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KUMMER FINANCIAL STRATEGIES, INC.

*Helping You Create Financial Independence*

**DISCLOSURE STATEMENT** **LETTER OF ENGAGEMENT**

Financial planning calculations and recommendations will be provided by Kummer Financial Strategies, Inc. based on your financial concerns and objectives. You may request all or part of a comprehensive financial plan, or you may prefer to engage Kummer Financial Strategies, Inc. on an hourly basis.

There are many services available. They may include researching different types of investments to fit with your personal or business situation, retirement plans, tax and estate plans, and cash management. As your financial situation changes, it is your responsibility to make the correct changes known to your planner if you choose to have them as an on-going advisor.

The calculations used in the planning process can only be as accurate as the information given to the Planner. It is expressly understood and agreed between the parties of this Agreement that the Planner will not provide accounting or legal advice nor prepare any accounting or legal documents for the implementation of your financial, business or estate plans. You are urged to work closely with your attorney and accountant or tax adviser in implementing the recommendations contained in any portion of the financial plan, and is entirely at your discretion.

To remain an objective advisor on your behalf, you agree to pay Kummer Financial Strategies, Inc. a fee of $200 per hour for financial planning recommendations, documentation, and review. Administrative fees for settling estates and divorce settlement for re-titling assets, calculating cost basis or additional staff work outside the scope of a normal financial plan will be invoiced at $50 per hour. There will be no fee charged on any research or implementation of investments where a commission or asset management fee may be earned. This allows you to receive objective, customized advice, and choose only the investments you feel most comfortable with.

You recognize that the value and usefulness of the financial planning services of Kummer Financial Strategies, Inc. will be dependent upon information that you provide and upon your active participation in the formulation of the financial planning objectives, and in the implementation of the plans. To attain those objectives you will complete a detailed questionnaire provided by Kummer Financial Strategies, Inc. You will also provide copies of insurance policies, wills, tax returns, and other documents as reasonably requested by the Planner, in order to permit a compete evaluation and preparation of your recommendations.

Due to the amount of research required for providing a plan and recommendations, a **$200.00 retainer** is required on execution of this contract. The balance is due upon delivery of the advisory work. You may terminate this contract any time within 5 days of execution, and a refund of any unearned fees will be returned upon request, otherwise this agreement will terminate the earlier of: one year after the date of this agreement, or when financial planning documentation has been delivered.

**Patricia Kummer, CFP®** ◆ Certified Financial Planner ™ ◆ 8871 Ridgeline Boulevard, Suite 100 ◆ Highlands Ranch, Colorado 80129

**TEL 303-470-1209 ◆ FAX 303-470-0621 ◆ 1-877-767-0763 ◆ www.kummerfinancial.com**

Any fees not timely paid will bear interest at the rate of 18% per annum and in the event of non-payment, you will be responsible for Kummer Financial Strategies, Inc.'s costs of collection, including reasonable attorney's fees.

Kummer Financial Strategies, Inc. may withdraw from your representation at any time, with or without cause, and in the event that fees are not timely paid, upon written notice to you in which case you will be responsible for services rendered to that date.

Investment advisory services performed by Kummer Financial Strategies, Inc. shall be in compliance with the Investment Advisors Act of 1940, rules and regulations thereunder, and applicable Colorado State laws regulating the services provided by this agreement.

Kummer Financial Strategies, Inc. shall not assign this agreement without the written consent of Client.

**I have received Part 2 of the ADV registration under the Investment Advisors Act of 1940 and a copy of the Privacy Policy. I agree to the terms and the scope of this engagement and wish to enlist the services of Kummer Financial Strategies, Inc. a Registered Investment Advisor, as my financial advisor. Patricia Kummer, CFP is a registered representative of Kummer Financial Strategies, Inc.**

Dated this______________ day of ________________________ 20 _____.

Plan Estimate____________(this is only an estimate and may vary depending upon services requested).

| | |
|---|---|
| ____________________________ | ____________________________ |
| Client | Planner |
| ____________________________ | ____________________________ |
| Signature | Signature |

***Please make checks payable to Kummer Financial Strategies, Inc.***

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