

**BENEFIT FINANCIAL SERVICES GROUP
FINANCIAL PLANNING AND CONSULTING AGREEMENT**

In connection with the agreement entered into on <<<DATE>>> between Benefit Financial Services Group, an SEC registered investment adviser having a principal mailing address of 2040 Main Street, Suite 720, Irvine, California 92614 (the "PLANNER") and <<<EMPLOYER INFO>>>, whose mailing address is <<<ADDRESS>>> (the "EMPLOYER"), I, <<<EMPLOYEE NAME>>> (the "CLIENT"), as a prerequisite to receiving the services contemplated under the Agreement, acknowledge and agree to the following:

PLANNER agrees to provide basic financial planning and consulting services to CLIENT. Per the terms of the Agreement described above, such services are to be provided only to the extent requested by CLIENT. CLIENT will not incur any separate or additional fee as a result of electing to receive the PLANNER's financial planning and consulting services.

CLIENT acknowledges that recommendations provided by PLANNER are not endorsed or reviewed by EMPLOYER.

PLANNER's financial planning and consulting services shall conclude upon PLANNER's communication of its recommendations to CLIENT. It is expressly understood by CLIENT that these services do not create an ongoing relationship between PLANNER and CLIENT.

PLANNER will remain available to review and update any recommendations provided to CLIENT upon CLIENT's request.

PLANNER's recommendations (i.e. investments, estate planning, retirement planning, taxes, insurance, etc.) shall be discussed by the PLANNER with CLIENT and may be implemented, at CLIENT's sole discretion, with the corresponding professional advisors (i.e. broker, accountant, attorney, etc.) of CLIENT's choosing. In respect to estate planning matters, PLANNER's role shall be that of a facilitator between CLIENT and CLIENT's corresponding professional advisors. No portion of PLANNER's services should be interpreted as legal or accounting advice. CLIENT should defer to CLIENT's attorney or accountant.

CLIENT agrees to provide information and/or documentation requested by PLANNER as pertains to CLIENT's objectives, needs, and goals. PLANNER shall not be required to verify any information obtained from the CLIENT, CLIENT's attorney, accountant, or other professionals, and is expressly authorized to rely thereon. CLIENT is free at all times to accept or reject any recommendation from PLANNER, and CLIENT acknowledges that he has the sole authority with regard to the implementation, acceptance, or rejection of any recommendation or advice from PLANNER.

CLIENT is free to obtain legal, accounting, and brokerage services from any professional source to implement the recommendations of PLANNER. CLIENT will retain absolute discretion over all implementation decisions.

PLANNER's financial planning and consulting services do not include investment implementation, supervisory, management, or reporting services, nor the regular reviewing, updating, or monitoring of CLIENT's investment portfolio or financial plan. In the event CLIENT desires that PLANNER provide investment supervisory or management services, CLIENT may request that PLANNER do so under the terms of a separate Investment Advisory Agreement between PLANNER and the CLIENT, for which services PLANNER shall be paid a separate and additional fee.

PLANNER, acting in good faith, shall not be liable for any action, omission, investment recommendation/decision, or loss in connection with its services. The federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith, and therefore nothing herein shall in any way constitute a waiver or limitation of any rights which CLIENT may have under any federal or state securities laws, ERISA, or under the rules promulgated by the Employee Benefits Security Administration and/or the Department of Labor. In no event shall PLANNER be responsible to CLIENT for any special, indirect, incidental, exemplary, punitive, or consequential damages in connection with or otherwise arising out of this Agreement.

CLIENT hereby acknowledges prior receipt of a copy of the PLANNER's written Disclosure Statement as set forth on Part 2A of Form ADV and PLANNER's Privacy Notice.

Subject to the conditions and exceptions noted below, and to the extent not inconsistent with applicable law, in the event of any dispute pertaining to PLANNER's services, both PLANNER and CLIENT agree to submit the dispute to arbitration in accordance with the auspices and rules of the American Arbitration Association ("AAA"), provided that the AAA accepts jurisdiction. PLANNER and CLIENT understand that such arbitration shall be final and binding, and that by agreeing to arbitration, both PLANNER and CLIENT are waiving their respective rights to seek remedies in court, including the right to a jury trial. CLIENT acknowledges that he/she/it has had a reasonable opportunity to review and consider this arbitration provision prior to execution.

Agreed to and accepted by:

Name (Printed)

Signature

Date