Financial Planning/Investment Advisor Agreement

Basic Philosophy in Working with Clients: I provide personal financial planning consultation to those who have specific problems and questions relating to money on an “as needed” basis. I will obtain significant financial and other information including assessment of your goals, objectives, and attitudes; I will analyze the information obtained in order to develop a plan or recommend a solution for your consideration; I will educate you and assist you in implementing recommendations; I will be available to you for future consultations as you see fit.
It is my intention to assist you in an objective manner and develop recommendations which are consistently and solely in your interest. I am “fee-only,” and do not sell investment, insurance, or other products and will refer you back to your broker and/or agents armed with enough information to help you make appropriate choices. If there are services beyond my scope, I can refer to other professionals. You are free to select any financial services company you desire. If you need assistance in selecting one, it will be chosen according to your specific needs.

Disclosures: I am a Board Certified Financial Planner. I am self employed and have no contracts, affiliations or associations with any other agencies or individuals, there are no conflicts of interest of which I am aware. If a conflict arises, you will be notified.

Personal Information, Education, Licenses and Membership, Experience
Please refer to Form ADV Part 2

Confidentiality: No financial or personal information (including your Tax ID number) will ever be disclosed to any outside party unless required by law or unless you have given me express permission to do so.

Assignment: All consultation and reports shall be completed by Paula Gomez. No assignment of this agreement shall be made to any third party without your consent.

Termination: Either of us has the right to terminate the agreement, with or without cause, by submitting a written notice to the other party.

Mediation: If a dispute arises and it cannot be settled through negotiation, we will try to settle it with Mediation before resorting to litigation. The America Arbitration Association or other suitable group can be selected to administer mediation.

Method of Compensation: Hourly Fees We will meet for an initial interview of about 1 hour-free of charge- where I will ascertain your financial objectives, gather important information about you, and review any pertinent documents. My compensation after the initial hour is on a fee-only basis. Fees will be billed to you at an hourly rate of $100. Fees are payable upon completion of each hourly consultation.

Method of Compensation: Project Fees As an alternative to hourly fees you can pay for specific projects. All project fees are based on the hourly rate of $100/hr. For example preparing a letter to send to the IRS will cost around $25 because it is estimated that the project will take around 15 minutes to perform. The total cost of a financial plan will be in the range of $600-$900 depending on the extent of your needs. I will give you an estimate during your free interview. If it appears that the fee will be more than 10% above the amount we agree upon, I will discuss the matter with you and obtain your approval prior to incurring these additional costs. Fees are due upon completion of the project.

Guarantees: No guarantees are made on any financial projections nor is there a guarantee that you will meet your financial goals.

Your signature below acknowledges that you have received, read and understood the current version of the ADV Part 2 Form, as well as this agreement.

Client___________________________________ Client___________________________________

Paula Gomez, CFP___________________________Date__________________