

(Date)

Mr. / Mrs. \_\_\_\_\_

**Private & Confidential**

**Letter of engagement for professional services – Personal Financial Planning/Wealth Management**

Dear Mr. / Mrs. \_\_\_\_\_

We would like to thank you for the opportunity to meet and discuss your financial affairs with us and we are glad to work with you as your financial planner/wealth manager.

This engagement letter is intended to outline the specific terms of the financial planning engagement between Spearhead Finserve Pvt. Ltd. and Mr. / Mrs. \_\_\_\_\_

This engagement will include all services required to develop a comprehensive financial plan. These services will specifically include, but are not limited to:

- Reviewing and prioritizing your goals and objectives of your current financial situation, including a net worth statement, cash flow summary, budget and income tax analysis.
- Developing a financial management strategy, including financial projections and analysis.
- Assessing exposure to financial risk and developing a risk management plan.
- Completing a retirement planning assessment, including financial projections of assets required at estimated retirement date.
- Assessing estate net worth and liquidity and the developing an estate plan to ensure estate planning objectives are met.
- Identifying tax planning strategies to optimize financial position
- Integrating and prioritizing all strategies outlined above into a comprehensive financial.
- Presenting a written financial plan that will be reviewed in detail with you.
- Developing upon an action plan to implement the agreed upon recommendations.
- Referral to other professionals, as required, to assist with implementation of the action plan.
- Managing the implementation of the financial plan.
- Monitoring financial performance in relation to financial plan.

- On-going review and assessment of assumptions incorporated into financial plan given changes in economic, political and regulatory environment.
- Determining necessity to revise financial plan.
- Reviewing current investment portfolio and developing an asset management strategy.
- Recommendations designed to meet your stated goals and objectives, supported by relevant financial summaries.
- Facilitating filling of Income Tax returns.

In order to ensure that the comprehensive financial plan contains sound and appropriate financial planning recommendations, it is your responsibility to provide complete and accurate information regarding all aspects of your personal and financial situation including objectives, needs and values, investment statements, tax returns, copies of wills, powers of attorney, insurance policies, employment benefits, retirement benefits, relevant legal agreements. This list is not all inclusive and any other relevant information should be disclosed in a timely manner.

It is your responsibility to ensure that any material changes to the above noted circumstances are disclosed to us on a timely basis as they could impact the financial planning recommendations.

If the scope or terms of the financial planning engagement are subject to change, they should be documented in writing and mutually agreed upon by all parties of the engagement.

Please return a signed copy of this letter as an acknowledgement for acceptance of the terms.

Thanking You

With Best Regards

For Spearhead Finserve Pvt. Ltd.,

**(Srivathsala K.N.)**  
**CEO**