

SAMPLE

General Purpose

By this contract, you engage Sagemark Consulting, a division of 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 Sagemark Consulting

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

Client:	<u>John A. Doe</u>	Social Security Number #:	<u>555-12-1212</u>
Client:	_____	Social Security Number #:	_____
Street Address:	<u>458 West Street Apt. 10</u>	Home Phone:	<u>(909)965-1351</u>
City, State, Zip:	<u>Fake City, CA 90210</u>	Business Phone:	<u>(909)435-3737 ext. 43</u>
Client Signature:	_____	Client Signature:	_____
Advisor/Representative Signature:	_____	Advisor/Representative Signature:	_____

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.

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350 Church St., Hartford, CT 06103-1136

Client Name(s): John A. Doe Office: _____ Date: _____

Address: 458 West Street Apt. 10 Address: _____

City, State and Zip Code: Fake City, CA 90210 City, State and Zip Code: _____

Date Contract Signed: _____

State Executed: _____

Services: This invoice is a receipt for the Personal Financial Planning Services Contract between Sagemark Consulting, a division of Lincoln Financial Advisors Corporation ("Advisor"), and the named client. The services provided are in the following area(s):

- Estate Planning Investment Planning Retirement Planning Business Succession Planning
 Executive Compensation Planning

Please make check payable to **Sagemark Consulting.**

Amount Due: \$ _____ Office Code: _____

Amount Paid: \$ _____ Advisor/Representative Name: Peter A. Raskin

Balance Due: \$ _____ Advisor/Rep Code: _____

Date Check Received: _____ Advisor/Representative Name: _____

Client Social Security Number: 555-12-1212 Advisor/Rep Code: _____

Client Social Security Number: _____ Advisor/Representative Name: _____

Advisor/Rep Code: _____

Advisor/Representative Name: _____

Advisor/Rep Code: _____

Retain one copy for your records. Return other copy to Sagemark with your check.

Use enclosed envelope and mail to: _____

SAMPLE

DELIVERY RECEIPT

The Sagemark PlanSM for: John A. Doe
(Name of Client)

was delivered on: _____
(Date of Plan Delivery)

Client's Signature

Client's Signature

Advisor/Representative's Signature

Client Name: John A. Doe SSN/EIN: 555-12-1212
 Client Name: _____ SSN/EIN: _____
 RPO Name: _____ Planner's Mail Code: _____
 Fee Amount: _____ New Renewal **Contract Date:** _____

Client's Net Worth: 757000
 Type of Contract: Personal Planning Consultation Executive Planning (EFS) NQDC Seminar BII
 New/Renewal Delivery Date: _____ Consult Completion Date: _____ NQDC Complete Date: _____

Areas Contracted: Estate Investment Retirement Business Succession Executive Compensation
 Employee Benefits (BII only) Entity Planning (BII only)
 Areas Covered: Estate Investment Retirement Business Succession Executive Compensation
 Employee Benefits (BII only) Entity Planning (BII only)

For **Financial Plans** does each plan area contain **Objectives, Assumptions, Observations, and Recommendations**? Yes No
If Not Explain: _____

Were any product sales made prior to delivery? No Yes
If Yes, Explain: _____

If product sales were made prior to plan delivery, was an early implementation letter delivered to the client with a copy retained in the client's file? No Yes
If No, Explain: _____

Were only **Generic** Product Recommendations Made? Yes No
If No, Explain: _____

System Used For Analysis: DesignIt eLSPT eMoney RII Profiles Other
 If Other, Explain: _____

Plan Manufacturing Charges: If plan was manufactured by the Planning Department, please check plan level.
 Basic Enhanced Custom Project \$ _____

Planning Department Discounts

Did Planner Print and Bind Plan? Yes No
 Did Planner Utilize an Imaging Solution (Onbase, Redtail, Ebix)? Yes No

Representative's % Must Equal 100%	Planner Name	Planner Code	Planner Contract Year
% of fee to			<input type="checkbox"/> 1 ST <input type="checkbox"/> 2 ND <input type="checkbox"/> 3 RD +
% of fee to			<input type="checkbox"/> 1 ST <input type="checkbox"/> 2 ND <input type="checkbox"/> 3 RD +
% of fee to			<input type="checkbox"/> 1 ST <input type="checkbox"/> 2 ND <input type="checkbox"/> 3 RD +
% of fee to			<input type="checkbox"/> 1 ST <input type="checkbox"/> 2 ND <input type="checkbox"/> 3 RD +
% of fee to			Third Party Finder

Representative Signature(s) (All representatives signing planning contract or named above with 0% must sign below.)
 For Manufactured Plans, I attest that no changes were made to the final Plan prior to delivery to the client.

