



FINANCIAL PLANNING SERVICES AGREEMENT

This Financial Planning Services Agreement (the “Agreement”), dated as of _____, is by and between Christian Investment Advisors, Inc. d/b/a CIS Wealth Management Group (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.

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.

Included will be analysis, recommendations and assistance in the following initialed categories:

- ___ / ___ Comprehensive Wealth Management Strategy
 - ___ / ___ Business structure and/or succession planning
 - ___ / ___ Assistance in gathering full information to make informed financial decisions
 - ___ / ___ Income tax planning
 - ___ / ___ Risk assessment and insurance review
 - ___ / ___ Budgeting and cash flow management
 - ___ / ___ Investment and asset portfolio review
 - ___ / ___ Planned Giving strategies
 - ___ / ___ Estate and estate tax planning
 - ___ / ___ Income and/or Annuity analysis
 - ___ / ___ Employer benefits analysis
 - ___ / ___ Social Security Analysis
 - ___ / ___ Retirement timeline and retirement plan analysis
 - ___ / ___ Long Term Care and Health Care planning
 - ___ / ___ Other: _____
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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 an investment policy statement created with the assistance of the Advisor, policies and restrictions provided by Client, 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, an hourly financial planning fee at a rate of \$_____ per hour payable 50% upon acceptance this Agreement and 50% upon completion of the engagement deliverables. Hourly fee range, \$100 to \$500 per hour.

OR IF FIXED FEE:

The Client will pay the Advisor, for compensation for its services under this Agreement, a fixed financial planning fee of _____ payable 50% upon acceptance this Agreement and 50% upon completion of the engagement deliverables. The Advisor shall not collect fees of \$500 or more for any services that will be provided six (6) months or more in advance.

Estimated Fee or Time Allotment for the Financial Planning Agreement is: _____

OR IF OPEN RETAINER:

The Client will pay the Advisor, for compensation for its services under this Agreement, a monthly financial planning retainer 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). Payment method: ___ Check ___ Debit from custodian account ___ Other: _____

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

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.

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.

Nothing herein shall be deemed to protect Advisor against any liability to the Client in which Advisor would otherwise be subject by reason of misfeasance or negligence in the performance of Advisor's duty or by reason of Advisor's violation of applicable law or of disregard of Advisor's obligation and duties hereunder. 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, 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 of 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

