



Client Service Agreement / Disclosure

Client Name(s) _____ Date: _____

This Legacy Financial Planning Incorporated Agreement (“Agreement”) is made and entered into by, and among, you and Dano W. LoPresti, a CFP Certificant (“Advisor”) relating to certain services that may be provided in connection with investment advisory services. The Advisor may also broker business for other insurance companies.

The scope of the services subject to the is Agreement may include your Advisor: assisting you with defining your financial goals, needs, time horizon, risk tolerance and investment objectives, gathering relevant data; examining and understanding your current financial situation; developing and providing financial strategies and recommendations based on your identified goals; assisting you with implementing such recommendations; and periodically tracking your progress towards your overall financial goals. The extent to which you engage in some or all of these services must be mutually agreed upon with your Advisor.

Please note that the services provided under this Agreement do not constitute financial planning or investment advisory services subject to Investment Advisers Act of 1940. Specifically, this Agreement does not represent a separate contract for financial planning or Investment Advisory services, nor it a separate fee being charged to you for financial planning or investment advisory services.

There is no additional fee for the services provided as part of this Agreement. However, if you choose to implement financial strategies and recommendations provided by your Advisor as part of these services, standard commissions, fees and other charges will apply which are described in the applicable prospectus or other offering materials. If you elect those investment advisory services or product, you will sign a separate agreement for those services, in addition to receiving a disclosure as required by Rule 204-3.

The CFP Certificant Disclosure and/or attachments provide important information regarding costs, compensation and payment of various products and/or services. Please note that in connection with the services under this Agreement, you Advisor may provide you recommendations regarding specific securities, including mutual funds, and annuities, life and other insurance products as well as other financial products and/or services. Depending on which products and/or services, if any, that you decide to purchase, there will be additional charges of fees which are described in the applicable prospectuses.

Duration and Termination of Agreement

This Agreement shall remain in effect until terminated by either party. This Agreement may be terminated, for any reason, by either party at any time upon written notification to the other party. Termination of the Agreement will not affect liabilities or obligations of the parties incurred or arising from transactions initiated under this Agreement before termination. If you wish to terminate the Agreement, you must send the notice directly to your Advisor’s office. If the termination is initiated by your Advisor, the notice will be sent to your last address of record on file.

In addition, this Agreement will be terminated upon receipt of legal documents of your death or incapacity; however, if this Agreement is entered into by two or more clients (for example, you and your spouse), the Agreement will not automatically terminate.



Potential Conflicts of Interest

Legacy Financial Planning Inc., Is a separate entity and is not owned or affiliated by any other entity. Legacy Financial Planning may work with other entities or other advisors that will be fully disclosed.

Source of Compensation

The Advisor’s compensation may be derived through a fee based agreement or by a commission. At no time will a fee and commission be assessed on the same solution.

Client Acknowledgements

- You acknowledge that the services that may be provided by the Advisor as part of this Agreement in connection with the sale of insurance and/or securities products do not represent financial planning or investment advisory services for a separate fee, governed by the Investment Advisors Act of 1940.
- You acknowledge that you have received the CFP Certificant Disclosure prior to signing this Agreement. You further understand that the disclosures do not constitute required disclosure under Rule 204-3 for investment advisor products and services.
- You acknowledge that you and your Advisor have discussed the obligations and responsibilities of both parties with respect to:
 1. Defining goals, needs and objectives;
 2. Gathering and providing appropriate data;
 3. Examining the result of the current course of action without charge
 4. The formulation of any recommended actions
 5. Implementation responsibilities; and
 6. Monitoring responsibilities

_____/_____
Client(s) Signature and Date

_____/_____
Client(s) Signature and Date

Client(s) Printed Name

Client(s) Printed Name

Dano W. LoPresti, CFP®
Financial Advisor’s Printed Name

Date

Financial Advisor’s Signature