

FIZONE ADVISORY AGREEMENT

This agreement confirms the arrangement and terms by which Fizone (the “Advisor”) will provide financial planning and/or investment portfolio services for _____ (the “Client”).

Advisory Services. We shall provide Client with one or more of the following services:

Budget and Debt Management	Retirement Planning
Education Funding	Tax Strategies
Portfolio Analysis	Wealth Transfer (Estate, Charitable)
Portfolio Development	

- A preliminary consultation shall establish Client’s objectives, financial situation, risk tolerance, and investment preferences, at no cost to Client.
- An initial advisory service will provide, for a pre-established fixed fee, a proposed strategy and specific recommendations for meeting Client’s objectives while abiding by their parameters.
- Client elects:
 - ___ to pay an annual fee and receive quarterly reviews of their plan and/or portfolio and intermittent advice from us, upon Client request or as a result of specific market or economic conditions or other circumstances directly related to Client’s portfolio or plan;
 - ___ to pay an hourly fee for additional financial planning and/or investment portfolio advice and consultations.
- We will secure your permission before effecting transactions in your securities account.
- Client understands that we serve as investment advisor to other clients, and that we may give them advice or take actions for them or ourselves that are different from the advice we give you or actions we take for you.
- Client understands that we will keep your information confidential, except as you otherwise agree or as is required by law.
- We agree to act with care, prudence, and diligence in our capacity as investment advisor; we do not guarantee the future performance of Client’s portfolio, nor do we promise that strategies or investments we recommend will be successful.

Fees. Client agrees to pay us the following fees:

- Initial Advisory Service Fee: For an initial analysis and proposal, Client will pay a fixed fee from \$50 to \$150, agreed upon in advance and payable upon delivery, based on the time required by us to review Client’s needs and assets and prepare the initial plan/proposal;

- **And**

----- an annual fee of 1% of assets reviewed, billed quarterly at .25% of the fair market value at the end of the calendar quarter (assets shall include the value of mutual funds, and assets added to the portfolio will be charged a prorated fee based on the number of days remaining in the fee period); **or**

----- an hourly fee of \$50 per hour for additional reviews of Client’s information and for presentations of our recommendations.

Agreement not Assignable. This agreement may not be assigned (as defined in the Investment Advisors Act of 1940) by us without your consent.

Arbitration. It is agreed that any controversy between the Client and Fizone shall be settled by arbitration in accordance with the rules and procedures of the American Arbitration Association. The judgment of the arbitrator(s) shall be final and binding on all parties; the parties waive their right to seek remedies in court.

Termination. Client or Fizone may cancel this agreement at any time by notifying the other in writing. Agreement will terminate when the non-canceling party receives notice, at which time prorated fees for the current quarter will be due. Your death, disability, or incompetency will not automatically terminate or change this agreement; however, your authorized representative may cancel this agreement by giving written notice to us.

By signing this agreement you represent to us that you:

- have the legal authority and capacity to hire us;
- have read and understood, and agree to the terms of this agreement;
- have received and had an opportunity to read our Form ADV, Part II.

Printed Name

Printed Name

Signature

Signature

Dated

Dated

Accepted by:

Patrick M. Shinn or Linda L. Stewart
Fizone

Dated