

## Client Service Agreement - Hourly Engagement

Please review this Agreement carefully as it sets forth the understanding between you ("Client") \_\_\_\_\_ and New Means Financial Planning ("New Means") regarding the services New Means will provide you. If you have any questions about the content of this Agreement we should discuss them before you sign this Agreement.

1. **Initial Services.** New Means will provide consultations addressing the specific issue or issues you request as indicated below. New Means will provide you with a detailed financial analysis and recommendations to guide you toward the achievement of your objectives. New Means will limit its analysis to the specific areas indicated below. You understand that information regarding specific issues not revealed to or analyzed by New Means may have a direct impact on the suitability or accuracy of specific recommendations given.
2. **Specific Services Requested.** Please initial below to indicate the specific services you are requesting from New Means:

_____ Cash Flow analysis	_____ Retirement capital needs analysis
_____ Current portfolio review or analysis	_____ Insurance review
_____ Portfolio allocation and investment recommendations	_____ College education funding
_____ Estate plan review	_____ Income tax planning

Other services:

\_\_\_\_\_  
\_\_\_\_\_

Estimated Fee Range for Services: \_\_\_\_\_

3. This fee quote is valid for 90 days from this date of \_\_\_\_\_.
4. **Future Services.** In addition to the specific services requested pursuant to this Agreement, New Means may provide you with financial advisory services in the future upon specific request from you. The scope of such services will be determined at the time such services are requested. Such additional services will be subject to the provisions of this Agreement, including the provisions relating to payment of fees and the limitations on New Means' duties and liabilities.
5. **Fees.** New Means' fees for advisory services, including future services, will be based primarily on the amount of time expended on your behalf and on the billing rate for each consultant devoting time to this matter. The billing rate for Sherrill St. Germain is currently \$200 per hour for financial planning or advisory services. Hourly fees are prorated in 6-minute increments, and fractional increments will be treated as a whole increment. These billing rates are subject to change upon written notice to you.
6. **Payment of Fees.** For financial planning and advisory services, you agree to submit the lesser of \$500 or one-half of estimated fee range (as indicated in paragraph 2, above) upon signing of this Agreement. The balance of actual fees for initial services provided will be due and payable to New Means immediately upon presentation of recommendations to you. New Means will invoice you for the amount of fees for any future services performed. Payment of such invoices shall be made within twenty (20) days of the date of the invoice.

7. Client Representations.

You represent to New Means the following and understand and agree that New Means is relying on these representations as an inducement to enter into this Agreement:

- You agree that you will provide New Means with the necessary information to provide the agreed upon services.
- You understand that the responsibility for financial decisions is yours and that you are under no obligation to follow, either wholly or in part, any recommendation or suggestion provided by New Means.
- You understand that New Means obtains information from a wide variety of publicly available sources and cannot guarantee the accuracy of the information or success of the advice which it may provide. The information and recommendations developed by New Means are based on the professional judgment of New Means and the information you provide to New Means.
- You understand and agree that due to the limited nature of this engagement, New Means is under no obligation to contact you to recommend changes to your financial plan or any of the recommendations and advice provided under this Agreement in the future.
- You understand that all investments involve risks and that some investment decisions will result in losses. You understand that New Means cannot guarantee that your investment objectives will be achieved.
- You understand and agree that New Means performs services for other clients and may make recommendations to those clients that differ from the recommendations made to you. You agree that New Means does not have any obligation to recommend for purchase or sale any security or other asset it may recommend to any other client.

8. Confidentiality of Information. New Means will regard any information provided by you as confidential.

9. Termination. This Agreement may be terminated at any time upon written notice to either New Means or you. If this Agreement is terminated by either party all fees due at time of termination will be due and payable by you immediately. New Means will immediately refund any unearned, prepaid fees.

10. Implementation of Recommendations. At your direction, New Means will assist with the implementation of investment and other recommendations. New Means will not initiate a transaction in any investment account without prior approval of Client.

11. Multiple Clients. In the event Client is more than one individual, New Means is authorized to accept the direction of either party and such direction will be binding on all parties.

12. Commissions. The Client understands New Means will not receive commissions on transactions that may result from the implementation of the Client's financial plan.

13. Assignment. New Means will not assign the Agreement to any other party without your written consent.

14. Governing Law. This Agreement shall be governed by the laws of the State of New Hampshire.

CLIENT HEREBY ACKNOWLEDGES RECEIPT OF NEW MEANS FINANCIAL PLANNING FORM ADV PART II, and grants permission for the required annual Form ADV offer and Privacy Policy notice to be sent electronically in future years.

\_\_\_\_\_ (Initial here)

ACCEPTED this \_\_\_\_ of \_\_\_\_\_,  
(day) (month) (year)

Client \_\_\_\_\_

Client \_\_\_\_\_

\_\_\_\_\_  
Signature on behalf of New Means Financial Planning