
FINANCIAL PLANNING AGREEMENT

This Financial Planning Agreement (the "Agreement") is made on this _____ day of _____, 20____ between the undersigned parties,

CLIENT(s):

whose mailing
address is

(hereafter referred to as "Client," "you," or "your"), and Interactive Financial Advisors (IFA), a federally registered investment adviser, with its principal offices located at 100 Batson Court, Suite 104, New Lenox, IL 60451 (hereinafter referred to as "us," "we," or "our").

1. Financial Planning Services. We shall provide you with the specific financial planning services described in the attached Exhibit A ("Financial Planning Services"). We shall discuss with you our recommendations, which may include but not be limited to topics such as insurance, taxes, retirement needs, investments, and estate planning, as described in Exhibit A. We shall not have custody of any of your assets. Any recommendations regarding investments will be provided on a **non-discretionary** basis. Accordingly, any such recommendations may be implemented, at your sole discretion, yourself or with the professional adviser(s) of your choosing (including your broker, accountant, or attorney, among others; "professional adviser(s)"). You acknowledge that with respect to estate or tax planning, our role shall be that of a facilitator between you and your designated professional adviser(s). When performing the Financial Planning Services, we are neither your attorneys nor your accountants and no portion of the services rendered by us should be interpreted by you in isolation without further consultation between you and your professional adviser(s).

2. Financial Planning Fee. Our fee for the Financial Planning Services ("Financial Planning Fee") shall be based on the fee schedule attached hereto as Exhibit B, and such fee is due and payable upon execution of this Agreement.

In addition to our Financial Planning Fee, you may also incur certain charges with respect to the assets or investments for which you implement any of the recommendations we are providing under this Agreement. Such charges include, but are not limited to, custodial fees, brokerage commissions, transaction fees, charges imposed directly by a mutual fund, index fund, or exchange traded fund, which shall be disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), fees imposed by variable annuity providers and disclosed in the annuity contract, certain deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

3. Fiduciary Status and Receipt of Regulatory Disclosures. To the extent our Financial Planning Services under this Agreement involve advice regarding securities, we shall be serving as a fiduciary under the Investment Advisers Act of 1940 (the "Advisers Act").

4. Risk Acknowledgement. We do not guarantee the future performance of any of your assets or accounts for which we provide Financial Planning Services, nor any specific level of performance, nor the success of any investment recommendation or strategy that we may recommend. You understand that our advice and investment recommendations to you are subject to various market, currency, economic, political and business risks, and that the result of following our advice may not be profitable.

5. Adviser Liability. Except for gross negligence or malfeasance or violation of applicable law, neither we nor any of our partners, principals, affiliates, employees, representatives, or agents shall be liable under this Agreement or otherwise for any action performed or omitted to be performed or for any errors of judgment in performing the Financial Planning Services. **The federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith, and therefore nothing in this Agreement shall waive or limit any rights that you may have under any federal and state securities laws.**

6. Proxies and Class Action Lawsuits. We shall not, and are precluded from: (a) directing the manner in which proxies solicited by issuers of securities you beneficially own shall be voted; and (b) making any elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings, class action lawsuits, or other type events pertaining to any securities for which we may provide advice under this Agreement.

7. Non-Exclusivity. You acknowledge and understand that we shall be free to render investment advice to others and that we do not make our services available exclusively to you. We (including our partners, principals, affiliates, employees, representatives, and agents) may have or take the same or similar positions in specific investments for our own accounts, or for the accounts of other clients, as the positions we recommend to you. Nothing in this Agreement shall put us under any obligation to recommend to you the purchase or sale of any security which we (including our partners, principals, affiliates, employees, representatives, and agents) may purchase or sell for our own accounts or for the account of any other client.

8. Notices. Any notice or correspondence required in connection with this Agreement will be deemed effective upon deemed receipt if delivered to either party at their address listed above unless (a) either party has notified the other party of another address in writing or (b) you have consented in writing to receive such notice, correspondence, or other communication from us by electronic delivery (e.g., email).

9. Assignment. Neither party may assign this Agreement without the consent of the other party. Both parties acknowledge and agree that transactions that do not result in a change of actual control or management shall not be considered an assignment.

10. Confidentiality. Except as required by applicable law, rule or regulation, or in order to perform the Financial Planning Services, the parties agree to treat information provided in connection with this Agreement as confidential.

11. Client Conflicts. If this Agreement is with more than one Client, our Financial Planning Services shall be based upon the joint goals as communicated to us by the joint-Clients, collectively. Thereafter, we are authorized to rely upon instructions or information we receive from either joint- Client, unless and until such authorization is revoked in writing to us. We shall not be responsible for any claims or damages resulting from such reliance or from any change in the status of the relationship between the joint-Clients.

12. Arbitration. In the event of any controversy, dispute, or claim (each a "dispute") arising out of or relating to this Agreement, each party agrees the sole forum for such dispute shall be arbitration in accordance with the American Arbitration Association Arbitration Rules and Procedures. Each party hereby agrees to sign an American Arbitration Association Uniform Submission Agreement at the time any such dispute arises and to submit such dispute for American Arbitration Association arbitration. Each party shall accept the decision of any arbitration award as final, binding, and conclusive and agree to abide thereby.

You understand that this agreement to arbitrate does not constitute a waiver of your right to seek a judicial forum where such waiver would be void under federal or applicable state securities laws.

13. Death or Disability. If you are a natural person, your death, disability or incompetence will not terminate or change the terms of this Agreement. However, your executor, guardian, attorney-in-fact or other authorized representative may terminate this Agreement by giving us proper written notice.

14. Client Representations and Warranties. You represent that you have the full legal power and authority to enter into this Agreement and that the terms of this Agreement do not violate any obligation or duty to which you are bound, whether arising out of contract, operation of law, or otherwise. If you are an entity (e.g., corporation, partnership, limited liability company, or trust), this Agreement has been duly authorized by the appropriate corporate or other action and when so executed and delivered shall be binding in accordance with its terms. You agree to promptly deliver such corporate resolution or other action authorizing this Agreement at our request.

You represent that you have provided us with current and accurate information with respect to the assets and accounts for which we shall provide the Financial Planning Services and that such information is a complete and accurate representation of your financial position and of your investment needs, goals, objectives, and risk tolerance at the time of entering into this Agreement. You also warrant that you will promptly inform us in writing if and when such information becomes incomplete or inaccurate or when there is a significant change in your financial circumstances or investment objectives that might affect the advice we provide under this Agreement.

You agree to provide us with any other information or documentation that we may request in furtherance of this Agreement or related to your investment needs, goals, objectives, and risk tolerance, either directly from you or through your designated attorney, accountant, or other professional advisers. You acknowledge that we are authorized to rely upon any information received from you or from such attorney, accountant, or other professional adviser and are not required to verify the accuracy of the information.

15. Entire Agreement. This Agreement constitutes the entire agreement between the parties and supersedes all understandings, agreements (oral and written), or representations with respect to the subject matter hereof. This Agreement may only be amended, revised or modified with our written consent. Each party acknowledges that no representation, inducement, or condition not set forth herein has been made or relied upon by either party.

16. Waiver. No failure by us to exercise any right, power, or privilege that we may have under this Agreement shall operate as a waiver thereof. Further, our waiver of any deviation from or breach of this Agreement by you shall not be deemed to be a waiver of any subsequent deviation or breach.

17. Severability. If any provision of this Agreement is deemed to be invalid or unenforceable or is prohibited by the laws of the state or jurisdiction where it is to be performed, this Agreement shall be considered divisible as to such provision and such provision shall be inoperative in such state or jurisdiction. The remaining provisions of this Agreement shall be valid and binding and of full force and effect as though such provision was not included.

18. Terms of Agreement and Termination. By entering into this Agreement you agree to comply with the terms and conditions contained herein, and agree and acknowledge that we have the right to modify this Agreement at any time. We will provide you with thirty (30) days prior written notice of any such modifications and such modification shall thereafter become effective, unless you provide us with notice of your intention to terminate the Agreement before the end of the notice period. You further agree to abide by any rules, procedures, standards, requirements or other conditions that we may establish in connection with providing the Financial Planning Services and under this Agreement.

This Agreement does not create a continuing advisory relationship with IFA. IFA or the Client may terminate the Agreement within five days of the date of its execution (a "Termination") without penalty to either party. After the five-day period, either party may terminate the Agreement by providing thirty (30) days prior written notice (also a "Termination") to the other party. The Client will incur a pro rata charge for bona fide Financial Planning Services actually rendered prior to such Termination and any unearned portion of the prepaid Financial Planning Fee will be returned promptly to the Client without interest. Termination of this Agreement will not affect: (i) the validity of any action previously taken by us under this Agreement; (ii) liabilities or obligations of the parties from transactions initiated before termination of this Agreement; or (iii) your obligation to pay us fees that have already been earned under this Agreement.

19. Governing Law, Venue, and Jurisdiction. This Agreement and any controversy, dispute, or claim (each a "dispute") arising under this Agreement shall be governed under the laws of the State of Illinois, without regard to conflicts of law principles, except to the extent that preemptive federal law or regulations control. Each party expressly and irrevocably agrees and consents that the exclusive jurisdiction and venue for any dispute arising out of this Agreement shall be in Cook County, Illinois. Any final arbitration decision may be filed with any court as a basis for enforcement and for the entry of a judgment upon any such award and for execution and for any other post judgment remedies that may be necessary to enforce or to collect said award and judgment.

20. Counterparts. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original but all of which together shall constitute one and the same instrument. A signature on this Agreement may be executed or transmitted electronically or by facsimile, which shall be deemed an original signature for all intents and purposes.

21. Receipt of Disclosures. You hereby acknowledge receipt of our Privacy Policy, Client Relationship Summary, and a copy of our written disclosure statement set forth on Part 2 of Form ADV (Uniform Application for Investment Adviser Registration) or otherwise meeting the requirements of Rule 204-3 of the Advisers Act.

22. Consent for Electronic Delivery of Notices. By providing your email address below, you consent to electronic delivery for all reports, fee statements, documents, notices, and other correspondence (collectively referred to as "Notices") which are delivered pursuant to this Agreement.

In accordance with your consent, you instruct us to deliver all Notices to your email address indicated below, and you acknowledge your responsibility to timely notify us of any change in your email address for notice purposes. You also understand that this consent is effective until revoked and that you may revoke your consent for electronic delivery at any time by providing us written notice.

E-MAIL ADDRESS: _____

If you do not provide your e-mail address, we will not deliver Notices to you by e-mail.

23. Section or Paragraph Headings. Section headings herein have been inserted for reference only and shall not be deemed to limit or otherwise affect in any matter or be deemed to interpret in whole or in part any of the terms or provisions of this Agreement.

[The rest of this page is intentionally blank.]

By each party executing this Agreement they acknowledge and accept their respective rights, duties, and responsibilities hereunder. This Agreement is only effective upon execution by all parties below.

THIS CONTRACT CONTAINS A BINDING ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES.

On behalf of IFA, the undersigned Investment Advisor Representative ("IAR") has provided the Client with the documents and disclosures set forth under Section 21 of this Agreement. Further, the IAR shall promptly submit this Agreement to IFA for consideration by an IFA Principal. The IAR is not a party to this Agreement.

IAR Signature
Date: _____

IAR Printed Name

This Agreement shall become binding on both parties when accepted by an IFA Principal and by the Client and when accompanied by the Financial Planning Fee.

INTERACTIVE FINANCIAL ADVISORS, INC.

CLIENT

By: IFA Principal
Date: _____

_____, Client
Date: _____

_____, Client
Date: _____

EXHIBIT A

Description of Financial Planning Services

We shall provide the following Financial Planning Services to you (as marked below) in accordance to the Financial Planning Agreement ("Agreement") to which this Exhibit A is attached:

<u>Financial Position</u> <input type="checkbox"/> Net Worth Statement <input type="checkbox"/> Cash Flow Statement	<u>Tax Planning*</u> <input type="checkbox"/> Strategy and Advice
<u>Investment Planning</u> <input type="checkbox"/> Asset Allocation / Portfolio review	<u>Estate Planning*</u> <input type="checkbox"/> Strategy and Advice
<u>Capital Need</u> <input type="checkbox"/> Life Insurance <input type="checkbox"/> Disability Insurance <input type="checkbox"/> Long Term Care	<u>Education Goal Planning</u> <input type="checkbox"/> Strategy and Advice
<u>Retirement Planning</u> <input type="checkbox"/> Retirement Income Projection <input type="checkbox"/> Retirement Strategy and Advice <input type="checkbox"/> Executive Deferred Compensation Plans / Pension Payout Elections	<u>CARES Process**</u> <input type="checkbox"/> Please contact me in ____ months to have my CARES Process done. <input type="checkbox"/> I will contact you when I choose to have my CARES Process done.
<u>Other</u> <input type="checkbox"/> _____	_____

* Recommendations will be provided on a **non-discretionary** basis and should be implemented in your sole discretion in consultation with professional advisers of your choosing, including your broker, accountant, or attorney, among others ("professional adviser(s)"). When performing the Financial Planning Services, IFA is neither your attorney nor your accountant and no portion of the Financial Planning Services rendered by us should be interpreted by you in isolation without further consultation between you and your professional adviser(s). (See Section 2 of the Agreement.)

** CARES PROCESS ACKNOWLEDGEMENT

_____(*Client Initial*) I understand the importance of the CARES Process service, and that it provides objective and relevant information so I can make informed financial decisions. I appreciate that you provide this valuable service, however I have chosen not to have it completed at this time.

EXHIBIT B

Schedule of Fees

Our fee for services under the Financial Planning Agreement ("Agreement") to which this Exhibit B is attached:

The Financial Planning Fee shall be directly dependent upon the facts and circumstances of the Client's financial situation and the complexity of the financial plan or services requested. Interactive Financial Advisor's ("IFA") Financial Planning Fees are negotiable and arrangements with any client may differ from those described below.

In consideration of the services rendered or to be rendered by IFA and its representatives, Client shall pay to IFA the following fees:

- ☐ **CARES Process Financial Plan:** (Client has selected more than one service from the Description of Financial Planning Services, Exhibit A to the Agreement)

The Financial Planning Fee is \$ _____ and is based on the time required to prepare the financial plan.

- ☐ **Focused Financial Plan:** (Client has selected only one service from the Description of Financial Planning Services, Exhibit A to the Agreement.)

The Financial Planning Fee is \$ _____ and is based on the time required to prepare the analysis/modular plan.

- ☐ **Hourly Financial Consultation:** The fee for an hourly consultation is based on the time required to review the Client's situation. The Investment Advisor's Rate ("IAR") is \$ _____ per hour.

The fees charged by IFA are solely for the preparation of the CARES Process Financial Plan, Focused Financial Plan, or Hourly Financial Consultation, and do not include any commissions or fees the Client might incur upon implementation of any securities or insurance recommendations.

Any and all investment advice provided under the Agreement is provided on a **non-discretionary** basis and should be implemented in the Client's sole discretion in consultation with professional advisers of the Client's choosing, including the Client's broker, accountant, or attorney, among others ("professional adviser(s)").