



Investment Management & Financial Planning Client Agreement

Client Name: _____

THIS AGREEMENT between One Team Financial Group LLC ("Adviser") and the Client, is in effect from the time Adviser receives and accepts a copy of this Agreement executed by the Client. By signing this Agreement, the Client acknowledges engaging the Adviser to provide financial planning services to the client and to provide advisory services for the Client's investment account(s). Actual services provided may vary depending on a variety of factors, including the Client's desires, needs, and engagements.

FINANCIAL PLANNING

1. **Appointment as Financial Adviser:** The Client hereby retains the Adviser and the Adviser hereby agrees to provide financial planning services to the client in accordance with the terms and conditions set forth below.

❖ **Hourly and Project-Based Financial Planning Service**

We provide project-based financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

❖ **Ongoing Comprehensive Financial Planning**

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed monthly fee, Clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that



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any agreed-upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

❖ **Educational Seminars and Speaking Engagements**

We may provide seminars on an “as announced” basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual’s person’s need, nor does Adviser provide individualized investment advice to attendees during these seminars.

2. **Fiduciary Statement:** One Team Financial Group LLC acknowledges fiduciary status for itself and its Advisers. One Team Financial Group LLC and its Advisers adhere to basic standards of impartial conduct. In particular, under this standards-based approach, One Team Financial Group LLC and its advisers give prudent advice that is in the customer’s best interest, avoid misleading statements, and receive no more than reasonable compensation.
3. **Confidential Relationship:** Information received by Advisor from the Client will be kept confidential by Advisor in a manner consistent with applicable law and with the Advisor’s Privacy Policy, which Client acknowledges receiving, and will be sent to the Client annually, as required by law. All information or advice furnished by Advisor to Client shall be treated as confidential and not be disclosed by Client except as required by law.
4. **Code of Ethics** Client acknowledges that Advisor has made the Client aware that Advisor has a Code of Ethics, which is described on the Advisor’s Form ADV, Part 2, and which will be provided to the Client upon request.
5. **Fees:** The fees shall be calculated and paid in accordance with the rate and payment terms and conditions set forth in the attached fee schedule. (Schedule A). We do not solicit prepayment of more than \$500 in fees per Client six months or more in advance.
6. **Limited Liability:** The Advisor, its officers, directors, employees, and agents shall not be responsible for any loss, claim, cost or liability incurred by reason of any independent act or omission by any broker, dealer, custodian or other third parties. However, the Advisor may be responsible for any act or failure to act by a third party, if it was pursuant to the Advisor's instructions to the third party or involved a violation of applicable laws or breach of fiduciary duty. This provision only applies to independent acts by the third party.



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7. **Non-waiver of Rights by Client:** Federal and state securities laws impose certain obligations on persons acting in good faith, and as such, nothing in this Agreement shall result in any waiver of any or all of the rights which the Client shall otherwise enjoy under the federal and state securities laws.
8. **Termination/Assignment:** Neither party may assign this agreement without the prior written consent of the other party. This agreement shall be in effect until either party gives written notice to the other party of its intention to terminate the agreement. This agreement may be terminated, without penalty, according to the termination provisions listed with each service provided below in (Schedule A).
9. **Governing Law:** This Agreement shall be governed by and construed in accordance with the laws of the State of Hawaii except to the extent that the federal securities laws shall otherwise be controlling.
10. **Venue:** In the event that any dispute shall arise by and between the parties, it is hereby agreed that any litigation, cause, suit, arbitration, mediation, or any other proceeding shall take place in either Hawaii or another location reasonably accessible to the client.
11. **Client Conflicts:** If this Agreement is with more than one client, our Services shall be based upon the joint goals as communicated to us by the Clients, collectively. We shall be permitted to rely upon instructions and/or information we receive from either party, unless and until such reliance is revoked in writing to us. We shall not be responsible for any claims or damages resulting from such reliance or from any change in the status of the relationship between Clients.
12. **Miscellaneous:** All paragraph headings in this Agreement are for convenience of reference only, do not form part of this Agreement, and shall not affect in any way the meaning or interpretation of this Agreement. If any provision herein is or should become inconsistent with any present or future law, rule or regulation of any governmental or regulatory body having jurisdiction over the subject matter of this Agreement, such provision shall be deemed to be rescinded or modified in accordance with any such law, rule or regulation. In all other respects, this Agreement shall continue and remain in full force and effect. No term or provision of this Agreement may be waived or modified unless in writing and signed by the party against whom such waiver or modification is sought to be enforced. This Agreement contains the entire understanding between Client and Advisor concerning the subject matter of this Agreement. To the extent that this Agreement is inconsistent with any other agreement governing the Client's Account, the provisions of this Agreement shall govern. Client agrees that this Agreement shall be binding upon Client's heirs, executors, administrators, and personal representatives. All notifications required to be sent shall be sent: if to Advisor, to the Advisor's address contained in this Agreement or such other address as may later be designated; if to Client, to Client's address as provided to Advisor at the time this Agreement is entered into, or such other address as may later be designated.



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Personal Tax Return Preparation

We provide tax preparation services for our clients to assist with the filing of federal and state tax returns for individuals and businesses. We may ask for an explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the returns. Our responsibility is to prepare the returns in accordance with applicable tax laws. We will utilize the services of a third-party accounting, bookkeeping, and tax preparation firm to facilitate the preparation and filing of your tax return and we will work with you and the third party in order to gather the necessary information as part of this service.

We may observe opportunities for tax savings that require planning or changes in the way the client handles some transactions. While an engagement for tax return preparation does not include significant tax planning services, we will share any ideas we have with you and discuss terms for any additional work that may be required to implement those ideas

Estate Planning Preparation

We provide estate planning preparation services for our clients to assist with guardian nominations, wills, and trusts. We may ask for an explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the documents. Our responsibility is to prepare the estate planning documents in accordance with applicable laws. We will utilize the services of a third-party firm to facilitate the preparation and filing of your estate planning documents and we will work with you and the third party in order to gather the necessary information as part of this service.

INVESTMENT MANAGEMENT

1. **Appointment as Investment Adviser:** The Client hereby retains the Adviser and the Adviser hereby agrees to provide investment management services with respect to certain assets of the Client (the “Portfolio”) in accordance with the terms and conditions set forth below.
2. **Investment Advisory Services:** The Adviser will determine a target Portfolio allocation between various asset classes (such as equities and fixed income) that is designed to be consistent with the investment objectives communicated by the Client to the Adviser. The Adviser will periodically review the Portfolio and implement changes that the Adviser deems appropriate. The Adviser may change the target asset class allocations, and/or the specific assets held in the Portfolio. The Adviser will provide its services on a discretionary basis, and will not give advance notice or seek the Client’s consent for any changes to the Portfolio. The Client is responsible for informing the Adviser of any changes in the Client’s financial circumstances, investment objectives, and any other information provided by the Client to the Adviser under



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this agreement. The Client is responsible for notifying the Adviser of any transactions or holdings that appear to be in error or inconsistent with the Client's investment objectives. In providing all services under this agreement, the Adviser will rely on the financial and other information provided by the Client without any duty or obligation to investigate the accuracy or completeness of the information. Where this agreement is signed by more than one person representing 'Client,' this includes information and instructions provided by only one such person, and Adviser shall have no duty or obligation to verify any such information or instructions with any other signatory to this agreement. The Adviser will not provide ongoing services to the Client or the Portfolio, except as noted above.

3. **Custody of Assets:** The Adviser does not hold or receive any of the Client's funds or securities, other than payment for the Adviser's services. The Portfolio's assets will be held by a custodian selected by the Client, and the Client will be solely responsible for paying all of the Custodian's fees. The client understands that the Adviser is not authorized to establish or maintain custodial arrangements for the Account. All transactions will be consummated by payment to, or delivery by, Client or such other party as Client may designate in writing (the "Custodian"), of all cash and/or securities due to or from the Account. The client shall direct the Custodian to segregate the assets of the Account and to invest and reinvest them in accordance with the directions transmitted by the Adviser. The client understands that the Adviser shall not be responsible for any loss incurred by reason of any act or omission of the Custodian or any other party, to the extent permitted by law. The Custodian should provide statements for the account. The Adviser encourages the Client to notify the Adviser promptly if the Client does not receive statements on all accounts from the custodian on at least a quarterly basis.
4. **Voting Proxies:** Adviser shall not vote any proxies for securities purchased for Client's Account.
5. **Class Action Settlement Claims:** The Adviser will not file a class action settlement claim involving security held in Client's account on behalf of Client.
6. **Fees:** The fees for services under this Agreement shall be calculated and paid in accordance with the rate set forth in the attached fee schedule (Schedule B). We do not solicit prepayment of more than \$500 in fees per Client six months or more in advance.
7. **Valuation:** In computing the market value of any investment contained in the account, each security listed on any national securities exchange shall be valued at the last quoted sale price on the valuation date on the principal exchange on which such security is traded. Any other security or asset shall be valued in a manner determined in good faith by the Adviser to reflect its fair market value.
8. **Related Transactions:** The Adviser's authority hereunder shall not be impaired because of the fact that the Adviser may effect transactions with respect to securities for the Adviser's own account or for the accounts of others under management which are identical or similar to securities as to which the Adviser may effect transactions for the Account at the same or different times.
9. **Account Statements:** The client hereby provides his/her express understanding that the Adviser shall not have any responsibility to directly disseminate account statements to the Client.



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10. **Verbal Instructions Acceptable:** By Client's execution of this agreement, Client hereby provides express authorization in favor of Adviser which shall expressly permit and allow Adviser to act on Client's verbal instructions, except that no trade or order instructions may be left on Adviser's voicemail – voicemail instructions will not be acted upon.
11. **Electronic Communications Acceptable:** The Client *consents to electronic delivery of required disclosure documents* and other communications by the Adviser. Such consent will remain effective unless revoked by the Client. The Adviser will transmit information by email in text, PDF, Microsoft Word, or other formats that can be readily viewed, printed, and saved. The Client has provided the Adviser with one or more valid email addresses that the Adviser may use to communicate with the Client. The Client acknowledges that there may be costs associated with electronic delivery, such as computer equipment costs and online charges. The Client may revoke its consent to receive communications electronically at any time by notifying the Adviser.
12. **Receipt of Form ADV Part 2:** Client acknowledges receipt from Adviser of a copy of Adviser's Form ADV, Parts 2A, and 2B. The client has the right to terminate the contract without penalty or fees within five (5) business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract or any other provisions of this contract notwithstanding. The Client shall be provided with an updated Form ADV, Part 2A on an annual basis and the Part 2B when material changes occur. Adviser's Form ADV, Part 2A, is also currently available on www.adviserinfo.sec.gov.
13. **Arbitration:** Any controversy or claim arising out of or relating to this agreement or the breach thereof may be settled by arbitration, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The Client understands that this agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under federal or state securities laws. Should both parties voluntarily agree to arbitration, arbitration is final and binding on the parties.



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Schedule A – Financial Planning Fee Schedule

❖ **Project-Based Financial Planning Fixed Fee, Personal Tax Return Preparation Fees, and Estate Planning Preparation Fees**

Project-Based Financial Planning is offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$250 and \$2,000, depending on the complexity and scope of the engagement. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of the process and the remainder is due at the completion of work, however, 1t1fFG will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or check. In the event of early termination, any prepaid but unearned fees will be refunded to the Client any completed deliverables of the project will be provided to the Client and no further fees will be charged.

❖ **Financial Planning Hourly Fee**

Hourly Financial Planning engagements are offered at an hourly rate of \$250 per hour. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the Client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer or check.

❖ **Ongoing Comprehensive Financial Planning**

Ongoing Financial Planning consists of an upfront charge of \$250 and an ongoing fee that is paid monthly, in arrears, at the rate of \$50-\$500 per month. The fee is based on the complexity and needs of the client and maybe negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check. This service may be terminated with 30 days' notice. Since fees are paid in arrears, no refund will be needed upon the termination of the account.

The upfront portion of the Comprehensive Financial Planning fee is for Client onboarding, data gathering, and setting the basis for the financial plan. This work will commence immediately after the fee is paid, and will be completed within the first 30 days of the date the fee is paid. Therefore, the upfront portion of the fee will not be paid more than 6 months in advance.

❖ **Educational Seminars and Speaking Engagements**

Seminars and speaking engagements are offered to organizations and the public on a variety of financial topics. Fees range from free to \$500 per seminar or free to \$100 per participant. Half of the fees are due prior to the engagement, and the other half is to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. Fees for this service may be paid by electronic funds transfer, credit card, or check.

In the event the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will be responsible for reimbursement of any non-refundable travel expenses already incurred and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

In the event of inclement weather or flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred. In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 30 days of the event.

Educational Seminars and Speaking Engagements may be provided pro-bono at Adviser's discretion.



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Schedule B – Investment Management Fee Schedule

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
\$0.01 - \$500,000	1.00%
\$500,001 - \$1,000,000	0.95%
\$1,000,001 - \$2,000,000	0.85%
\$2,000,001 and Above	0.75%

The annual fees are negotiable, prorated, and paid in arrears on a monthly basis. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous month. No increase in the annual fee, outside of the schedule stated above, shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from Client accounts, or the Client may choose to pay by check. Accounts initiated or terminated during a calendar month will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon the termination of the account.



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Signatures

The following describes the final fee arrangement agreed to by both parties for Financial Planning. This Agreement will be effective upon execution by both the Client and Adviser. Actual services provided may vary depending on a variety of factors, including the Client’s desires, needs, and engagements.

I consent to electronic delivery of required disclosure documents

Initial(s) _____ Email Address provided in organizer _____

I confirm receipt of Form ADV, Part 2A

Initial(s) _____ Date Received _____

I consent to the Investment Management Fee Schedule

Initial(s) _____ Date Received _____

(Schedule B) or Negotiated Fee listed below.

Negotiated Fee ____% (If different from Fee Schedule)

Project Based Financial Planning - \$ _____ upfront and \$ _____ upon completion.

Hourly Financial Planning - \$ _____ per hour x _____ (Est Number of Hours) = \$ _____

Total Fee due upon completion of the engagement.

Comprehensive Financial Planning - \$ _____ upfront and \$ _____ per month.

Educational Seminar/Speaking Engagement - \$ _____ upfront and \$ _____ upon completion.

By signing below, I acknowledge that I have received, read, understand, and agree to abide by all the terms and conditions set forth in this Financial Planning & Advisory Client Agreement with the Adviser.

Client’s Signature

Date

Adviser’s Acceptance

Date