

Client Service Agreement Hourly Engagement

Please review this Agreement carefully as it sets forth the understanding between ("Client")

and Atlantic Financial Planning LLC. Hereafter, referred to as AFP. If you have any questions about the content of this Agreement, we should discuss them before you sign this Agreement.

1 Initial Services. AFP will provide consultations addressing the specific issue or issues you request as indicated below. AFP will provide you with detailed financial analysis and recommendations to guide you toward the achievement of your objectives. AFP will limit its analysis to the specific areas indicated below. You understand that information regarding specific issues not revealed to or analyzed by AFP may have a direct impact on the suitability or accuracy of specific recommendations given.

2 Services and fees

3 Future services. In addition to the specific services requested pursuant to this Agreement, AFP may provide you with financial advisory services in the future upon specific request from you. The scope of such services will be determined at the time such services are requested. Such additional services will be subject to the provisions of this Agreement, including the provisions relating to payment of fees and the limitations on AFP's duties and liabilities.

4 Fees. AFP's fees for advisory services, including future services, will be based primarily on the amount of time expended on your behalf. The billing rate is \$225 per hour. These billing rates are subject to change upon written notice to you. AFP reserves the right to reduce his hourly rates for special situations.

5 Payment of Fees. Fees for initial services provided will be due and payable to AFP upon presentation of recommendations to you. AFP will invoice you for the amount of fees for any future services performed. Payment of such invoices shall be made within thirty days of the date of the invoice.

6 Client Representations. You represent to AFP the following and understand and agree that AFP is relying on these representations as an inducement to enter into this Agreement:

- You agree that you will provide AFP with the necessary information to provide the agreed upon services.
- You understand that the responsibility for financial decisions is yours and that you are under no obligation to follow, either wholly or in part, any recommendation or suggestion provided by AFP.
- You understand that AFP obtains information from a wide variety of publicly available sources and cannot guarantee the accuracy of the information or success of the advice which it may provide. The information and recommendations developed by AFP are based on the professional judgment of AFP and the information you provide to AFP. AFP will act in good faith. An Adviser may be liable to clients for acts of bad faith.
- You understand and agree that due to the limited nature of this engagement, AFP is under no obligation to contact you to recommend changes to your financial plan or any of the recommendations and advice provided under this Agreement in the future.
- You understand that all investments involve risks and that some investments may result in losses.
- You understand that AFP cannot guarantee you investment objectives will be achieved.
- You understand and agree that AFP will not be liable for any loss incurred as a result of the services provided to you by AFP. Nothing in this Agreement shall in any way limit or waive any rights you may have under federal or state securities laws.

- You understand and agree that AFP performs services for other clients and may make recommendations to those clients that differ from the recommendations made to you. You agree that AFP does not have any obligation to recommend for purchase or sale any security or other asset it may recommend to any other client.

7. Confidentiality of Information. AFP will regard any information provided by you as confidential.

8. Termination. This Agreement may be terminated at any time upon written notice to either AFP or you. If this Agreement is terminated by either party all fees due at time of termination will be due and payable by you immediately. AFP will immediately refund any unearned, prepaid fees.

9. Implementation of Investments. At your direction, AFP will assist with the implementation of investment and other recommendations. This is a billable activity. However, from time to time, implementation fees will be waived. AFP does not initiate transactions in any investment account.

10. Multiple Clients. In the event Client is actually two individuals, AFP is authorized to accept the direction of either party and such direction will be binding on both parties.

11. Commissions. The Client understands AFP will not receive commissions on transactions that may result from the implementation of the Client's financial plan.

12. Assignment. AFP will not assign the Agreement to any other party without your written consent.

13 Client acknowledges receipt of Atlantic Financial Planning LLC's Form ADV Part 2

Client

Client

Charles Ryan, CFP® for Atlantic Financial Planning LLC *charles ryan*