

# FINANCIAL PLANNING SERVICE AGREEMENT

## Financial Planning Disclosure

### This agreement is between you and BelloAdvisers, LLC

hereafter “I” or “Me”. I am a registered investment adviser located at 212 Aikahi Loop, Kailua, Hawaii. 808-225-8318 and 808-254-0022, BelloAdvisers.com.

- You have selected me to provide financial planning services to you.
- These services are based on information you will provide about your financial situation and objectives.

1. **FINANCIAL PLANNING SERVICES.** I offer financial planning services to individuals and businesses. These services are briefly explained in the following paragraphs. My obligation is to understand all of your disclosures regarding your financial circumstances. Your obligation is to completely disclose your financial circumstances.

A. **FINANCIAL PLANNING REPORTS.** This service is based upon gathering all relevant facts and feelings regarding your financial situation and matching those with a plan of action that will help you achieve your financial goals. The analysis compares your accumulated investments and present savings pattern with your financial goals. Reports generally contain a statement of net worth, a cash flow analysis, an income tax analysis, and an analysis of your income needs in the event of premature death, disability or retirement. Reports may also contain additional analysis of specific accumulation goals, such as for the college education of your children, investment alternatives and an analysis of your estate transfer costs as well as other specific planning objectives.

B. **BUSINESS PLANNING REPORTS.** This service helps business owners identify key financial concerns and develop a financial plan to meet these concerns. The report contains a current financial statement and, depending on what is agreed upon, key financial ratios, business continuation plans, owner’s priorities and concerns, income tax trends, operational reserves, owner’s retirement income and owner’s estate analysis.

C. **PERIODIC REVIEWS.** After completing your initial financial plan, I can provide you with annual or more frequent periodic reviews, based on updated information about your financial situation, needs and objectives. Such periodic reviews are available to you as an added service.

D. **NO PURCHASE OBLIGATION.** You are under no obligation to follow any recommendations made by me. If you choose to do so, however, you may select any insurance agent, insurance broker, brokerage firm or broker-dealer you wish for implementation of the suggestions and recommendations. **I do not sell any products.**

2. **YOUR FINANCIAL PLANNER.** I am a registered investment adviser and licensed or registered to perform financial planning services according to federal and state statutes and regulations. I receive all or a percentage of the fee you pay to me for the financial planning services purchased under this agreement.

3. **SERVICES PROVIDED.** Each of the services described in Articles 1 and 2 of this agreement includes the following steps: (1) a meeting with me for the purpose of providing information about your current financial situation, risk profile, needs and objectives; (2) preparation of a written financial analysis as described in Article 1; and (3) a second meeting with me for presentation and explanation of the written report or analysis.

**I and other members of my staff are not qualified to render any legal, accounting or tax advice. The reports and analysis may contain general information in regard to such matters or contain suggestions for discussion with your attorney or accountant. You must, however, rely upon the opinion of your attorney, accountant or other professional advisers in regard to the consequences of any action taken. Nothing in this contract grants discretionary power to me.**

4. **CONFIDENTIALITY.** All information and advice furnished by either party to the other party shall be treated as confidential and shall not be disclosed to third parties, except as may be necessary to aid in the preparation of the written report or analysis, or as agreed upon in writing or required by law. I am authorized by you to disclose, provide copies of and communicate information obtained from you to:

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Any known conflicts of interest will be disclosed and made part of this agreement and listed here:

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## 5. GENERAL PROVISIONS.

- A. Neither party may assign, convey or otherwise transfer any of its rights, obligations, or interests in this agreement without the prior written consent of the other party.
- B. I shall not be compensated on the basis of a share of the capital gains upon or capital appreciation of any of your funds.
- C. Subject to Paragraph A of this Article 5, this agreement is binding on the heirs, executors, administrators, successors, and assignees of the parties.
- D. This agreement constitutes the complete agreement of the parties and superseded any prior statements, understandings, or agreements, oral or written.
- E. This agreement may be amended or revised only in writing signed by both parties.
- F. This agreement shall be governed and construed under the laws of the State of Hawaii.
- G. This agreement shall end upon delivery to you of the written financial analysis described in Articles 1 and 2 and selected by you in Article 6 of this agreement.
- H. You may request a periodic review in the future by signing another Financial Planning Service Agreement. Services provided at that time will be provided for the fees shown below in this Financial Planning Service Agreement.

6. **FEES.** My hourly fee is \$150.00, plus Hawaii general excise tax. I reserve the right to discount any fee. I receive no indirect compensation of any kind.
7. **TERMINATION OF AGREEMENT.** You have the right to terminate this agreement and receive a 100% refund of any fee paid. I have the right to terminate this agreement and refund 100% of any fee paid.
8. **NONPERFORMANCE.** If I fail to perform this agreement within 90 days of its signing, I will refund 100% of your fee at your request.
9. **ARBITRATION.** Any controversy, arising out of or relating to your account, to transactions with or for you, or to this agreement or the breach thereof, shall be settled by arbitration in accordance with the rules then obtaining at either the American Arbitration Association (at one of its branch offices), or the FINRA Dispute Resolution, as I may elect. If I do not make such election by registered mail addressed to you within Ten (10) business days after demand by you that I make such election, then you may make such election. Judgment upon any award rendered by the arbitrators may be entered in any court having jurisdiction thereof.

By signing below, you acknowledge that (1) you have read the terms and conditions set forth in this agreement, (2) you understand and agree to all the terms and conditions of this agreement, and (3) you received the copy of Part II of my Form ADV or other similar Hawaii form.

I/We have read the Financial Planning agreement and have received the ADV Part II or other similar Hawaii form of BelloAdvisers,LLC.

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Signature Date

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Signature Date

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Print Name Social Security Number

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Print Name Social Security Number

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Address

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BelloAdvisers, LLC Date