Legacy Financial Planning, Inc 815-786-7851 Fax 815-786-7861

Investment Policy Statement

Client Name(s) ___________________________________ Date: ______________________

This statement of investment goals and objectives embodies the fiduciary responsibility generally placed upon investment advisors and is the foundation upon which all investment decisions are to be made. Its purpose is to express the client's and Legacy Financial Planning Inc., agreed-upon position regarding asset allocation and relative investment performance. This statement is developed in accordance with the Prudent Investor Rule.

1. The client's long term investment goals are: (circle one or more)
   Retirement / Education / Net Worth Growth / Other: ________________________

2. The parties agree that an appropriate long-term target portfolio mix of assets would be determined by the use of appropriate risk tolerance forms.

3. The portfolio may utilize commodities and real estate investments as part of the asset mix. It is understood that these investments can be expected to experience greater volatility than other assets and should be expected to be held for a longer period of time.

4. The portfolio will have an investment time horizon of at least ________ years (minimum 5 years). This means we expect to leave the portfolio basically intact except for distribution planning.

5. Initial portfolio implementation will utilize one or more of the following techniques: immediate purchases, delayed purchases, or dollar cost averaging depending upon market conditions.

6. Portfolio management will include the follow:
   Reviews by advisor including; transaction activity, investment due diligence, and portfolio rebalancing, if elected.
   Review goals, objectives, and portfolio annually with client or more or less frequently if desired

7 The advisor <u>does not</u> follow a program attempting to time market fluctuations, however, active portfolio management may be utilized to increase or decrease asset category participation based on the advisor's current perception of global market direction.

8. Other specific assumptions, if applicable:
   On average 5% to 10% cash position within a portfolio will be considered to be fully invested.
   Tax consequence will be considered, but will not be the primary consideration unless specified

The portfolio chosen was selected based on the client's risk comfort level and risk capacity. There is no guarantee that past performance will represent future performance. It is the client's responsibility to keep the advisor updated regarding all changes to their financial situation. This investment policy is deemed to be appropriate for this investment portfolio.

Client: ____ Date: ______________________________

Client: ____ Date: ______________________________

Advisor: ____ Date: ______________________________
Dano W. LoPresti, CFP®

LEGACY
FINANCIAL PLANNING INC.