial meeting. This fee is payable in full at the completion of the meeting.

Legal and Accounting:

It is expressly understood and agreed between the parties to this agreement that the **Adviser** will not provide accounting or legal advice nor prepare any accounting or legal documents for the **Client's** financials, business, or estate plan. The **client** is urged to work with his/her attorney and accountant in these matters. Implementation of recommendations are entirely at the discretion of the **client**.

Investment advisory services performed by Suzanne Wolfson, FOR RETIRED ONLY™, shall be in compliance with the Investment Advisers Act 1940. This agreement shall be governed and construed in accordance with the laws of the State of California. Any controversy arising out of this agreement will be settled by arbitration in accordance with the rules of the American Arbitration Association then in effect. The arbitration shall be held in San Francisco or Marin County, CA. This arbitration clause shall not be binding to the extent it violates any provision of the federal securities law.

This _____ day of _____, 20_____

Client (2)

Advisor - Suzanne Wolfson