BourGroup
Comprehensive Financial Planning
www.9SimpleSteps.com

Service Agreement and Contract

PART I – CONTACT INFORMATION
See separate contact information sheet

NO CONFLICTS OF INTEREST

I do not sell insurance or investments and I receive no commissions or referral fees on any products or companies that I may recommend for implementation of your personal financial plan.

Part II – EXPERIENCE AND EDUCATIONAL CREDENTIALS:

See separate contact information sheet

PART III – ADDITIONAL NOTIFICATION

A. As a client or prospective client, you have the right to ask me, as a CFP® professional, at any time for information about my compensation related to the services I provide you. I will communicate the requested information in reasonable detail as it relates to implementation. This disclosure of compensation is as follows:

1. 1% of the Adjusted Gross Income (AGI) reported on your last or next filing 1040 (1040 EZ) Form. This is for a complete plan.
2. Optional (but recommended): $200 per hour for two follow-up meetings of one hour each around the 6-month and 12-month anniversaries of the completion of the initial comprehensive financial plan to monitor the completion of the plan and make any needed modifications. This agreement is for this optional pricing schedule.
3. Free access to BourGroup for advice on any issues related to the successful completion of goals determined as a result of the comprehensive financial plan are no longer available once the initial plan period has been exhausted.
4. $200 per hour for additional scopes of work to be defined separately or for specific elements of a financial plan rather than an entire, comprehensive plan
    - a) Estimates and work desired will be clearly identified
    - b) Updates in a timely manner if actual compensation differs from any estimates
    - c) Mutual agreement on time required and any changes in scope or time should the need arise

B. As a CFP® professional, you as the personal financial planning client, have the right to receive annually my current FINRA/IARD Form ADV Part 2 and/or the current revision of this disclosure that you received when our relationship began.

☐ **Please check this box as evidence that you have received my current Form ADV Part 2**

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C. In addition, as a CFP® and NAPFA professional, you have the right to expect from me adherence to the NAPFA fiduciary oath (i.e. disclose any conflicts of interest, act in good faith and always in the best interests of you, my client):

Integrity	Objectivity	Competence
Fairness	Confidentiality	Professionalism
	Diligence	

D. Termination of this agreement may be made within 5 days of signing this agreement at which time no fees will be due. Payment will always be in arrears (that is, after presentation of the recommendations is made) and if follow-up sessions or other hourly work is contracted, then termination of this agreement can be initiated by either party in writing and no payments will be due.

PART IV – SPECIFIC SERVICE AGREEMENT AND CONTRACT

As a part of this agreement, BourGroup will:

Prepare a review of current asset allocations and make recommendations concerning current portfolio diversification and general economic issues (AND/OR OTHER AGREED UPON TASKS) at the agreed upon not-to-exceed price of $_____.00. Payment in full is due upon presentation of the completed review. No assignment of this contract to another advisor may be made without the prior consent of the client.

PART V - RECEIPT AND ACKNOWLEDGEMENT

I hereby acknowledge receipt of this required disclosure, ADV Form Part 2 and the Privacy Statement:

______________________________________ / __________________

Client's Signature Date

______________________________________ / __________________

Client's Signature Date