

INSIGHT FINANCIAL ADVISORS FINANCIAL PLANNING CONTRACT

This Agreement, entered into this _____ day of _____, 20____, by _____ and _____, (hereinafter referred to as the "Client") and INSIGHT FINANCIAL ADVISORS, (referred to also as "PLANNER").

WHEREAS, INSIGHT FINANCIAL ADVISORS is in the business of providing financial services and investment advice; and CLIENT desires that INSIGHT FINANCIAL ADVISORS conduct a personal analysis and develop a comprehensive financial plan for present and future financial security.

THEREFORE, the parties agree as follows:

1. TERM

The "initial term" of this Agreement is one year. This Agreement shall be negotiated for additional terms of one year each. This Agreement may be terminated on five days written notice at any time by either party. Termination within five business days after original signature will result in a full refund of any fees paid for consultation services. Thereafter, the prepaid fee is to be prorated to date of termination, and any unearned portion thereof shall be refunded to CLIENT. If the CLIENT is an individual, this Agreement shall terminate upon receipt by the PLANNER of written notice of the CLIENT'S death. Termination of the Agreement shall not affect the consummation of any transaction initiated prior to termination.

2. SERVICES OF INSIGHT FINANCIAL ADVISORS

INSIGHT FINANCIAL ADVISORS shall assign a Financial Planner employed by the firm to provide the following services to the CLIENT:

(a) Initial analysis of the CLIENT'S financial situation, with a written summary of findings including, as necessary, but not limited to the areas initialed next to the following services:

- ☐ Portfolio design, risk exposure analysis and investment recommendations;
- ☐ Recommendations for minimizing income and estate taxes;
- ☐ Estate plan analysis and suggestions;
- ☐ Recommendations and implementation for retirement funding strategies;
- ☐ Research and administration for investment cost basis and consolidation;
- ☐ Recommendations for risk management strategies;
- ☐ Educational Funding Strategies
- ☐ Custom Project: _____

- (b) Periodic updates of the CLIENT'S financial situation and revision of any initial recommendations as their personal needs and the economic climate warrant. Updates will be scheduled at a minimum of an annual basis, and may be scheduled to be prepared at three month intervals.

Financial Planner shall review the CLIENT'S financial plan and may recommend changes and additions as available economic and market conditions suggest to meet the CLIENT'S needs and objectives. PLANNER may recommend changes or additions to the CLIENT'S tax or estate plan as are suggested by the CLIENT'S financial situation. INSIGHT FINANCIAL ADVISORS is not qualified to practice law or accounting and CLIENT must rely on his attorney and/or CPA on such matters. All securities recommendations will be presented by financial planners of Planner who supervise planning process. Such Financial Planners are also licensed to buy and sell securities and are Registered Representatives with Cambridge Investment Research, Inc., a licensed broker/dealer.

The recommendations developed by INSIGHT FINANCIAL ADVISORS are based upon the professional judgment of INSIGHT FINANCIAL ADVISORS and outside advisors, and the results of any of their recommendations cannot be guaranteed.

3. REPRESENTATIONS FOR THE CLIENT

INSIGHT FINANCIAL ADVISORS confirms that the CLIENT'S interest shall be paramount at all times even though Financial Planners of INSIGHT FINANCIAL ADVISORS are also Registered Representatives with Cambridge Investment Research, Inc. and at times have an interest in, receive a commission on, or purchase for their own account, securities or other investments recommended by the Financial Planner for purchase or sale by the CLIENT. In each case, INSIGHT FINANCIAL ADVISORS shall disclose to the CLIENT any facts known regarding any such interest or commission. Any commission generated by the purchase or sale of any securities or insurance product shall be fully disclosed in writing to the CLIENT.

4. POTENTIAL CONFLICTS OF INTEREST

Financial Planners of INSIGHT FINANCIAL ADVISORS who render advice are Registered Representatives, licensed to sell securities through Cambridge Investment Research, Inc., a licensed Broker/Dealer. Any purchase or sale of securities through the Financial Planners may result in commission being paid to them and their associated broker/dealer, Cambridge Investment Research, Inc. Financial Planners of INSIGHT FINANCIAL ADVISORS who render advice are also Investment Advisor Representatives of Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor and any investment advisory services rendered by them may generate advisory fees paid to them.

It is understood that client is under no obligation to act on any of Financial Planner's recommendations; however, if client elects to act on any of the recommendations, he is under no obligation to effect the transaction through Financial Planners who are registered representatives or agents of Cambridge Investment Research, Inc., member of the Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corp. (SIPC). CLIENT agrees that, while this Agreement does not create any obligation to do so, Financial Planner may be requested to assist CLIENT in the implementation of recommendations involving annuities, health, life and disability income insurance. If Financial Planner does so, he will be acting as an Agent/Broker for the insurance company involved in the transaction, and will receive insurance brokerage commissions.

5. RESPONSIBILITIES OF THE CLIENT

The CLIENT agrees to provide information regarding his income, investments, income tax situation, estate plan, and other pertinent matters as requested by INSIGHT FINANCIAL ADVISORS. The CLIENT also agrees to discuss his needs, goals and projected future needs frankly with INSIGHT FINANCIAL ADVISORS and to keep the PLANNER informed of changes in the CLIENT'S situation, needs and goals. The CLIENT acknowledges that INSIGHT FINANCIAL ADVISORS cannot adequately perform its services on the CLIENT'S behalf unless the CLIENT performs such responsibilities on his part and that the PLANNER'S analysis and recommendations are based on the information provided by the CLIENT. The CLIENT agrees to permit INSIGHT FINANCIAL ADVISORS to consult with and obtain information about the CLIENT from the CLIENT'S accountant and attorney. The PLANNER shall not be required to verify any information obtained from the CLIENT, his attorney, or his accountant. The CLIENT acknowledges that he has the sole authority with regard to the implementation, acceptance, or rejection of any counseling or advice from INSIGHT FINANCIAL ADVISORS.

6. FEE TO INSIGHT FINANCIAL ADVISORS

In consideration of the services rendered, the CLIENT shall pay to INSIGHT FINANCIAL ADVISORS the stated fixed fee shown below during the "initial term". Fees will be based on the complexity of CLIENT's personal and, or business financial situation. CLIENT will receive a quote for financial planning fees for the "initial planning period" of service after PLANNER has reviewed CLIENT's situation and before signing this Agreement. The minimum fee for the "initial planning period" is \$5,000.00. A minimum of \$1,250.00 is due upon the signing of this Agreement and the remaining fees are payable in quarterly installments. INSIGHT FINANCIAL ADVISORS will provide all services described in this Agreement during this "initial term" at the quoted flat fee, unless CLIENT's planning needs or requirements change substantially from those agreed upon.

FEES: Due at signing:	\$ _____
Second quarterly installment due _____, 20____	\$ _____
Third quarterly installment due _____, 20____	\$ _____
Fourth quarterly installment due _____, 20____	\$ _____
Total fee for the "initial term" is:	\$ _____

[Subject to negotiation, this language may be included: "It is projected that the first year of Financial Planning Fees will not exceed \$_____, and will be offset by any compensation generated by securities or insurance commissions or fees."] Unless otherwise negotiated, any other service provided to and authorized by the CLIENT shall be billed at the then current hourly rate (current rate is \$400 per hour).

Upon consent of CLIENT, PLANNER may secure the services of qualified attorneys and CPA's for the CLIENT to formalize and document the analysis and recommendations. These costs are in addition to the fee estimated and will be charged directly to the CLIENT by the professional involved. All such expenses shall be approved in advance by CLIENT.

7. CONFIDENTIALITY OF RELATIONSHIP

All information and advice furnished by either party to the other hereunder, including their respective agents, associated personal and employees, shall be treated as confidential and shall not be disclosed to third parties, except as required by law.

8. MISCELLANEOUS

- (a) Neither party hereto may assign, convey, or otherwise transfer any of its rights, obligations or interests herein without the express, prior approval of the other party.
- (b) This Agreement represents the complete agreement of the parties with regard to the subject matter and supersedes any prior understanding of agreement, oral or written.
- (c) This Agreement may be amended or revised only by an instrument in writing by the CLIENT and by a representative of INSIGHT FINANCIAL ADVISORS.
- (d) This Agreement is being executed in the State of California, and shall in all respects be governed and construed in accordance with the laws of such State.
- (e) Cambridge Investment Research, Inc. is a member of the Financial Industry Regulatory Authority (FINRA) & Securities Investor Protection Corporation (SIPC). Certain associates or employees of INSIGHT FINANCIAL ADVISORS may be Registered Representatives of Cambridge Investment Research, Inc. and Investment Advisor Representatives of Cambridge Investment Research Advisors, Inc., a registered investment advisor.
- (f) INSIGHT FINANCIAL ADVISORS is not affiliated with Cambridge Investment Research, Inc. or Cambridge Investment Research Advisors, Inc., and are separate companies.

IN WITNESS WHEREOF, INSIGHT FINANCIAL ADVISORS and the CLIENT have each caused this Agreement to be duly executed on the date above written.

CLIENT:

INSIGHT FINANCIAL ADVISORS
