

KEYSTONE FINANCIAL PLANNING
FEE-ONLY FINANCIAL PLANNING
ASSET MANAGEMENT

330 EAST MAIN STREET
MACUNGIE, PA 18062

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HOURLY FINANCIAL PLANNING AGREEMENT

between Client(s)

_____ & _____, Joint Tenants

and

Keystone Financial Planning (“KFP”)

1. PURPOSE OF THE AGREEMENT. This agreement is to confirm our understanding of the terms and conditions for financial planning services and the nature and limitations of the services KFP will provide. This agreement thoroughly describes KFP’s financial planning services, the fees to be paid to KFP by the Client, the term of the agreement, and the responsibilities of KFP and the Client.

2. GENERAL SERVICES. Financial planning services include the following:
 - Updating the Client’s profile*
 - Updating the Client’s task list*
 - Reviewing the Client’s personal and financial goals*
 - Net worth calculations*
 - Investment portfolio evaluation and recommendations*
 - Cash flow analysis
 - Education planning
 - Retirement planning
 - Advising the Client on their corporate benefits
 - Tax planning
 - Reviewing the Client’s insurance needs
 - Estate planning
 - Supporting and assisting the Client with implementing the items on their task list
 - Providing any other financial advice that the Client requests help with

3. FEES. Keystone Financial Planning charges its current hourly rate, as stated in the firm's ADV Part II, for all financial planning services, except as follows: *Keystone Financial Planning **DOES NOT** charge Investment Advisory Clients hourly fees for updating their profile, their task list, their goals, their net worth statement, or for any advice regarding their investments. Hourly charges are billed monthly, **in arrears**.
4. TERM OF AGREEMENT. This agreement shall last until either KFP or the Client chooses to terminate it.
5. RESPONSIBILITIES OF KEYSTONE FINANCIAL PLANNING.
 - KFP will keep in strict confidence all of the information about the financial affairs of the Client.
 - KFP will provide objective financial advice that is focused on the needs of the Client.
 - KFP will assist the Client in updating their task list on a regular basis.
 - KFP will provide financial education and advice to the Client, as requested.
6. RESPONSIBILITIES OF THE CLIENT.
 - The Client will make every effort to participate in the financial planning process. Ultimately, it is the Client's responsibility to implement KFP's recommendations and make their financial plan work in their life.
 - The Client should approach the financial planning advice with an open mind.
 - The Client is responsible to make sure that they understand what KFP is explaining to them. In other words, if KFP explains a financial planning concept to the Client, and the Client does not understand it, the Client should make sure to ask KFP to repeat the explanation in a way that makes sense to the Client.
 - The Client is responsible for disclosing all relevant facts and information that are necessary for KFP to provide accurate and comprehensive advice for the Client's unique situation.

Client confirms the receipt, prior to the signing of this agreement, of KFP's Form ADV, Part II, which document further describes KFP's services and qualifications.

Keystone Financial Planning shall make no assignment of this agreement without the written consent of the Client.

This agreement represents the entire agreement of the parties with regard to the subject matter and supersedes any prior communications or agreements, oral or written.

KFP and Client have read and understood the various provisions of this agreement as they set forth the services, fees and responsibilities to be rendered or accepted by each party.

