



INVESTMENT ADVISORY AGREEMENT

This Investment Advisory Agreement (the “Agreement”), dated as of _____, is by and between Christian Investment Advisors, Inc. dba CIS Wealth Management Group (herein referred to as “Advisor”), and _____ (herein referred to as “Client”), to provide Client with investment advisory services via its brokerage account established at the Client’s designated custodian as listed in Item 4 of this Agreement (the “Account”). 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. Advisor Authority and Responsibilities. Advisor shall have the power and authority to supervise and direct on a discretionary basis, the investments of and for the Account of the Client, including the purchase and sale of any securities and instruments and any other transaction therein, unless specifically directed otherwise in writing by the Client. The transactions in the Account shall be made in accordance with the objectives of the Client as communicated to the Advisor.

Discretionary Authority – Client grants Advisor ongoing and continuous discretionary authority to execute its investment recommendations in accordance with the objectives of the Client as communicated to the Advisor, without the Client’s prior approval of each specific transaction. Under this authority, Client shall allow Advisor to purchase and sell securities and instruments in this Account, select and retain sub-advisors, and act on behalf of the Client in all matters necessary or incidental to the handling of the Account, including monitoring assets, unless otherwise requested in writing by Client. Unless specifically directed otherwise in writing by the Client, Advisor is not authorized to receive and vote proxies on issues held in the Account and receive annual reports. The Client shall be responsible for all decisions concerning the voting of proxies for securities held in Client accounts. The Advisor cannot give any advice or take any action with respect to the voting of these proxies. All transactions in the Account shall be made in accordance with the directions and preferences provided to the Advisor by the Client. Client will execute instructions regarding Advisor’s trading authority as required by each custodian.

Investment Strategies – Advisor will develop an investment strategy with the client that addresses specific investment styles and allocation of the client’s assets. The investment strategies include Tactical Allocation, Traditional Allocation, and Blended Allocation strategy models. Advisor may use a combination of these models to create the overall portfolio.

Biblically Responsible Investing – Advisor strives to implement a Biblically Responsible Investing (BRI) overlay into investment strategies whenever feasible. BRI works to integrate Scriptural guidelines with an investment portfolio. This method looks for companies to invest in that are making a positive impact on our society, as well as applying screening processes to avoid those that do not. If a company traded on a public exchange is publicly known to violate Biblical principles, BRI strives to stay clear from buying those companies directly through a separate managed account or indirectly through a mutual fund. Advisor may use third party sources and internal processes to screen investments.

This process is applied to our Tactical Allocation models, Traditional Allocation models, and Blended Allocation strategy models. Screens are not applied to the use of index exchange-traded funds and tactical mutual funds.

2. Client Authority and 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. 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 the written statement of the Client investment objectives, policies and restrictions, as Advisor shall reasonably require. 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. The Client warrants and represents that it owns all property deposited in the Account and that no restrictions on disposition exist as to any such property.

3. Expenses and Fees. The Client will pay the Advisor a quarterly Investment Advisory Fee payable in advance of each quarter, based on the fair market value of portfolio assets under management in the Account at the end of the preceding quarter. The Investment Advisory Fees in the first quarter of the Agreement shall be prorated from the inception date to the end of the first quarter. Investment Advisory Fees range from an annual rate of 2.00% to 0.50% based on the following schedule:

Assets Under Management	Standard Fee Schedule Annual Rate - %	Contract Fee Schedule Annual Rate - %
Up to \$100,000	2.00%	
\$100,001 to \$1,000,000	1.25%	
\$1,000,001 to \$2,000,000	1.00%	1.00%
\$2,000,001 to \$5,000,000	0.75%	0.75%
Over \$5,000,000	0.50%	0.50%

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

This agreement is written authorization to deduct fees from Custodian accounts. Fees are calculated based on the quarter-end security valuations as provided by the Client's designated Custodian (as noted in Item 4.). Investment Advisory Fees will be automatically deducted from the Client Account by the Custodian. The Advisor shall send a quarterly invoice to the Custodian indicating the amount of the fees to be deducted from the Client Account. Clients will receive independent statements from the Custodian no less frequently than quarterly. Invoice will be sent on or before direct deduction and any debits or credits for additions or withdraws will be included in the advisory fee charged. In addition, the Advisor will provide the Client a written invoice itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee.

Expenses related to the ordinary servicing of the Account, including custody fees, security transaction fees, and/or program fees shall be paid by the Client. Other non-ordinary fees or fees incurred at the direction of the Client shall be paid by the Client. Operating fees of mutual funds and other investment product fees are deducted from the asset value of those investments as defined in the prospectus of the sponsor for each product.

At the sole discretion of the Advisor, the investment advisory fees may be negotiable. Criteria used to determine these fees include but is not limited to; current local industry comparison, size of the portfolio, complexity, and scope of the services to be rendered.

The Advisor shall not be compensated on the basis of a share of capital gains realized upon sale securities or capital appreciation of the funds in which the Client is invested.

4. Custody and Brokerage Transactions. The Client has appointed TD Ameritrade Institutional (the "Custodian") to take and have possession of the assets of the Account. At no time will the Advisor accept, maintain possession or have custodial responsibility for the Client's funds or securities except for the direct deduction of advisory fees.

Per the instruction of the Client, the Advisor will direct and place all orders for the execution of transactions with or through Custodian, under the Client's independent, exclusive agreement with Custodian. The Client shall be responsible for such brokerage expense as billed directly by Custodian. The Client acknowledges that directing the brokerage activities solely to Custodian may result in the loss of best execution of orders at the most favorable prices reasonably obtainable. The terms of the custody/brokerage account, which contains the assets to which this Agreement pertains, shall be determined solely by and between the Client and Custodian. Advisor shall not be liable to the Client for any act, conduct or omission by Custodian acting as broker or custodian. Advisor shall not be responsible for ensuring Custodian's compliance with the terms of the brokerage account and payment of brokerage or custodian charges and fees. Client acknowledges that Custodian will provide duplicate confirms and/or electronic access to Advisor for all trades in brokerage account. Advisor is authorized and empowered to issue instructions for trading, distributions, and direct deduction of fees to Custodian and to request information about the brokerage account from Custodian.

5. Aggregation. Based on the account ownership structure and independent agreements between the Client and Custodian, Advisor may or may not aggregate security trades with other accounts managed by the Advisor. Advisor is authorized in its discretion to aggregate purchases and sales and other transactions made for the Account with purchases and sales and other transactions in the same or similar securities or instruments of the same issuer or counterpart for other clients of Advisor or with affiliates of Advisor. When transactions are so aggregated, the actual prices applicable to the aggregated transactions will be averaged, and the Account will be deemed to have purchased or sold its proportionate share of the instruments involved at the average price so obtained.

6. Confirmation of Trades. The Client will direct that confirmations of any transactions effected for the Account will be sent, in conformity with applicable law, to the Client with a copy to Advisor.

7. Liability. The federal and State securities laws impose liabilities under certain circumstances on persons who act in good faith. Therefore, this agreement does not constitute a waiver of any Client's legal rights under common law or Federal and State securities laws.

8. 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 may have substantial economic interest, or discloses such conflict to the Client prior to rendering such advice or services with respect to the Account.

9. 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 Account, so long as it is Advisor's policy, to the extent

practical, to allocate investment opportunities to the Account over a period of time on a fair and equitable basis relative to other clients. Nothing in this Agreement shall limit or restrict Advisor or any of its directors, officers, affiliates or employees from buying, selling or trading in any securities or other assets for its or their own account or accounts, and the Client acknowledges that Advisor, its directors, officers, affiliates and employees, and other clients of Advisor, may at any time acquire, increase, decrease or dispose of portions of investments which are at the same time being acquired, held or disposed of for the Account. Advisor will not have any obligation to initiate the purchase or sale, or to recommend for purchase or sale, for the Account any security or other asset which Advisor, its directors, officers, affiliates or employees may purchase, hold or sell for its or their own accounts or for the accounts of any other clients of Advisor.

10. 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.

11. 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 may be terminated, at any time, by either party, by written notice to the other party. Clients will be responsible for Investment Advisory Fees up to and including the effective date of termination and any un-earned, prepaid fees will be refunded by the Advisor.

12. Governing Law Disputes. To the extent federal law does not apply to this Agreement, it shall be construed in accordance with the laws of the state of Client’s domicile.

13. Disclosure. 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 2 of Form ADV; a disclosure statement containing at least the information required by Part 2A Appendix 1 of Form ADV, if the client is entering into a wrap fee program sponsored by the investment advisor. 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, or, in the case of an oral contract, otherwise signified their acceptance, any other provisions of this contract notwithstanding. Client acknowledges receipt of this Disclosure Brochure. *Initial here:* _____ *Initial here:* _____

14. Privacy. Client has received and reviewed a copy of the Advisor’s Privacy Policy. Except as otherwise agreed in writing or as required by law, Advisor will keep confidential all information concerning Client’s identity, financial affairs, or investments; provided, however, that Client authorizes Advisor to contact Client’s accountants, attorneys and other consultants as deemed necessary by Advisor. Client acknowledges receipt of Privacy Policy. *Initial here:* _____ *Initial here:* _____

15. Notices. All notices required or permitted to be sent under this Agreement shall be sent to Advisor:

CIS Wealth Management Group
 672 Ridge Hill Drive, Suite A1
 New Braunfels, TX 78130

or if to the Client: _____ (Client Name)
 _____ (Client Address)

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, email or by hand. Any notice shall be deemed to be given only upon actual receipt.

Client acknowledges that the Advisor is authorized to contact the Client at the email address below. Client shall notify the Advisor if the email address is no longer used. *Initial here:* _____ *Initial here:* _____
 Client email address: _____ / _____

The undersigned, being duly authorized, has hereunto signed this Agreement as of the date first above written.

	CIS Wealth Management Group	Client	Joint Client
Signature:			
Legal Name:	Robert N. Barber		
Title:	Principal		
SS#/Tax ID:			