



Client Services Agreement: Financial Planning and Investment Consultation

Please review this Client Services Engagement Agreement (“Agreement”) carefully as it sets forth the understanding between you (“Client”) and Reliable Alliance Financial, LLC (“Firm”) regarding the services the Firm will provide you. If you have any questions about the content of this Agreement you should discuss them with us or your legal counsel before you sign this Agreement.

- 1. Firm Services.** The Firm will provide consultations addressing the specific issue or issues you request in Addendum A. The Firm will provide you with an analysis and recommendations to guide you toward the achievement of your objectives. The Firm may limit its analysis to those areas indicated. The Client understands that information regarding specific issues not revealed to or analyzed by Firm may have a direct impact on the suitability or accuracy of specific recommendations given. The Firm’s recommendations and services conclude upon the delivery of the Firm’s advice or plan, however, the Client is encouraged to re-engage the Firm in the future. The Firm will not be obligated under this Agreement to monitor Client accounts or otherwise provide future services.
- 2. Investment Authority.** Under this Agreement, the Firm will provide its investment consultation services under a non-discretionary account agreement thereby requiring the Client to approve and be responsible for each transaction with regard to the investment and reinvestment of Client account assets.
- 3. Fees.** The Firm’s fees will be assessed on an hourly or fixed fee basis as noted in the current Addendum. The Firm believes its fees are reasonable in light of the type of services to be provided and given the Firm and assigned representative’s experience and expertise; however, lower fees for comparable services may potentially be available from other sources.

 - A. Non-negotiable Fee.** Fees for the noted services are non-negotiable. Discounts, if any, will be offered at the discretion of the Firm.
 - B. Billing Cycle.** A \$50 deposit is due during reservation, and the remaining fee is due upon delivery of the hourly consultation or in 6 installments for the holistic financial planning, beginning the month following the effective date of this agreement. One-half of and no more than \$500 of the total fee is due at contract signing, and the remaining balance is due at the conclusion of the last workshop session. Fees may be paid by check, bank draft, or major credit cards. The Firm does not accept cash, money orders, or similar forms of payment for engagements.
- 4. Service Provider Fees.** The applicable fees referenced in the current Addendum include all fees and charges for the services of the Firm. Any transactional or custodial fees assessed by the selected service providers and/or individual retirement account or qualified retirement plan account termination fees are borne by the Client and are as provided in the current, separate fee schedule of the selected service provider. Fees paid to the Firm for its services are separate from any charges the Client may pay for mutual funds, exchange-traded funds or other investments of this type. The Firm does not receive “trailer” or SEC Rule 12b-1 fees from any investment company. Fees charged by these issuers are detailed in prospectuses or product descriptions, and Clients are encouraged to read these documents before investing.
- 5. Commissions.** Specific product recommendations made by Firm will usually be “no-load” (i.e., no commission) products, if available. In some cases, such as actively-managed mutual funds or insurance, there may not be an adequate selection of no-load products available for recommendation. The Firm and its associates do not receive commission payments involving any investment or insurance recommendation.



- 6. Termination of Services.** Either party may terminate the Agreement at any time, which will typically be in writing. Should the Client verbally notify the Firm of the termination and, if in two business days following this notification the Firm has not received notice in writing, the Firm may make written notice of such termination in its records and will send its own termination notice to the Client as a substitute. If the Firm's ADV Part 2 was not delivered at least 48 hours prior to entering into the investment advisory contract, then the Client has the right to terminate the engagement without penalty within five (5) business days after entering into the agreement. Should the Client terminate the engagement after this period, he/she/it will be assessed fees at the Firm's current hourly rate for time incurred in the preparation of the Client's analysis and/or plan.

In the case of any prepaid fees, the Firm will promptly return any unearned amount upon receipt of a written termination notice and not beyond 30 days of receipt of notice. Services not delivered to Client within six (6) months from the date when all requested information had been supplied by the Client may result in a refund to Client.

- 7. Conflict of Interests.** Firm will provide disclosure throughout the term of the engagement regarding any conflicts of interest which could be reasonably expected to impair the rendering of unbiased and objective advice. The Client is hereby informed that the Firm provides both financial planning and investment consultation services in which the Client may pay the Firm a fee. Due to the Firm's ability to offer two or more of these services to the Client and receive a fee for each service, a potential conflict of interest may exist. Therefore, the Client is under no obligation to act upon the Firm's recommendations. If the Client elects to do so, the Client is under no obligation to complete all of these services through the Firm.
- 8. Client Representations.** The Client represents to the Firm the following and understands and agrees that the Firm is relying on these representations as an inducement to enter into this Agreement:
- A. The Client certifies that he/she/it is legally empowered to enter into or perform this agreement.
 - B. If this agreement is established by a corporation, the undersigned certifies that the agreement has been duly authorized, executed and delivered on behalf of such corporation and that the agreement is a validly certified copy of a resolution of the Board of Directors of the corporation to that effect and authorizing the appropriate officers of the corporation to act on its behalf in connection with this agreement.
 - C. Client agrees that he/she/it will provide the Firm with the necessary information to provide the agreed upon services.
 - D. Client agrees and acknowledges that the responsibility for financial decisions is theirs and that he/she/it is under no obligation to follow, either wholly or in part, any recommendation or suggestion provided by the Firm.
 - E. Client understands and agrees that the Firm performs services for other clients and may make recommendations to those clients that differ from the recommendations made to the Client. The Client agrees the Firm does not have any obligation to recommend for purchase or sale of any security or other asset it may recommend to any other client.
 - F. The Client agrees the Firm 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 the Firm is based on the professional judgment of the Firm and the information the Client provides to the Firm.



- G. The Client acknowledges and agrees that the Firm shall not be obligated to provide any services under this Agreement with or for the Client if, in the Firm's reasonable judgment, this would (i) violate any applicable federal or state law or any applicable rule or regulation of any regulatory agency, or (ii) be inconsistent with any internal policy maintained by the Firm from time-to-time relating to business conduct with its Clients.
- H. Client acknowledges all investments involve risks and that some investment decisions will result in losses, including the potential for the loss of their principal that has been invested. The Client understands that the Firm cannot guarantee their investment objectives will be achieved.
- I. If accounts under review contain only a portion of the Client's total assets, the Firm shall not be responsible for any of the Client's assets not set forth in this Agreement or the proper diversification of all of Client's assets.
- J. The Client understands and agrees that the Firm will not be liable for any loss incurred as a result of the services provided to the Client by Firm. *Nothing in this Agreement shall in any way limit or waive any rights you may have under federal or state securities laws.*
- 9. Confidentiality of Information.** The Firm will regard any information provided by the Client as confidential and all recommendations and/or advice provided by the Firm shall be confidential, with disclosure only upon such terms and to such parties as designated by the parties as required by law. Further, by executing this Agreement the Client acknowledges he/she/it has received the Firm's Privacy Policy statement and the Firm's Form ADV Part 2 or similar disclosure document.
- 10. Multiple Clients.** In the event the Client is more than one individual, the Firm is authorized to accept the direction of either party and such direction will be binding on all parties. This authority does not extend to individual accounts (i.e., individual retirement accounts, etc.) unless the Firm receives the accountholder's prior written approval.
- 11. Electronic Document Delivery.** Whenever practical, documents and information will be electronically delivered to the Client. Such documents and information include, but are not limited to, service agreements, account information, forms, revised firm disclosures, and various types of general Client communications. Delivery mechanisms may include electronic mail (e-mail), firm web site, and secure data transmission services. The sending of the electronic messages and/or information constitutes delivery of the information, regardless of whether the Client chooses to read it. The Client may opt-out of or revoke this consent to electronic delivery at any time by providing written notice to Firm at its main office. However, since the Firm has priced its services based on the considerable savings of electronic delivery, the Firm reserves the right to charge an administrative fee and postage if paper documents are required. The Client agrees to keep a current, functional e-mail address and will update information with the Firm immediately if an e-mail address or any other contact information changes.
- 12. Proxy Voting.** The Firm does not vote proxies nor provide advice on the voting of proxies. The Client shall be responsible for directing the manner in which proxies solicited by issuers of securities the Client beneficially owns shall be voted, and will make all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to Client assets. The Firm does not offer guidance on proxy voting matters. The Client will instruct their selected service provider to forward to the Client all proxies and shareholder communications relating to their assets to the Client's address of record.
- 13. Registration.** The Firm is an investment advisor registered with the Commonwealth of Virginia. In addition, the Firm may register or meet exemptions to registration in other jurisdictions it conducts investment advisory business. Any



reference to the Investment Advisers Act of 1940 in any Client document is not meant to imply registration with the United States Securities and Exchange Commission (SEC).

- 14. Assignment.** The Firm will not assign the Agreement to any other party without the Client's written consent.
- 15. Death or Disability.** If the Client is a natural person, the death, disability or incompetency of the Client will not terminate or change the terms of this Agreement. However, the Client's executor, guardian, attorney-in-fact or other authorized representative may terminate this Agreement by giving written notice to the Firm.
- 16. Disputes.** If a dispute arises out of this Agreement and cannot be settled through direct negotiation between the Firm and the Client, it shall then be resolved by first entering into Mediation. If the Mediation is unsuccessful, then, to the extent not inconsistent with applicable law, it may be resolved by voluntary Arbitration via the American Arbitration Association. Mediation shall end as soon as (i) the dispute is resolved; (ii) the mediator informs the parties that Mediation is unlikely to be successful; or (iii) any party elects, after three days of good faith Mediation effort, to end Mediation.
- An agreement to arbitrate does not apply to future disputes arising under certain federal or state securities laws, including the Investment Advisers Act of 1940, as amended, to the extent that it has been determined as a matter of law that claims under such federal laws are not subject to compulsory arbitration. Any forbearance to enter an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. Any arbitration between the parties hereto shall be governed by the laws of the Commonwealth of Virginia. Each party shall be responsible for the cost of its own legal representation at any Mediation or Arbitration proceeding.
- 17. Other Services.** The Client acknowledges that the Firm does not and will not practice law or accounting when providing advice to the Client or in the preparation of a financial plan. The Client understands that none of the fees paid under this contract relate to accounting or legal services and that it is the responsibility of the Client to obtain accounting or legal advice if necessary.
- 18. Captions and Headings.** The captions and headings of the paragraphs in this Agreement are only for convenience and shall not be used in construing or interpreting this Agreement.
- 19. Severability.** Any term or provision of this Agreement which is invalid or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of such invalidity or unenforceability without rendering invalid or unenforceable the remaining terms or provisions of this Agreement or affecting the validity or enforceability of any of the terms or provisions of this Agreement in any other jurisdiction.
- 20. Governing Law.** This Agreement shall be governed by the laws of the Commonwealth of Virginia.



The Client hereby acknowledges receipt of Part 2 of Form ADV that includes the Firm's Privacy Policy. If the appropriate disclosure statement was not delivered to the Client at least 48 hours prior to the client entering into any written advisory contract with this investment advisor, then the Client has the right to terminate the contract without penalty within five business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract or any other provisions of this contract notwithstanding.

Client (1) Signature	Client (2) Signature	Date
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Print Client (1) Name	Print Client (2) Name
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E-Mail Address _____

I opt-out of consent to electronic delivery of documents: _____
 Signature (If opting out of electronic delivery.)

To Client: _____
 Street Address

City	State	Zip Code
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To Firm: Reliable Alliance Financial, LLC
 10625 Jones Street, Suite 301A
 Fairfax, VA 22030

By: Wan McCormick, Managing Member	Date
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Addendum

Financial Planning/Investment Consultation/Workshop Services

Cash Flow/Spending Plan	College Financing
Debt Management	Estate Planning
Employee Benefits	Major Purchase(s)
Retirement Planning	Annual Review (Hourly As-needed Consultation Only)
Investment Consultation	Others:
Risk Management	Others:
Tax Planning Strategies	Others:

____ **Hourly As-Needed Consultation (Real-Time Planning)** – Hourly services fees are based on a rate of \$250 per hour, including the time for data review and report preparation. Additional time after the scheduled hour will be billed in fifteen-minute (15-minute) increments, and a partial increment will be treated as a whole. An initial deposit of \$50 is due during appointment scheduling.

____ **Fixed Fees (Holistic Financial Planning)** – The Firm’s financial planning and investment consultation services under this engagement are assessed at a fixed fee from \$800, determined by (1) the information supplied by Client from client questionnaire and/or data aggregation account at the time of submission and (2) the number of sessions needed based on project complexity. The Client fee for the holistic planning will be supplied by a separate addendum pending receipt of the aforementioned information.

____ **Fixed Fees (Workshops)** – The Firm will assess a fixed fee for its educational workshops ranging from \$25 to \$200 per attendee for each workshop session, depending on the length of the event, its location, and the content to be presented. For workshops that cannot guarantee the number of attendee, the Firm assess an hourly rate of \$250 per hour for the time to travel, prepare, and conduct the workshop. An initial deposit of one-half and no more than \$500 of total workshop fee is due upon signing of this Agreement.

Payment of Fees. The Firm will invoice the Client for fees payable. Payment is due upon receipt of invoice. Non-continuous service engagements that are greater than one month in duration will be billed monthly, in arrears. Interest at 10% per year will be assessed on balances more than 60 days past due.

Client (1) Signature	Client (2) Signature	Date
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Print Client (1) Name	Print Client (2) Name
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By: Wan McCormick, Managing Member	Date
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