

**General Purpose**

By this contract, you engage Lincoln Financial Advisors Corp., a registered investment advisor (“Advisor”), to provide personal financial planning services, as described below, and Advisor agrees to provide these services.

**Services to be Provided**

Advisor will provide personal financial services in the form of a financial plan encompassing the areas specified below. The financial plan will be summarized in a written document delivered to you and will reflect your current financial circumstances, your financial outlook, and your personal objectives.

**PERSONAL FINANCIAL PLANNING**

- Estate Planning
- Investment Planning
- Retirement Planning

**BUSINESS OWNER PLANNING**

- Business Succession
- Executive Compensation

**Planning Will Follow This Process**

In creating your plan, you and Advisor will follow this process:

- a. Data: You will provide Advisor with financial and personal data necessary to prepare your plan.
- b. Analysis: Advisor will analyze data and documents provided, evaluate your ability to meet your objectives, make observations, identify problems and recommend strategies for your consideration.
- c. Written Plan: On the basis of the data you provide, and your stated objectives, Advisor will prepare and present a personal financial plan summarized in written form.

If this contract is renewed, you will provide Advisor with current financial data relevant to the area(s) specified for update on the renewal invoice. These area(s) may or may not be the same as the initial plan. Advisor will analyze this data and prepare a written summary reflecting your current financial circumstances and recommending strategies where appropriate.

**Compensation to Advisor for Planning Services**

For the financial planning services described above, you agree to pay a fee of: \$ \_\_\_\_\_

---

*Please make check payable to Lincoln Financial Advisors Corp.*

This financial planning contract is agreed to between us, effective \_\_\_\_\_  
(Date) (City/State)

<b>Client:</b> _____	<b>Social Security Number #:</b> _____
<b>Client:</b> _____	<b>Social Security Number #:</b> _____
<b>Street Address:</b> _____	<b>Home Phone:</b> _____
<b>City, State, Zip:</b> _____	<b>Business Phone:</b> _____
<b>Client Signature:</b> _____	<b>Client Signature:</b> _____
<b>Advisor/Representative Signature:</b> _____	<b>Advisor/Representative Signature:</b> _____

Copies to: Client; Home Office; Advisor/Representative

## **Implementation of Your Financial Plan**

The services of Advisor under this contract are limited to recommending strategies for you to consider. In all matters, our services are analytical and advisory only, and do not include any legal, accounting or other professional services. Where appropriate we will also recommend other actions, which you should take. We may also provide advice on general categories of investments and insurance which may help you to achieve your financial objectives.

Implementation of your plan is not part of this financial planning contract. However, if you specifically request, Lincoln Financial Advisors Corp., and its affiliates, acting in a sales capacity, will recommend specific investment, insurance and other products through which your financial plan can be implemented. In addition, if you purchase the recommended financial products, we will, if you desire, facilitate and coordinate this implementation with your attorney, accountant and other pertinent advisors. The purchase of any products may result in the payment of commissions and/or fees.

## **Updating Your Financial Plan**

This contract does not provide for ongoing planning services. After the first anniversary of this contract, you may wish, and Advisor may suggest, that this contract be renewed for updating of your financial plan, in whole or in part. The type of planning to be done and the amount of the fee will be set forth on an invoice sent to you. Your payment of that invoice will constitute a renewal of this contract under the terms of the invoice. Both parties retain the right not to renew.

## **Major Revisions**

If at any time your financial plan requires a major revision (resulting, for example, from the sale of a business or a divorce) an additional fee may be charged. Advisor will quote this fee to you and receive your consent to it in advance of performing any work on the revision.

## **Receipt of Disclosure Brochure and Your Advisor's Form ADV Part 2B**

You acknowledge receipt of LFA's Financial Planning Disclosure Brochure and your Planner's form ADV Part 2B. These have been prepared and delivered in accordance with the Investment Advisers Act of 1940 and the rules thereunder. They contain important information concerning the background and organization of Advisor and its key people. They also describe possible conflicts of interest. You should be aware of the multiple roles which Lincoln Financial Advisors Corp. and its affiliates play as financial advisor and as issuer, investment manager and/or broker-dealer with respect to various financial products.

## **No Right of Assignment**

Advisor may not assign this contract, as the term "assignment" is defined in the Investment Advisers Act of 1940, as amended, without your consent.

## **Right to Terminate**

You have the right to terminate this contract without penalty at any time within five business days after the effective date of this contract. To effect termination you must notify Advisor in writing.

## **Entire Agreement; Amendment; Notices**

This contract constitutes the entire agreement between us. It may be amended only by a written agreement signed by you and by an officer of Advisor. All notices and other communications hereunder shall be in writing.

## **Client Satisfaction**

If you are dissatisfied with the focus or specificity of your financial plan, we will, if requested by you in writing within ten days of delivery, and at no additional cost to you, make appropriate changes to your plan, or in our sole discretion, refund part or all of the fee which you have paid.