

Waypoint Financial Planning LLC

FINANCIAL PLANNING SERVICES AGREEMENT

This Financial Planning Services Agreement (the "Agreement"), dated as of _____, is by and between Waypoint Financial Planning LLC (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 services (herein "Planning Services") related to the Client's financial matters. Advisor shall complete these services within 30 business days of receipt of requested client information, or at a mutually agreeable date.

Services Chosen by Client:	Initials	Fee
Retirement Planning:	_____	\$985
Cash Flow / Net Worth Analysis:	_____	\$890
Insurance / Risk Review:	_____	\$690
Tax Planning:	_____	\$690
Estate Planning	_____	\$690
Comprehensive Plan (all services above)	_____	\$3,845
College Financial Discussion	_____	\$100
Hourly Planning (3 hour minimum)	_____	\$300 / hour

For these Planning 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, advice or supervision services*. The Client may re-engage the Advisor at any time for additional advice and guidance.

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 the written statement of the Client investment objectives, policies and restrictions, 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 a total of _____; \$500 is due upon signing this agreement and the balance is due upon delivery of final financial plan.

Client Initials: _____

Waypoint Financial Planning LLC

The Advisor may modify the terms in this Section including future fees prospectively on at least 30 days prior written notice.

4. Liability. Client recognizes that any and all financial 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 in good faith.

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 malfeasance, bad faith or gross 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, unless Advisor either determines in good faith that it may appropriately do so without disclosing such conflict to Client 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 Planning Services. It is understood that Advisor performs financial planning and 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 hours worked to date by the Advisor at \$300 per hour. Any pre-paid fees exceeding the amount due to the Advisor for services rendered shall be refunded to the Client. If the Client terminates this agreement within 5 business days of signing, no amount is due.

9. Arbitration. It is agreed that any controversy between Advisor and Client shall be submitted, upon written request served on the other party, to arbitration in Southborough, MA. Such arbitration shall comply with and be in accordance with the rules, then in existence, of the American Arbitration Association, and judgment upon the award rendered by the arbitrator may be entered in any Court having jurisdiction thereof. This arbitration shall be binding on both parties and arbitration expenses shall be shared equally by both parties.

This arbitration agreement shall not constitute a waiver or limitation of any rights, which the Client may have under Federal and State Securities laws including the right to choose the forum in which to seek resolution of disputes.

10. 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 the Advisor's ADV 2 ("Disclosure Brochure") containing all necessary information regarding the Advisor's services and fees, as applicable and governed by law. If the appropriate Disclosure Brochure was not delivered to the Client at least 48 hours prior to the Client entering into any advisory contract with the Advisor, 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 this contract have signed the Agreement.

Client Initials: _____

Waypoint Financial Planning LLC

11. 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. Information from one Client named on this agreement may be shared with the other named Client.

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

Waypoint Financial Planning LLC
PO Box 400
Southborough, MA 01772

or if to the 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 or by hand. Any notice shall be deemed to be given only upon actual receipt.

13. Entire Agreement. This instrument contains the entire Agreement of the parties relating to the rights granted and obligations assumed in this instrument. Any oral representations or modifications concerning this instrument shall be of no force or effect unless contained in a subsequent written modification signed by all parties.

In the event that any sentence or paragraph is declared by a Court of competent jurisdiction to be void, that sentence or paragraph shall be deemed separate from the remainder of this Agreement and the balance of the Agreement shall remain in effect.

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

	Waypoint Financial Planning LLC	Client	Client
Signature:			
Legal Name:	Robert Alan Dossett		
Title:	President		

Compliance with 2016 Department of Labor Fiduciary Rule for ERISA Retirement Accounts

The 2016 DOL Fiduciary Rule requires investment advisors to act as a fiduciary regarding clients' retirement accounts.

The Investment Advisors Act of 1940 requires Registered Investment Advisors to act as a fiduciary for clients—to act in clients' best interest. Waypoint Financial Planning LLC ("Waypoint") is a Registered Investment Advisor, regulated under this fiduciary framework for all types of accounts.

1. Fiduciary. Waypoint acknowledges a fiduciary responsibility regarding retirement accounts.
2. Impartial Conduct
 - a. Waypoint will give advice in the client's best interest.
 - b. Waypoint will identify potential conflicts of interest
3. Compensation
 - a. Waypoint receives compensation only from client payments, not from third-parties, referrals or commissions; Waypoint compensation is "reasonable."
 - b. Compensation is "Level Fee" meaning that all types of investments used by Waypoint are charged the same fee, and Waypoint has no financial incentive to use one type or product over another. Waypoint's fee schedule has tiers where client assets above a threshold are charged *lower* fees. Fee structure may vary from client to client.
4. Analysis of Rollover
 - a. Waypoint will provide the client with an analysis of rollover benefits to determine if a rollover is in the client's best interest. Typically, the analysis will consider investment costs, choices, and convenience for the client, comparing the existing account to a rollover account.

R. Alan Dossett, CFP®

President, Waypoint Financial Planning LLC

Client Acknowledges Receipt

Client Acknowledges Receipt

Client Initials: _____