



HfH Planning Inc.

PERSONAL FINANCIAL CONSULTANTS

Date

Mr. & Mrs. Manuel Reyes
45-03 Birchwood Court
Little Neck, NY 10406

Dear Betty and Manuel:

This letter will confirm your engagement of HFH Planning Inc. to assist you in the development of a diagnostic financial plan. A diagnostic plan is designed to identify any problem areas of your financial planning and present suggestions for improvement. We will render a letter report outlining key elements to be addressed. This is not a comprehensive plan as to depth of service, report format or implementation.

We will review the data you submit as to assets, risk tolerance, and goals and objectives. Because this is a diagnostic review, extensive analysis is not possible or contemplated. Our report will address the key areas of financial planning. These areas are personal goal setting, income tax planning, risk management planning, investment planning, retirement planning and estate planning.

Our role is that of a coordinator and catalyst in the financial planning process. We do not purport to be, nor are we, financial analysts; nor can we perform legal services. A copy of our Form ADV has been furnished to you at least 48 hours prior to your signing this agreement. We will do everything in our power to act in a responsible manner to assist you in the implementation of your plan. All personal information, financial data and financial recommendations will be held in the strictest confidence. This agreement cannot be assigned to any other entity and you will be informed in writing of any change in the Corporate structure.

You shall pay us the agreed upon fee of \$x per hour for our evaluation and report. The first payment of \$xxx (3 hours) is due upon your signing of this letter agreement. Subsequent payments will be based on time required to complete our evaluation and any appropriate follow up report. We will not charge for brief (2 or 3 minute) telephone calls; however, more lengthy conversations are charged as consultations, in 15-minute increments. Should you request that we implement any aspects of the plan and that we review your portfolio on an ongoing basis, a similar rate shall apply.

Please confirm that the foregoing is a correct statement of our agreement by signing below.

Sincerely,
HFH PLANNING INC.

Manuel Reyes

Henry F. Hanau, CFP

Betty Reyes

REGISTERED INVESTMENT ADVISER

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