



ADVISORY AGREEMENT

This Contract is entered into between _____ (“Client”), and PlanVestor this _____ day of _____, 20____. In consideration of the mutual benefits to be derived from this Contract, it is understood and agreed as follows:

PlanVestor Services

PlanVestor will assist the Client in defining his/her personal financial goals and objectives, and to supply analysis and recommendations as to the actions and strategies necessary to attain these goals and objectives. Specific financial planning issues to be addressed by the advisor are marked below:

- _____ PlanVestor Plan
- _____ Hourly Fee
 - _____ Asset Allocation and Investment Strategy
 - _____ Education Planning
 - _____ Second Opinion
 - _____ Plan Implementation Assistance
 - _____ Other: _____

In creating your plan, you and the PlanVestor advisor will follow this process:

- 1) Data: You will provide the financial and personal data necessary to prepare your plan.
- 2) Analysis: The PlanVestor advisor will analyze the data and documents provided, evaluate your ability to meet your objectives, make observations, identify problems, and recommend strategies for your consideration.
- 3) Written Plan: On the basis of the data you provide, and your stated objectives, the advisor will prepare and present a personal financial plan summarized in written form unless requested otherwise.

If this contract is for a re-evaluation, you will provide the advisor with current financial data relevant to the area specified for update. These areas may or may not be the same as the initial plan. Advisor will analyze this data and prepare a written summary of its recommendations unless it is requested otherwise or deemed not necessary.

Confidentiality and Information Disclosure Provisions

Advisor shall treat all information furnished by Client, including Client’s agents and employees, as confidential and shall not disclose any such information to third parties except as required by law, or as authorized by Client.

Compensation for Services

Fee Schedule	
PlanVestor Plan	\$230
Account Allocation (401K, 403B, College Accounts, TSP, IRA)	\$80
Hourly Fee (minimum 30 minute charge billed in 15 minute increments)	\$80
Assets Under Management	0.50% (50 basis points) annually billed quarterly
For full details please read the PlanVestor ADV Form	
Does not include fund fees.	



Follow-up meetings after the completion of the initial advisory engagement that take less than 30 minutes, whether it is to review the plan, implementation assistance or any other questions, will be billed a minimum of 30 minutes. In 15 minute increments, thereafter.

The PlanVestor Plan is created based on your goals and objectives, timeframe and risk tolerance and includes up to 3 investment account allocation recommendations, up to 3 college account recommendations, net worth calculation, Social Security estimate if at least 50 years old, mortgage pay-off date, and recommendations.

The Account Allocation fee is per investment account. College saving account recommendations include up to 3 accounts for the fee.

The PlanVestor Plan and Account Allocation fees do not include implementation assistance.

For managed accounts our annual Advisory Fee is an asset-based fee, which will be prorated and billed on a quarterly basis in arrears, based on the Client's average daily account balance for the prior quarter multiplied by 0.1250% (i.e., $0.50\% \div 4$). For managed accounts with more than \$100,000 a one-time PlanVestor financial plan is included if requested and 1 hour of household budgeting per year or 1 hour yearly to review your PlanVestor plan.

You authorize us and the Independent Managers to deduct the Advisory Fee directly from the account(s) where such Assets are held, pursuant to applicable custody rules. It is your responsibility to verify the accuracy of the calculation of the Advisory Fee; the custodian will not do so.

In addition to the Advisory Fee, unaffiliated third parties may impose certain charges. These charges may include, but are not limited to, fees charged by Independent Managers, custodial fees, brokerage commissions, transaction fees, charges imposed directly by a mutual, hedge, index or exchange traded fund, fees imposed by variable annuity providers, certain deferred sales charges, odd-lot differentials, transfer taxes, and wire transfer and electronic fund fees. For our clients' accounts that Betterment Securities maintains, Betterment Securities generally does not charge you separately for custody services

The time billed is based on the actual time involved in meeting with you in person or over the phone, traveling, researching and analyzing your current situation, developing the plan and implementation assistance (if appropriate or requested). The fees are not negotiable. A yearly evaluation is recommended but are under no obligation to do so.

Discretionary Investment Management

You appoint us your attorney-in-fact and grant us limited power-of-attorney with discretionary trading authority over the Assets to buy, sell and otherwise effect investment transactions related to the Assets. You authorize us, without prior consultation or approval to (a) implement transactions for your Assets; (b) buy, sell and trade stocks, bonds, mutual funds, index funds, exchange traded funds, short-term money-market instruments and other securities and contracts, including on margin if you have signed a separate margin authorization; (c) give instructions to the broker-dealer and the custodian of your Assets; and (d) delegate the management of all or part of the Assets to one or more independent investment managers or independent investment management programs ("Independent Managers"). To the extent utilized, Independent Managers will have limited power-of-attorney and trading authority over those Assets we direct to them for management. They will be authorized to buy, sell and trade in accordance with your Investment Needs and to give instructions, related to their authority, to the broker-dealer and the custodian of your Assets. We will supervise the Independent Managers and monitor and review Asset allocation, and Asset performance. We may terminate or change Independent Managers when, in our sole discretion, we believe such termination or change is in your best interest.

Responsibilities of the Client

The value and usefulness of the financial planning services described herein will be dependent upon information the client provides and upon the client's active participation in the formulation of financial planning objectives and in the



implementation of plans to attain those objectives. PlanVestor's analysis and recommendations are based on the information provided by the Client. Planning cannot be performed without suitability information.

Client shall fully disclose all matters pertinent to Client's financial affairs, including, but not limited to, information regarding Client's financial objectives, income, expenses, assets, liabilities, investments, insurance, taxes, and estate planning programs, retirement plans, and any personal matters which may have a bearing on Client's current or prospective financial status. Client shall make available copies of such documents or other information as Advisor may reasonably request. Client acknowledges that Advisor cannot adequately perform its services on Client's behalf unless Client provides necessary information, that it is not Advisor's responsibility to discover facts or changes in facts, circumstances or objectives which are not made readily available to Advisor and that Advisor's analyses and recommendations are based on the information provided by Client.

Implementation of any portion of the financial plan is entirely at the Client's discretion. Client understands that the responsibility for financial decisions is his/hers and that he/she is under no obligation to follow, either wholly or partially, any recommendations or suggestions provided. PlanVestor is not required to verify any information obtained from Client, Client's attorney, accountant, or other advisors.

Client is responsible for any supplementary legal, investment transaction, Custodial, mutual fund, insurance or accounting fees, charges, or costs which might be incurred by Client as a result of implementing recommendations. These costs are exclusive of and in addition to planning and management fees.

Client acknowledges that Advisor's recommendations will place Client under some risk, and that this risk can result, among other risks, in Client losing investment capital, investment income, tax benefits and/or purchasing power.

Client acknowledges that financial planning recommendations and advice provided by the Advisor are constrained by the limited nature of the engagement and cannot by the engagement's nature consider all impacts on a Client's overall financial picture or even all factors that may affect the subject of the engagement.

Client acknowledges that due to the limited nature of this engagement, Gustavo Montemayor is under no obligation to contact Client after completion of the service regarding changes, for example, in the economy, financial markets, or tax law that may have an impact on the client.

Client assumes responsibility to review all legal and tax implications of Advisor's recommendations with an attorney and or accountant or other appropriate professional and acknowledges that Advisor has no liability or responsibility for legal or tax consequences.

Notices

Any notice or other communication given to a party in connection with this Agreement will be in writing and will be deemed effective upon receipt, if delivered to such party at its email address. It is your responsibility to immediately review all communications, including emails, and to advise us of any discrepancies.

You hereby consent to receiving communications from us by email or other electronic delivery without also receiving paper copies. By sending or receiving sensitive or confidential electronic communications, you accept the risks and possible lack of confidentiality of communicating over the Internet. You agree to hold us and our Affiliates, successors and assigns free from any damages related to or arising from the delivery of electronic communications.

Advisor's Disclosure and Privacy Statement

By signing below Client acknowledges receipt of Part 2 of Form ADV; a disclosure statement containing the equivalent information; or 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 adviser. 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.

The assignment of this contract is prohibited without the written consent of the client.

THE UNDERSIGNED HAVE CAREFULLY READ THIS ENTIRE DOCUMENT AND THE UNDERSIGNED AGREE TO ALL THE TERMS AND CONDITIONS HEREIN AND ACKNOWLEDGE RECEIPT OF A COPY OF THIS DOCUMENT.

AGREED AND ACCEPTED:

(Client #1 Signature)

(Date)

(Client #2 Signature)

(Date)

(Client #1 Name)

(Client #2 Name)

Gustavo Montemayor

(Advisor's Signature)

(Date)

Gustavo Montemayor

(Advisor's Name)