



*4245 Kemp Blvd., Suite 1007
Wichita Falls, Texas 76308*

FINANCIAL COACHING AGREEMENT

This is an agreement between Personal Money Planning, LLC (“Financial Coach” or “Coach”) and

_____ (“Client”).

By this agreement, Client retains Financial Coach to provide hourly advisory services to Client on the following terms:

Section 1. Financial Coaching Services. Coach will provide financial advice on an hourly basis. No specific outcome is guaranteed and it is up to the Client to guide the direction of the advice.

While investments may be discussed during the coaching sessions, it is not the intention of this agreement to provide investment advice. Client is advised to consider an Ongoing Investment Management Agreement instead of, or in addition to, this agreement if investment management is desired.

The purpose of financial coaching is to evaluate your current financial situation and educate you on how to meet your financial goals, including recommendations for specific courses of action. As a Financial Coach, we will not give tax or legal advice. However, we may refer you to professionals in those areas.

The services to be provided by the Coach to the Client are financial coaching (as described below), including both one-on-one coaching, as well as email support and research services provided by the Coach, as designed jointly with the Client. The Client understands that the power of the coaching relationship can only be granted by the Client. Financial Coaching is not investment advice nor financial planning.

Rather, coaching seeks to empower the Client through education and skill building so that the Client is better able to make his/her own financial choices. Coaching services include goal clarification, brainstorming, asking questions, teaching client how to find, understand, and use tools, information and financial data widely available through public domain. The Client has the

right to decline or make counter offers to all coaching requests. The Coach uniformly agrees to respect and maintain the highest level of confidentiality.

During the course of the Financial Coaching Program, the Coach may share with the Client information and/or independent research or opinions on stocks, funds, insurance products and other services using outside sources believed, but not guaranteed, to be accurate. In no case should this data be construed as a solicitation to buy or sell a particular issue or product. Financial coaching is not a replacement for financial advisory and planning services; rather it enables the Client to work with financial advisors, planners and brokers more effectively. The Coach works strictly on a fee for service basis, and does not accept commission or other remuneration from any brokerage or financial services firm.

The Client expressly agrees that he/she is participating in coaching as a purely voluntary activity, and that he/she assumes all investment and financial risks potential in this activity.

Section 2. Coaching Fees. Coaching sessions are typically one hour in length. The introductory meeting is provided at no charge. This gives us a chance to get to know one another, and decide if a comfort level can be established.

After the introductory meeting, services provided by the Coach will be performed at a rate of \$100 per month, with a suggested minimum of six (6) sessions. Each session will be conducted either by phone, video conference, or in person. After the six (6) sessions have been completed, we will evaluate together your next steps. Additional sessions for monitoring are typically suggested for up to one year.

Payment Method. At the conclusion of each session, an invoice will be sent to the Client. The Client agrees to pay the invoice either by check made payable to Personal Money Planning, or by debit/credit card, within 10 days of receipt.

Section 3. Confidentiality. Except as otherwise agreed or as required by law, Coach will keep confidential all information concerning Client's identity, financial affairs, or investments. All employees will respect the confidentiality of any information entrusted to, or obtained in the course of the employee's business or related professional activities.

Personal Money Planning, LLC holds itself to a fiduciary duty standard. This means we are extremely loyal to the person to whom we owe the duty. We must not put our personal interests before the duty, and must not profit from our position as a fiduciary. When signing a written agreement with Personal Money Planning you are authorizing us to provide you with advice we feel is in your best interest.

Section 4. Termination. This agreement will remain in effect for the term listed above, or until terminated by either party by giving written notice to the other party.

Section 5. Client Responsibility. I, the Client, assume total responsibility for the decisions I make about my finances, and will not hold the Coach responsible for any consequences resulting from my choices or actions.

I understand the goal of Financial Coaching is to:

- Help me understand issues, resolve problems, and pursue my goals
- Provide me with information, education, and guidance so I am able to make decisions on my own behalf
- Help me identify and use resources to address my needs and promote my financial wellness
- Assist me in starting and maintaining a spending plan
- Help me with basic money management and savings towards goals
- Help me in understanding credit and how to use it properly
- Reduce my stress and anxiety about money management
- Learn how to make my money work harder for me

I understand that my Coach will not make decisions for me or make contacts to creditors or others on my behalf. Making decisions and taking actions will be my responsibility. I understand that my Coach will be there to support and encourage me during the term of the engagement. Ultimately, I am responsible for my actions.

SIGNATURES

Client Signature

Client Signature

Name (Print)

Name (Print)

Date: ____/____/____

Date: ____/____/____

Coach Signature

Date: ____/____/____