



Client Care Agreement

Life Planning Partners, Inc. (LPP) is registered with the U.S. Securities and Exchange Commission as a Registered Investment Advisor. Set forth below is the basis upon which LPP will furnish you, the undersigned (Client), LPP's financial planning and investment management services. LPP and Client, hereby agree as follows:

Service

The financial planning process requires a broad based analysis of your financial situation. Based upon current and historical financial information provided by you and interviews to determine your personal goals, attitudes and investment objectives, we will conduct a review for you. The scope of the financial planning and investment advisory services will include a financial plan with recommendations covering investments, risk analysis, estate planning, retirement planning, tax savings suggestions, and budgeting and cash flow analysis. The specific scope of services to be provided can only be determined after a thorough review of the documentation to be provided by you and the completion of the interview process.

You will be provided with a written analysis and recommended actions in the form of a financial plan. LPP will assist with implementation of your plan. However, we will not provide legal advice or tax preparation services. We are happy to work with your attorney or accountant concerning these matters.

LPP will provide continued monitoring of your ongoing financial circumstances and provide continued advice to help you toward the goals that were identified in your financial plan. We will also provide advice concerning changes in these goals or your circumstances. Each element of your plan is reviewed at least once a year, including estate plans, tax planning, insurance, cash flow, and goal setting.

LPP will recommend and manage an agreed upon portfolio relative to your risk tolerance and time parameters (Portfolio). LPP will make investment decisions for your Portfolio according to your investment objectives and financial circumstances. You agree to promptly inform LPP if any material changes occur in your circumstances. You also agree to consult with LPP at least annually to provide updated information, if any, about your financial circumstances and investment objectives.

You appoint LPP as the investment manager to supervise and direct the investments of your Portfolio on a **non-discretionary** basis. Accordingly, LPP will seek your approval prior to placing orders for any transaction. You also authorize LPP to take all necessary action to open and maintain your Portfolio and to effect securities transactions for the accounts in your Portfolio.

Custody

We will not maintain physical custody of the accounts in your Portfolio. Your funds and securities will be held by a Custodian meeting the requirements of a “qualified custodian” under Rule 206(4)-2 of the Investment Advisors Act of 1940. The Custodian of your accounts will be responsible for sending confirmations of each transaction executed for your accounts and a brokerage statement no less than quarterly.

Typically, LPP has only restricted access to accounts which includes the ability to place trades, to discuss your accounts with the custodian, to directly debit advisory fees from your accounts, and to distribute funds directly to you. Under SEC regulations, we may be deemed to have custody of your assets if, for example: you authorize us to instruct your Custodian to deduct our advisory fees directly from your account; you direct us to make transfers to any third-party on a regular basis or upon request; and/or you provide us with account login and password information for outside accounts including workplace retirement plans or 529 plans.

In addition to your custodian’s obligation to send account statements directly to you, we are required to provide additional safeguards for “custody assets” and to undergo an annual surprise examination by an independent Certified Public Accountant (CPA) who reports their findings directly to the appropriate regulatory agencies. If we are deemed to have custody of your assets, you agree to promptly respond to requests from the independent CPA for confirmation of transactions.

Standard of Care

To enable LPP to make the above review, you will furnish us with a copy of such documents or other information as we may reasonably request along with written authorization to contact individuals and institutions which currently provide financial services to you. You will attest you have provided a truthful representation of your current situation and financial activity and agree that LPP will not be liable for any losses, costs, or claims suffered or arising out of your failure to provide us with any required information or documents.

LPP obtains information from a wide variety of publicly available sources and has no sources, and does not claim to have sources, of inside or private information. The recommendations developed by LPP are based upon the judgment of LPP professionals and professional counselors and we cannot guarantee the results of any of their recommendations. You at all times may elect unilaterally to follow or ignore completely or in part any information, recommendation or counsel given by LPP under this Agreement. Any recommendations we make are subject to change due to circumstances beyond our control and we therefore recommend a periodic review no less frequently than annually to assure the accuracy and sufficiency of your financial plan.

Fiduciary Duty

LPP and its advisors are fiduciaries to you under the Investment Advisors Act of 1940 with respect to any investment advice provided; under ERISA and/or under the Internal Revenue Code with respect to our recommendation to either rollover or not rollover your qualified retirement plan or IRA account into an IRA account to be managed by our firm. This means we have a fundamental obligation to act in your best interests and to provide investment advice in your best interests. We owe our clients a duty of undivided loyalty and utmost good faith. We avoid engaging in any activity in conflict with the interests of our clients, and we take steps reasonably necessary to fulfill our obligations. We employ reasonable care to avoid misleading our clients and we provide full and fair disclosure of all material facts to clients and prospective clients.

Confidential Relationship

All information and recommendations furnished by either party to the other shall, at all times, be treated in the strict confidence in accordance with our Privacy Policy Statement, and shall not be disclosed to third persons except as may be required by law or regulations, or except upon your prior written approval. Your information may be disclosed to other professionals with whom the client may be working, such as CPAs and attorneys. This Agreement may not be assigned by either party without your prior written consent.

Fees

The fee will be based on client complexity and will be renegotiated at the end of every even year (2018, 2020, etc.). The fee for our service will be payable quarterly in advance. This fee may be debited from your Portfolio, as your signature below authorizes this practice, or you may choose to be invoiced at the beginning of each quarter. LPP does not accept nor receive fees, commissions or other remuneration of any kind from advisors, originators, sponsors, or distributors of investments or products recommended to you. Our only source of income is from you directly.

The total fee for your financial planning services is _____ per quarter, which shall be paid by electronic fee deduction or you may make payment directly via check.

Services to Other Clients

It is understood that LPP performs investment advisory services for other clients. You agree that LPP may give advice and take action with respect to any of its other clients, which may differ from the advice given or the timing or nature of action taken with respect to your Account, so long as it is LPP policy to the extent practical, to allocate investment opportunities to the Portfolio over a period of time on a fair and equitable basis relative to other clients. It is understood that LPP has no obligation to disclose to you the purchase or sale of any security which LPP, its principals, affiliates, or employees may purchase or sell for its or their own account or for the Portfolios of any other client.

Proxies and Class Action Lawsuits

LPP will not vote proxies and will not be required to take action and/or render any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which assets

of the Portfolio may be invested from time to time. In addition, LPP will not take any action or render any advice with respect to any securities held in the Portfolio, which are named in or subject to class action lawsuits. LPP will forward to you any information received by LPP regarding class action legal matters involving any security held in the Portfolio.

Electronic Communication

You will provide to LPP your electronic mail (e-mail) address and acknowledges that LPP will communicate with you at times via e-mail. Additionally, LPP will provide you with access to LPP's Client Portal through which LPP will also communicate with you electronically. You are directed to the login page of the Client Portal for additional terms and conditions relating to its use. You expressly manifest consent to receive documents electronically either via e-mail or through the Client Portal. Such documents may include, but are not limited to: monthly or quarterly statements; confirmations; disclosure information; and, any other documents or information. You may withdraw this consent at any time.

While LPP makes reasonable efforts to ensure the security of all our communications, you acknowledge that e-mail may not always be as reliable or secure as other forms of communication. You further acknowledge that, unless LPP has reason to believe that delivery of said electronic communications was not effective (such as a returned e-mail), LPP is entitled to rely on the information provided by you as evidence of delivery and is not required to obtain delivery confirmation or a "read receipt." Electronic communications sent to you may contain non-public personal information. In appropriate cases we will deliver such communications via the Client Portal or using standard encryption methods, or Hypertext Transfer Protocol Secure (HTTPS), to protect privacy.

You should promptly notify LPP if your e-mail address changes or if you no longer have the ability to access e-mail or the Client Portal. You should promptly notify LPP if you suspect, or have knowledge, that your e-mail or Client Portal login or password has been compromised.

Termination of Agreement

This Agreement may not be modified or amended except in writing and signed by both Client and LPP. Either party may terminate this Agreement within five (5) days of the date of acceptance without penalty. After the five-day period, this Agreement may be terminated by either party upon thirty (30) days written notice to the other party. LPP shall be paid its fee through the effective date of the termination and any unearned, prepaid fees will be refunded to you.

The death, disability or incompetency of Client will not terminate or change the terms of this Agreement. In the event of Client's death, disability or incompetency, LPP will assist the Client's executor, guardian, attorney-in-fact or other authorized representative. The Client's authorized representative may terminate this Agreement by giving written notice with the termination becoming effective upon receipt. LPP shall be paid its fee through the effective date of the termination and any unearned, prepaid fees will be refunded. All actions taken by LPP hereunder, either before or after the death or incapacity of Client, but before receipt by LPP Adviser of

information of such death or incapacity, shall be binding upon Client and Client's legal representatives who shall hold LPP harmless hereunder from all liability arising from such action.

Assignment of Agreement

No assignment, as that term is defined in the Investment Advisers Act of 1940, as amended (15 USC §80b-1, et seq.), of this Agreement shall be made by LPP without your prior consent.

Governing Law

To the extent that Federal Law does not apply to this Agreement, it shall be construed in accordance with the laws of the State of Florida.

Arbitration

The parties agree that any controversy or claim arising out of or relating to this Agreement, or breach thereof, will be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association then applying. The award of the arbitrators or the majority of them shall be final and binding, and not subject to review or appeal. You understand that this arbitration clause does not constitute a waiver of the right to seek a judicial forum where such waiver is void under federal securities laws.

Acknowledgement of Disclosure Statement

You hereby acknowledge receipt of LPP's Form ADV Part 2 - Brochure and Brochure Supplement(s) along with the LPP Privacy Policy Notice before or at execution of this Agreement. LPP will offer in writing at least annually to provide you with copies of its current Form ADV Part 2. Our Privacy Policy Notice is delivered annually.

This Agreement is understood and agreed to by:

Client Signature: _____ Date: _____

Client Printed Name: _____

Client Signature: _____ Date: _____

Client Printed Name: _____

Advisor Signature: _____ Date: _____

Advisor Printed Name: Carolyn S. McClanahan, CFP®, President, Life Planning Partners, Inc.
ADV Version Given: _____ www.lifeplanningpartners.com