

Financial Planning Participation Agreement between (Advisor's name/or business' name)

and _____ (the client(s))

Confidentiality

Please be assured that all information that you provide will be kept strictly confidential within the financial planning team of (Advisor's name/or business' name).

Scope of Services to be Provided *(tick to indicate area of advice)*

The financial planning services will include a review of your current financial situation, goals and objectives, and

- cash and debt management*
- asset management*
- tax planning*
- risk management*
- estate planning*
- retirement planning*

The financial planning service also includes:

- implementation of the recommendations agreed upon by the client(s)*
- regular review of the financial plan*

Implementation

1. (Advisor's name/or business' name) will act on the client(s) behalf to implement the steps involved in these recommendations, if the client(s) request them to do so.
2. Please note that if and when financial products are sold,
 - a) proper disclosure will be made in keeping with the appropriate regulatory requirements.
 - b) (Advisor's name/or business' name) will be compensated for such services by way of commissions from product suppliers used

Miscellaneous Provisions

1. This agreement shall be governed and constructed to the laws of the Province of British Columbia.
2. (Advisor's name/or business' name) shall not assign this agreement without the client(s) written consent.
3. No modification or amendment to this agreement shall be effective unless made with the client(s) written consent.
4. (Advisor's name/or business' name) reserves the right to determine the appropriateness of a particular financial plan to a particular client.
5. Our professional relationship will continue on an on-going basis, until either party submits written notification to terminate the engagement.

Conflict of Interest

(Advisor's name/or business' name) wish to advise that we have no conflicts of interest and will advise the client(s) in writing if this should change.

The client(s) in this contract understand and agree to the following:

1. The client(s) will assist in this plan by submitting all current data, copies of documents, and other such reasonable information that is related to their financial situation, ie:
 - a) provide full and accurate disclosure of all relevant information and documents in a timely manner
 - b) advise on any material changes to the client(s) financial position, goals and objectives, employment, and any other relevant issues
2. The client(s) are fully responsible for all decisions relating to the recommendations and advice of (Advisor's name/or business' name).
3. The client(s) are responsible for any independent professional advisory fees and document preparation other than those directly performed by (Advisor's name/or business' name).
4. The client(s) are under no obligation to execute any of these recommendations or other transactions, either through (Advisor's name/or business' name), its employees or its affiliates.
5. This agreement may be terminated by the client(s) without penalty on delivery to (Advisor's name/or business' name) of written notice of termination within 5 days of the date of client(s) acceptance.

(Advisor's name/or business' name) agrees and understands the following:

1. All information received in the preparation of this financial plan is confidential. All documents submitted by client(s) will be returned on or before completion of the plan.
2. A written report will be delivered to the client(s) detailing:
 - a) the financial analysis and recommended strategies.
 - b) details of any assumptions incorporated into all projections and/or calculations.

I have read, understood and accept the terms outlined in this letter.

Client name: _____

Address: _____

Telephone Home _____ Telephone Business _____

Client Signature

Date

Client Signature

Date

Accepted by: (Advisor's name/or business' name)

(Advisor's name) - Signature

Date