

**Douglas W. Jones Associates**  
**Financial and Insurance Services, Inc.**  
**Registered Investment Adviser**

FINANCIAL PLANNING AGREEMENT

(1) This agreement is made and entered into this \_\_\_\_\_ day of \_\_\_\_\_, 201\_\_\_\_, by and between Douglas W. Jones Associates Financial and Insurance Services, Inc., a California Corporation, with offices at 26477 Rancho Parkway South, Lake Forest, CA 92630 (hereinafter referred to as the "Financial Planner"), and \_\_\_\_\_, (Hereinafter referred to as the "Client").

(2) The Financial Planner represents and warrants, as of the date of this contract, that it is registered as an Investment Adviser with the California Department of Business Oversight during the term of this agreement.

(3) The Client hereby authorizes the Financial Planner to gather all personal, tax and financial data related to the Client which in the view of the Financial Planner is necessary to write a Financial Plan, analyze said data, and prepare for the Client a written Financial Plan which includes recommendations regarding the Client's personal economic and financial objectives, tax and estate planning, investments, retirement and risk management that in the opinion of the Financial Planner would benefit the Client.

(4) Financial planning objectives and specific instructions:

(5) The format of the written text presented to the Client is at the discretion of the Financial Planner.

(6) The Client acknowledges that the Financial Planner will deliver only a Financial Plan to the Client specifying recommendations for the Client. The implementation of the said recommendations is the responsibility of the Client and not the Financial Planner. However, the President of the Financial Planner who is a Registered Representative and the Client may enter into separate agreements outside the scope of this contract for the implementation of the said recommendations. The Client is under NO obligation to use the Financial Planner or any employee or affiliate of the Financial Planner for implementation of recommended financial products.

(7) The Client acknowledges that Douglas W. Jones, a Registered Representative and all associated persons of the Registered Investment Advisers who are also Registered Representatives of J.W. Cole Financial, Inc. (member FINRA & SIPC) and J.W. Cole Advisors, Inc., may receive a commission and/or royalty from any transactions entered into for the purposes of implementing the recommendations in this contract. All commissions and/or royalties received will be disclosed to the Client. J.W. Cole Financial, Inc. is not responsible for Douglas W. Jones' or any associated person's actions as an independent Registered Investment Adviser.

(8) Outside advisers may be engaged to assist in writing the Financial Plan. However, the Financial Planner may not charge the Client for this service without first obtaining his written consent.

(9) All assets of the Client shall remain in the physical possession of the Client or the Client's chosen custodian, and the Financial Planner shall have no authority to take or receive physical possession of any assets.

(10) The Client recognizes that certain recommendations may include market risks. The Financial Planner makes no market performance guarantees. Any market losses resulting from the purchase, sale or exchange of any security or product recommendations by the Financial Planner are normal market risks.

(11) The Financial Planner agrees that all financial information will remain confidential and will only be available to authorized employees of the Financial Planner, unless the Client expressly permits the disclosure of said information to outsiders.

(12) The fee for the Financial Planner shall be \$\_\_\_\_\_. \$\_\_\_\_\_ is due upon signing this agreement. Balances will be due upon completion of plan and/or when billed.

(13) Acknowledgment of Disclosure Statement

\_\_\_\_\_ Client hereby acknowledges receipt of a copy of Part 2A of Adviser's Form ADV and understands that he/she has the right to terminate this Agreement for advisory services without penalty, within five business days after execution of this Agreement.

\_\_\_\_\_ Client hereby acknowledges having received a copy of Adviser's Privacy Policies as required under the Graham-Leach-Bliley Act, Regulation S-P.

(14) The Client may terminate this agreement and receive a full refund within five (5) days of signing or up to the first data-gathering interview if that day is later. After such time the Client may cancel this agreement only by written notice to the Financial Planner. Upon receipt by the Financial Planner of written notice of cancellation, the Financial Planner shall complete the outstanding obligations and commitments made by him on behalf of the Client. The Financial Planner shall refund to the Client any fees paid to the Financial Planner in excess of the charges based upon the time devoted to the Client's plan (including travel time and expenses) and material charges. Should these charges exceed the Client's advance, the Client assumes full liability for the outstanding balance. The Financial Planner agrees to make a full accounting to the Client for these charges.

(15) The Client is aware that Douglas W. Jones Associates Financial and Insurance Services, Inc. is a Financial Planner, Investment Adviser, and insurance agent, and does not provide legal advice or recommendations. Therefore, the Client is responsible for consulting with his attorney before implementation of the program.

(16) This Agreement shall be construed under and governed by the laws of the State of California to the extent that such laws are not preempted by the laws of the United States.

(17) The Adviser shall not assign this agreement without consent of the Client.

IN WITNESS THEREOF, the parties hereto have executed this Agreement the day and year first written, intending to be legally bound thereby.

**Douglas W. Jones Associates  
Financial and Insurance Services, Inc.**

**Accepted: Date:** \_\_\_\_\_

By: \_\_\_\_\_  
Client Name Client Signature

By: \_\_\_\_\_  
Client Name Client Signature

By: \_\_\_\_\_  
Adviser Title

Contact us at:

(800) 729-6344

or

(949) 699-1660

[www.Jonesfinancial.com](http://www.Jonesfinancial.com)

**Douglas W. Jones Associates**  
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**Fee Schedule**

**(1) Financial Counselor Notebook:** A \$350 to \$500 fee is charged for the notebook and the appointment.

**(2) Financial Planning:** The fee for a complete financial plan range from \$950 to \$5,000 (paid at the time the service agreement is signed) plus \$125 per hour for follow-up reports, and/or working with the client's other advisers in the implementation of the plan. Annual reviews are \$250 to \$ 3,000.

**(3) Specialized Planning Reports:** If a client wishes to have only one area of his financial objectives addressed, specialized reports can be prepared at the client's request. The fees for specialized reports will be the planner's time of \$125 per hour. A minimum deposit of \$250 is required at the time the service agreement is signed with the difference collected or refunded when the report is delivered to the client.