LIFE TRANSITIONS PLANNING

INVESTMENT ADVISORY SERVICES AGREEMENT NON-DISCRETIONARY AUTHORITY

1. SERVICES

This Non-Discretionary Advisory Services Agreement ("Agreement") is entered into as of the date ("Effective Date") set forth on the signature page herein by and between Life Transitions Planning LLC ("Adviser" or "LTP"), a Registered Investment Adviser with the state(s) of Virginia and the Client ("Client"). The Adviser is to provide investment advisory services on a non-discretionary basis, meaning the Adviser will not effect any transaction in the Account(s) without the Client's prior approval, and this Agreement grants the Adviser non-discretionary authority only via the Client's brokerage account(s) ("Account(s)") established at a qualified Custodian ("Custodian" or "Broker/Dealer") as listed in Item 6 and Exhibit of This Agreement. The terms and conditions of This Agreement are as follows:

2. AUTHORITY & ADVISER RESPONSIBILITY

The Client is establishing a non-discretionary investment advisory account(s) with the Adviser, as to which the Adviser will render investment recommendations, but you, the Client, will make all investment decisions. No purchase, sale, or other transactions will be made with respect to any security or other assets in the Account without Client's prior authorization. The Client has the discretion to follow or not to follow the recommendations provided to you by the Adviser.

The Client appoints the Adviser to act as the Client's limited power of attorney to exercise the foregoing power and authority solely to fulfill the obligations of the Adviser under this Agreement. The Client and the Adviser confirm that the Client's investment strategies, objectives, goals, time horizon, and risk tolerance, have been separately established in a written memorandum.

The Adviser will conduct a formal review of the client's account(s) with the Client on at least an annual basis. The nature of these reviews is to learn whether the Client's accounts are in line with their investment objectives, appropriately positioned based on market conditions, and investment policies, if applicable. Other events may also prompt the Adviser to review accounts, including (but not limited to) market or economic developments, the Client's life events, or requests from the Client. However, the Client retains sole discretion over all investment decisions and transaction authorizations.

3. TITLE OF ASSETS, AUTHORITY & CLIENT RESPONSIBILITY

The Client understands that the Adviser, in performing their fiduciary obligations and duties under This Agreement, relies upon the accuracy of information furnished by the Client or on their behalf without further investigation.

The Client represents and confirms that they are authorized to enter an Agreement with the Adviser. Under This Agreement, such an engagement does not violate any legal or financial obligations to which the Client is bound. The Client warrants and represents that they own all property deposited in the Account(s) and that no restrictions on dispensation exist as to any such property. Except to the extent that Client promptly notifies Adviser otherwise in writing, Client represents that the assets in the Account(s) belong solely to Client and are free and clear of any liens or encumbrances.

The assets contributed by the Client to any Account(s) were not, nor are, directly or indirectly, derived from activities that may contravene federal, state, or international laws and regulations, including, but not limited to, anti-money laundering laws and regulations. Neither the Client nor any person controlling nor controlled by the Client is an individual or entity named on a list of prohibited persons or entities by the United States Treasury Department's Office of Foreign Asset Control.

The Client agrees to deliver to the Adviser complete account opening forms and, if necessary, corporate resolutions or similar documentation evidencing the undersigned's authority to execute and deliver This Agreement. The Client agrees to complete the Adviser documents, including a review of the written statement of the Client's investment objectives, policies, and restrictions, as the Adviser shall require.

The Client further agrees to promptly notify the Adviser of any changes in life, health and financial circumstances that might impact the client's investment objectives so that the Adviser may update the written memorandum and reassess investment recommendations accordingly. In certain instances, the Adviser may require the Client to furnish pertinent documents before making changes to the Client's account(s) or investment objectives. The Client understands that the Adviser's ability to provide advisory services and make recommendations depends on the Client's cooperation in providing such information and documentation.

Under this agreement, the Adviser has a fiduciary duty to the Client, which requires the Adviser to act in the best interest of the client with the degree of care, skill, prudence, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use in providing investment advice and managing the Client's assets. The Client also has some responsibility. Specifically, if the Client provides the Adviser with written or oral instructions, the Adviser is entitled to rely on those instructions and is not responsible for any loss arising from following those instructions. Additionally, the Custodian and Broker-Dealers that the Adviser uses to execute transactions for the Client's Account(s) have a duty to follow the Adviser's instructions. The Adviser is not responsible for losses to the Client's Account(s) because of the Custodian's or Broker-Dealer's failure to follow these instructions.

4. INVESTMENT ADVISORY FEES

BILLING DETAILS

The Client will compensate the Adviser for their services under this Agreement. An advisory fee will be charged an annualized percentage rate based on the total assets the Adviser manages *for* the Client's household as documented in Schedule A and agreed to in Schedule B of this Agreement.

Our annual fee is prorated and charged monthly in arrears based on the average daily balance of the Client's assets under management and shall be calculated as follows:

((Sum of all Daily Balances During the Month / Number of Calendar Days during the Month) x Annual Advisory Fee) / 12= Total Monthly Fee)

The initial management fees in the first month of the Agreement shall be billed in arrears and prorated from the inception date to the end of the month. Our management fee is based off of flat fee schedule as defined in Schedule A of this agreement. The Adviser believes that the compensation is reasonable in relation to the services provided under This Agreement.

ADDITIONS & WITHDRAWALS

The Client may make additions to the Account(s) at any time. Additional assets received into the Account(s) after it is opened may be charged a pro-rated fee based on the number of days remaining in the month. Any additions or withdrawals will automatically be taken into account based on the average daily balance calculation.

The Client may also withdraw the Account(s) assets upon notice, written or oral, to the Adviser, subject to the usual and customary securities settlement procedures. No fee adjustments will be made for partial withdrawals or Account(s) appreciation or depreciation within a billing period. A pro-rated fee billing will be made if the Account(s) is closed within a billing period. The Adviser will not impose additional closing or penalty fees associated with the Account(s).

PAYMENT METHOD

The Client acknowledges and authorizes the Adviser to automatically deduct their advisory fee from the Client Account(s) held by the qualified Custodian. Adviser will not have custody of client funds or securities other than through the authorized deduction of fees.

To remain in compliance with state regulations, the adviser will: (1) obtain the client's written authorization permitting the direct fee deduction; (2) ensure that the qualified custodian sends periodic account statements—at least quarterly—directly to the client, reflecting all disbursements for advisory fees; and (3) provide clients with an itemized deduction notice or informational copy of the fee statement at the time the fee is deducted, which will detail the formula used, the assets on which the fee was based, and the time covered by the fee. These requirements help safeguard client assets while allowing the adviser to operate under constructive custody without triggering additional custody rules.

OTHER FEES & CHARGES

The Client will solely be responsible for additional charges as indicated in Item 5 below.

5. CUSTODY AND BROKERAGE TRANSACTIONS

The Client agrees to engage with Altruist Financial LLC Advisor Services ("Altruist" or "Custodian") to take and have possession of the assets of the Account(s) in connection with the advisory relationship with the Firm. The Adviser shall not maintain possession of nor have custodial responsibility for such investments.

The Client understands that the Custodian is independent of the Adviser and that the Custodian — not the Adviser — maintains custody of the Client's assets, executes transactions, settles trades, and provides account statements and trade confirmations. The Client must enter into a separate custodial account agreement directly with the Custodian (the "Custodial Agreement") as a condition of receiving management services under this Agreement. The Adviser may assist the Client in completing account-opening documentation; however, the Custodial Agreement is solely between the Client and the Custodian, and the Adviser is not a party to, and does not control, the Custodian's services or practices.

CUSTODIAN FEES

The client understands and agrees that, in providing advisory services and implementing the investment strategy, the Adviser will place securities transactions for the Account(s) and that all such transactions will be executed and cleared through the qualified custodian (the "Custodian"). The Custodian may impose brokerage commissions, transaction charges, and other fees in connection with such transactions. These brokerage commissions and transaction fees are separate from, and in addition to, the Adviser's advisory fee described above and are not included in the advisory fee.

DISBURSEMENT INSTRUCTIONS

Adviser will not have authority to withdraw or transfer funds or securities from Client's account(s) to third parties except as specifically authorized in writing by Client and accepted by the Custodian, or as otherwise permitted under the Custodial Agreement and applicable law. The Client may be required to provide additional verification or documentation before certain disbursements or changes to standing instructions are implemented.

TRADE CONFIRMATIONS AND STATEMENTS

The Client will instruct the Custodian to provide account statements to the Client and the Adviser at least quarterly, which shall include the following (i) The amount of each of the security and all funds in each Account(s) at the end of the applicable period; and (ii) all transactions in each Account(s) during that period; and (iii) the Custodian will determine the valuation of all securities and funds in each Account(s); and (iv) the Client acknowledges that the Adviser has neither role nor responsibility in determining the valuation.

The Client will also instruct the Custodian to provide the Adviser with other periodic reports concerning each Account(s) status as the Adviser may request.

TRADE CONFIRMATIONS & STATEMENTS

The Client will instruct the Custodian to provide account statements to the Client and the Adviser every quarter, which shall include the following:

The amount of each of the security and all funds in each Account(s) at the end of the applicable period; and all transactions in each Account(s) during that period; and the Custodian will determine the valuation of all securities and funds in each Account(s); and the Client acknowledges that the Adviser has neither role nor responsibility in determining the valuation.

The Client will also instruct the Custodian to provide the Adviser with other periodic reports concerning each Account(s) status as the Adviser may reasonably request.

6. AGREEMENT LIMITATIONS

The Client acknowledges and understands that the advisory services to be provided by the Adviser under This Agreement will be limited to the Account(s) investment advisory services. The Client acknowledges that the Adviser will provide tax guidance for planning purposes but is not a tax advisor, and the Client should obtain independent advice on the tax consequences of the Account(s) investments.

As noted above, the Client further acknowledges and understands that: (i) The Client has relied on the Adviser to assess the Client's investment objectives, financial situation, suitability, cash needs, level of sophistication, investment experience, and financial goals; and (ii) the Client, together with the Adviser, has determined that the selection of the Adviser to provide Advisory Services is appropriate and suitable for the Client; and (iii) the Client agrees to notify the Adviser promptly of any significant change in the Client's financial circumstances or investment objectives that might affect how the Client's Account(s) should be invested.

7. FIDUCIARY STANDARD; NO GUARANTEES; SCOPE OF SERVICES

The Adviser will provide investment advisory services in a manner consistent with fiduciary duty and with the degree of care, skill, prudence, and diligence that a person acting in a fiduciary capacity would use under the circumstances. The Client understands that the services provided under This Agreement involve the Adviser's professional judgment and views regarding the economy and securities markets and that investing involves risk, including the potential loss of principal. Market, interest rate, currency, economic, political, and business conditions may adversely affect investment performance, and investment results will fluctuate and may be negative. Performance for the Client's Account(s) will vary, past performance is not indicative of future results, and there can be no assurance that any investment, recommendation, or strategy will be profitable. Forecasts and market commentary, if any, are based on current conditions and are subject to change.

The Adviser made no, and the Client does not rely upon any assurance, guarantee, or representation that the Client's investment objectives will be achieved. The Adviser does not guarantee the future performance of the Client's assets, any specific level of performance, the success of any investment strategy or recommendation, or the results of the Adviser's overall advisement.

If the assets under This Agreement represent only a portion of the Client's total assets, the Adviser's services and responsibilities are limited to the assets advised under This Agreement. The Adviser has no duty to monitor, manage, or diversify assets that are not subject to This Agreement unless the parties specifically agree otherwise in writing.

No Waiver of Rights. Nothing in This Agreement shall be construed to limit or waive any responsibility or liability imposed by applicable law, including the Investment Advisers Act of 1940 and applicable state securities laws, or to waive or limit any rights or remedies the Client may have under such laws.

If the Account is subject to the Employee Retirement Security Act of 1974, as amended ("ERISA"), Client appoints Adviser and Adviser acknowledges that it is a "fiduciary" within the meaning of ERISA. Client represents that Adviser has been furnished true and complete copies of all documents establishing and governing the plan and evidencing Client's authority to retain Adviser. Client will furnish promptly to Adviser, any amendments to the plan, and Client agrees, that if any amendment affects the rights or obligations of Adviser, such amendments will be binding on Adviser only when agreed to by Adviser in writing. If the Account contains only a part of the assets of the plan, Client understands that Adviser will have no responsibility for the diversification of all of the plan's investments and that Adviser will have no duty, responsibility or liability for Client assets that are not in the Account. If ERISA or other applicable law requires bonding with respect to the assets in the Account, Client will obtain and maintain, at its expense, bonding that satisfies this requirement and covers Adviser and its Affiliated Persons.

8. DISPUTE RESOLUTION AND MEDIATION

Any dispute between the Client and the Adviser concerning any transaction, performance, or breach of this Agreement may, by mutual written agreement of the parties, be submitted to arbitration in accordance with the rules of the American Arbitration Association. If the parties agree to arbitrate, the location of the arbitration will be determined pursuant to the Securities Arbitration Rules of the American Arbitration Association, with the intent of providing a neutral and accessible forum for both parties.

Absent such mutual agreement, either party retains the right to pursue the dispute in a court of competent jurisdiction.

Any agreement to arbitrate does not extend the statute of limitations applicable to any claim. The Client may only bring claims within the time period that would apply if such claims were filed in court.

The Client retains the right to pursue available remedies through regulatory authorities. This provision does not constitute a waiver of any rights that may not be waived under federal or state securities laws.

9. CLIENT RESTRICTIONS & LIMITATIONS

The Adviser will provide non-discretionary investment advisory services for the Account(s), including periodic reviews, consistent with the Client's investment objectives and any reasonable investment restrictions or limitations (collectively, "Restrictions") that are set forth in Appendix A and accepted by the Adviser in writing. The Adviser will use reasonable efforts to implement and maintain agreed Restrictions as soon as reasonably practicable after acceptance. recognizing that trading, settlement, and other operational constraints may affect timing. If applicable and specifically indicated in Appendix A, certain legacy positions may be excluded from the advisory fee calculation.

If the Adviser determines, in good faith, that any Restriction is not reasonably practicable, is inconsistent with the Adviser's services, or cannot be implemented as requested, the Adviser will promptly notify the Client. The Client may then elect to withdraw, clarify, or modify the Restriction. If the Client declines to withdraw or modify a Restriction that the Adviser has identified as not reasonably practicable or unacceptable, the Adviser may decline to provide (or may discontinue) non-discretionary advisory services with respect to the affected Account(s) or the portion of the Account(s) subject to such Restriction, upon notice to the Client.

The Client is solely responsible for the selection and content of any Restrictions, including any updates or revisions. The Adviser has no obligation to determine whether Restrictions are accurate, complete, or appropriate for the Client, and the Adviser will not be responsible for the design of the Restrictions. The Adviser may rely on the Restrictions as provided and may make reasonable judgment in interpreting and applying them in the course of recommending investments for the Account(s).

10. CONFLICTS OF INTEREST

The Client agrees that the Adviser may refrain from rendering any advice or services concerning securities of companies of which the Adviser, or officers, directors, employees, or any of the Adviser's affiliates may have a substantial economic interest until the Adviser is legally able to disclose any conflicts of interest to the Client fully. Clients should be aware that no set of rules, policies, or procedures can anticipate, avoid, or address all potential conflicts of interest that may arise. If a conflict of interest arises in connection with the advisory services, the Adviser will make commercially reasonable efforts to disclose the conflict to the Client in writing and will act in the Client's best interest when providing advice.

11. NON-EXCLUSIVE RELATIONSHIP

The Client understands and acknowledges that the Adviser performs investment advisory services for various clients. To the extent practicable, the Adviser will attempt to allocate investment opportunities among its various clients fairly and equitably. The Client agrees the Adviser may give advice and take actions with respect to its other clients that may differ from the advice given or the timing or nature of action taken with respect to the Client's Account(s). The Adviser has no obligation to purchase or sell for the Account(s), or to recommend for purchase or sale to the Client, any security that the Adviser, its employees, principals, officers, or affiliates may purchase for themselves or others. The Client further understands and acknowledges that transactions in a specific security may not be accomplished for all clients of the Adviser, or at the same time or at the same price.

12. ASSIGNMENT

This Agreement will inure to the benefit of, and be binding upon, the parties and their respective successors. Neither the Client nor the Adviser may assign this Agreement, as that term is defined under applicable state securities laws, without the prior written consent of the other party.

The Client acknowledges that a transaction that does not result in a change in actual control or management of the Adviser will not be deemed an assignment under applicable state securities laws.

If there is a change in control of the Adviser that constitutes an assignment under applicable state securities laws, the Adviser, or any successor firm, will provide the Client with written notice within a reasonable period of time and will request the Client's written consent to continue receiving advisory services. The successor firm may assume the Adviser's role under this Agreement only after the Client has provided written consent, and such services will continue under the terms and conditions of this Agreement unless otherwise agreed in writing.

13. AMENDMENT

No term of This Agreement may be modified except by the written agreement of both parties. Any modification, including (but not limited to) any change to the Adviser's fees or the method of calculating fees, shall be set forth solely in a written amendment to This Agreement or in a new advisory agreement executed by the Client and the Adviser. The Adviser shall provide the Client with written notice of any proposed fee change at least thirty (30) days prior to the proposed effective date, and no such change shall be effective unless and until the Client executes the applicable amendment or new agreement.

14. PROXY & LEGAL PROCEEDINGS

The Adviser does not vote proxies on the Client's behalf. The Client shall be responsible for all decisions concerning the voting of proxies for securities held in the Client's Account(s). The Adviser will not take any action regarding the vote of these proxies.

The Adviser will not be responsible for filing or participating in class actions or legal proceedings involving securities or holdings in or formerly held in the Client's Account(s). Notwithstanding the foregoing, any costs incurred by the Adviser voluntarily participating in any such action or proceeding or otherwise assisting the Client with respect to it shall be the Client's responsibility. Without limiting the generality of the foregoing, the Adviser shall have no responsibility for monitoring, handling, filings, or advising concerning any such action or proceeding.

15. DELIVERY OF CLIENT COMMUNICATIONS AND FIRM DISCLOSURES

The Client consents to the following concerning the delivery of all communications and documents and understands that consent may be revoked at any time by providing written notice to the Adviser.

The Adviser is authorized to send notices or other communications required to be given under this agreement or by law, includes but is not limited to the Adviser's Part 2A and 2B Disclosure Statements, and Privacy Policy, via electronic mail, Adviser's website, Internet postings, or other widely used forms of electronic media.

By consenting to the electronic delivery of all information related to the Client's Account(s), the Client authorizes the Adviser to deliver communications and notices, which may contain your private, confidential and/or personal financial data, including quarterly account statements, via email, at the electronic address listed in Appendix A.

The Client will promptly notify the Adviser if the Client's electronic address changes. The Client also retains the right to request information required by law in hardcopy format, and such request would not be a revocation of the authorization to receive information electronically.

16. DISCLOSURE DOCUMENTS

The Client acknowledges receipt of the Adviser's ADV Part 2A Brochure containing all necessary information regarding the Adviser's services and fees, as applicable and governed by law, the Adviser's Form ADV Part 2B Brochure Supplement, and Privacy Policy.

If the appropriate disclosure statement was not delivered to the Client prior to, or at the time of, the Client entering into this written Agreement with the Adviser, then the Client has the right to terminate the Agreement without penalty or fee within five (5) business days after executing this Agreement. For this provision, this Agreement is considered executed when all parties to the contract have signed the Agreement (Schedule B), with any other provisions of the contract notwithstanding.

17. PRIVACY POLICY & CONFIDENTIALITY

The Client has received the Adviser's Privacy Policy. Except as permitted by law, as necessary to provide services under this Agreement, or as otherwise authorized by the Client in writing, the Adviser will keep confidential information concerning the Client's identity, financial affairs, and investments. The Client authorizes the Adviser to communicate, as reasonably necessary, with the Client's accountants, attorneys, and other professionals designated by the Client or engaged on the Client's behalf.

Each party will treat as confidential all nonpublic personal information obtained from the other party in connection with this Agreement and will not disclose such information to third parties except as permitted or required by applicable law or as necessary to carry out this Agreement.

18. COMMUNICATIONS & NOTICES

All notices, reports, and other communications required or permitted under this Agreement shall be in writing and shall be deemed delivered when sent by email, U.S. mail, overnight courier, or hand delivery to the addresses (including email addresses) set forth in Appendix A, or to such other address as either party may designate by written notice to the other.

Notices to the Adviser shall be sent to

LIFE TRANSITIONS PLANNING l 780 LYNNHAVEN PARKWAY, SUITE 400. VIRGINIA BEACH VA 23452 l (757) 618-6040

TAMI.ALOISA@LTPLANNERS.COM

Notices to the Client shall be sent to the Client per delivery instructions set forth in Appendix A.

19. TRUSTED CONTACT ASSIGNMENT

As a fiduciary, the Adviser is committed to safeguarding the use of the Client's personal information. However, to allow the Adviser continuous and ongoing management of the Account(s) in the event of a life-changing event, such as exploitation, incapacitation, or suspected diminished capacity ("Significant Life Events"), the Client hereby designates and grants the Adviser authorization to contact one or more of the Client emergency contacts ("Trusted Contacts"), to provide certain non-public personal information related to the Client and the Account(s) when triggered by a Significant Life Event.

By executing this Agreement, the Client authorizes the Adviser to contact the designated party, identified by the Client at the Custodian(s) following a Significant Life Event if the Adviser reasonably believes doing so is in the Client's best interest.

The Client understands and acknowledges that the Adviser may impose an initial delay of disbursements from the Account(s) for up to fifteen (15) business days if the Adviser reasonably believes that the Client's financial exploitation has been attempted or has occurred. An additional delay might be extended for ten (10) business days at the request of a Trusted Contact, an authorized state securities regulator, or the State Adult Protective Service.

Financial firms may reach out to trusted contacts only in limited circumstances, underscoring that a trusted contact: (i) Cannot make trades on the investor's account; (ii) Cannot make decisions about the investor's account; and (iii) Does not become a power of attorney, legal guardian, trustee or executor by virtue of being identified as a trusted contact

A trusted contact is someone who can: (i) Confirm your current contact information; (ii) Confirm your health status; (iii) Confirm the contact information for other authorized parties; and (iv) Discuss urgent, unusual account activity or other possible red flags.

It's important to note that trusted contacts are unable to act on your behalf, execute transactions, or engage in account activity unless they're additionally an authorized party (e.g. custodial agreements) on the investor's account(s).

20. DISCLOSURE OF CLIENT EXPLOITATION

The Client hereby grants the Adviser permission to report to the state securities regulator and State Adult Protective Services any incident where the Adviser reasonably believes that the Client's financial exploitation has been attempted or has occurred

21. VALIDITY

If any provision of this Agreement is held to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

22. REGISTRATIONS & GOVERNING LAW

The Adviser is a Registered Investment Adviser with the State of Virginia, and required registrations will be kept effective during the term of This Agreement.

In all material respects, the Adviser will comply with applicable statutes, regulations, and requirements of the laws of the United States, the State of the Client's domicile, or any government having jurisdiction over the activities concerning This Agreement.

23. TERMINATION & CANCELLATION

This Agreement begins on the Effective Date set forth in Schedule B and continues in effect on a continuous basis until terminated by either party in accordance with this Section. There is no fixed expiration date and no minimum term; the Client may terminate at any time.

This Agreement will remain in effect until terminated by either party upon written notice to the other (email acceptable), or such other method of termination as required by applicable law. Upon termination, the Adviser will be entitled to fees earned through the effective date of termination, and any unearned prepaid fees (if applicable) will be refunded to the Client on a prorated basis. Termination will not affect (a) the validity of any action previously taken by the Adviser under this Agreement, (b) liabilities or obligations arising from transactions initiated prior to termination, or (c) the Adviser's obligation to refund unearned fees, if any.

Upon termination, the Adviser shall have no further non-discretionary authority and will perform no functions with respect to advising on the Account(s), including entering new/liquidating trades. Ongoing management of the Account(s) after termination is the Client's sole responsibility.

This Agreement will terminate upon the Client's death or medically documented incapacitation unless the Account(s) is held jointly or includes a transfer-on-death designation, or unless a duly authorized legal representative provides written instructions acceptable to the Adviser and the Custodian.

24. ENTIRE AGREEMENT

This Agreement, together with its Exhibits, constitutes the entire agreement of the parties as to management of the Account(s), and may be amended as described above in Amendment section.

SCHEDULE A – FEE SCHEDULE

Client and Adviser have executed this Non-Discretionary Advisory Services Agreement on the Effective Date on this Agreement as specified in Schedule B of this Agreement. By signing below, each party acknowledges that it has received and agrees to be bound by and fulfill the obligations outlined in this Agreement.

CLIENT INFORMATION

Client Name	Phone Number
Street Address	City, State, Zip

ADVISORY FEE SCHEDULE

ADVISORY ACCOUNTS	ANNUAL ADVISORY FEE	BILLING FREQUENCY	FEES ARE BILLED BASED ON
	%	Monthly in Arrears	Average Daily Balance of the Billing Period

Fee Calculation:

((Sum of all Daily Balances During the Month / Number of Calendar Days during the Month) x Annual Advisory Fee) / 12= Total Monthly Fee

Fees are calculated monthly in arrears based on the average daily balance of the account during the billing period.
The Firm's fee is separate from fees charged by third-party management services.
The total fees for the Adviser and the third-party manager will not exceed 2.00%

ELECTRONIC CONSENT

Client consents to electronic delivery as described in Section 18 above at the email address(es) listed below:

Client Email Address:	Client Initials
Client Email Address:	Client Initials

☐ Client **opts out** of electronic delivery and instead requests delivery via regular mail (USPS) at the address listed below:

Client Initials

SCHEDULE B - AGREEMENT ACCEPTED

The Client, being duly authorized, and the Adviser agree to the terms of this Agreement, including those outlined in Schedule A and Appendix A, and signed and executed this Agreement as of the effective date below.

If more than one, all principals to the Account(s) must sign below. If any signatory is a fiduciary, the capacity in which they are acting should be indicated. If this Agreement is entered into by a trustee or other fiduciary, such trustee or fiduciary represents that the Advisory Services to be provided by Adviser under this Agreement are within the scope of the services and investments authorized by the governing instruments of, and law and regulations applicable to such trustee or fiduciary, and such trustee or fiduciary is duly authorized to enter into this Agreement.

BY: CLIENT

Client's Printed Name	Client Signature	Date
Client's Printed Name	Client Signature	Date

BY: LIFE TRANSITIONS PLANNING LLC

Adviser Signature	Effective Date