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October 30, 2019

Thomas and Holly Sample  
Brooklyn, NY

Dear Thomas and Holly:

Thank you for the opportunity to meet with you. I welcome the opportunity to work with you as your financial planner. This engagement letter outlines the specific terms of the financial planning engagement between:

HFH Planner, CFP®, HFH Planning, Inc. and Thomas and Holly Sample

If the scope or terms of the financial planning engagement change, they should be documented in writing and mutually agreed upon by all parties to the engagement.

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. Please be assured that all information that you provide will be kept strictly confidential. This agreement cannot be assigned to any other entity and you will be informed in writing of any change in the Corporate structure. During the financial planning engagement, I may, on occasion, be required to consult with other third-party professionals at which time I would obtain your written permission to disclose your personal information.

As discussed during our introductory meeting, this engagement will include all services required to develop a comprehensive plan. These services will specifically include:

- Reviewing and prioritizing your goals and objectives.
- Developing a summary of your current financial situation, including a net worth statement and cash flow summary.
- Completing a life insurance assessment, including financial projections of life insurance required
- Completing a college planning assessment, including financial projections of assets required at estimated matriculation date
- Reviewing your current investment portfolio and developing an asset allocation strategy.
- Completing a retirement planning assessment, including financial projections of assets required at estimated retirement date.
- Assessing estate net worth and liquidity.
- Identifying tax planning strategies to optimize financial position.
- Presenting a written financial plan that will be reviewed in detail with you. It will contain

recommendations designed to meet your stated goals and objectives, supported by relevant financial summaries.

This is not intended to be an ongoing relationship. The engagement will end upon delivery of the services described above unless you decide to move forward with implementation and/or ongoing monitoring and maintenance. Either party may terminate this agreement by notifying the other in writing. Any fees incurred prior to date of termination will be payable in full.

You shall pay us the agreed upon fee of \$ 360 per hour for our evaluation and report. The first payment of \$1,080 is due upon your signing of this agreement. Subsequent payments will be based on time required to complete our evaluation and any appropriate follow up report. We will bill monthly thereafter at \$360 per hour until the plan is completed and reviewed. We will not charge for brief (2 or 3 minute) telephone calls; however, lengthier conversations are charged as consultations, in 15-minute increments. You agree to pay any outstanding charges in full within 15 days of billing. Please make checks payable to HFH Planning Inc.

Please be advised that I do not receive a referral fee from any other professionals to whom you may be referred.

In order to ensure that the financial plan contains sound and appropriate recommendations, it is your responsibility to provide complete and accurate information regarding pertinent aspects of your personal and financial situation. You have been provided a copy of our Information Requested list to assist you. This list is not all-inclusive and any other relevant information should be disclosed in a timely manner. It is your responsibility to ensure that any material changes to the above noted circumstances are disclosed to me as your financial planner on a timely basis since they could impact the financial planning recommendations.

I have no known conflicts of interest in the acceptance of this engagement. I commit that I will advise you of any conflicts of interest, in writing, if they should arise. I acknowledge my responsibility to adhere to the standards established in CFP Board's *Standards of Professional Conduct*. This includes placing your interest ahead of my own when providing professional services. In addition, since this engagement includes financial planning services, I am required to act as a fiduciary as defined by CFP Board. You can learn more about CFP Board's ethical requirements at [www.CFP.net](http://www.CFP.net)

I look forward to working with you and helping you reach your financial goals.

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

**HFH Planning Inc.**

**HFH Planner CFP®**

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Thomas Sample

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Holly Sample

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