



ATI Financial Services, LLC

1000 Brooktree Road - Suite 100

Wexford, PA 15090

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ENGAGEMENT LETTER FOR FINANCIAL PLANNING SERVICES

This letter is intended to reflect our mutual understanding of the services that ATI Financial Services, LLC (hereafter collectively referred to as "ATI", "we" or "us") will provide for you, our client (hereafter referred to as "you" or "client"). We will provide the following services to you:

1. Retirement income planning: these services will consist of gathering pertinent financial and personal data from you, processing that data in our retirement planning tool, preparing a report that summarizes the results of our analysis, reviewing the report with you, suggesting any appropriate changes to the assumptions used in the analysis, updating the analysis for any agreed-upon changes to the assumptions, and providing you with a copy of the final report. The cost of these services is \$500.00.
2. Portfolio analysis: these services will consist of reviewing your existing investment accounts and making specific recommendations where appropriate for asset allocation, tax efficiency, diversification, quality and appropriateness of individual mutual funds, exchange traded funds, stocks, bonds, and other securities. This review will be performed in the context of your planned retirement dates, financial and personal goals, investment objectives, risk tolerance, current financial position, tax position, and other criteria. These services will be provided at our standard hourly rate of \$300 per hour.
3. Implementation and monitoring services: we will be pleased to assist you in implementing and of the recommendations that we will make to you, including portfolio rebalancing and asset transfers. We will also be pleased to periodically review your financial matters, including your investment accounts, and make additional recommendations as appropriate. We can also assist you with planning the most tax-efficient methodology for taking distributions from your retirement accounts and to calculate annual "spend-down" rates for your investments so that you minimize the likelihood of outliving your assets. These services will be provided as requested by you and will be invoiced at our standard hourly rate of \$300 per hour.

ACCEPTED AND AGREED:

Client

Date

Client

Date

ATI Financial Services, LLC

Date