

JACQUES FINANCIAL

15430 AVERY ROAD
ROCKVILLE, MD 20855

JOSEPH W. JACQUES CPA
CERTIFIED FINANCIAL PLANNER™

ph (301) 738-1303
fax (301) 738-1305

Letter of Agreement

Client #: _____

I/we have engaged Joseph W. Jacques, CPA, CFP (JWJ, CPA) as a registered representative. I/we understand that Mr. Jacques may act as a registered representative of Jacques Financial, LLC (JFLLC) member FINRA/SIPC, and is licensed to sell securities products such as mutual funds, stocks, bonds, and variable annuities. When Mr. Jacques recommends such securities products, JFLLC generally receives an average commission of approximately 1-3% and generally receives an ongoing 12b1 or service fees of approximately 1% of Assets Under Management (AUM).

In addition to being a registered representative, Mr. Jacques is also an investment adviser with Jacques Advisors, LLC. If a client seeks advice only under consultation, Jacques Advisors will charge \$150 per hour. Advisory fees charged are in addition to fees charged for brokerage services.

Mr. Jacques owns Joseph W. Jacques CPA, CFP (Tax Preparation only- CPA firm). I/we understand that Mr. Jacques may utilize confidential income tax information obtained as an owner of Joseph W. Jacques, CPA, CFP and I/we hereby grant permission to use such data as needed.

Mr. Jacques, as a registered representative, is required to make only recommendations that are suitable to customers. In addition, when recommending that a customer purchase shares in investment company products, Mr. Jacques shall either deliver or arrange to deliver a then-current prospectus. The prospectus includes very important information about commissions and fees associated with the investment as well as other pertinent information. Additionally, you should always review your copy of confirmations for any securities you purchase or sell.

Mutual Funds held in a brokerage account may incur a transaction charge to buy, sell, or exchange. You have the option to hold the mutual fund investment directly with the Fund Company to avoid additional charges. The minimum transaction fee is \$75. Mutual fund companies reimburse JWJ, CPA for direct marketing costs such as postage. Pacific Life Insurance Company provides JFLLC a marketing expense allowance of 5 basis points based on production and 5 basis points based on AUM and a persistency bonus of up to 25 basis points for AUM. Wells Real Estate Funds pays JFLLC a marketing fee of 1.25% generated from gross sales of Wells REITs.

I/we understand that any investment carries a risk of partial or complete loss and that Mr. Jacques, by law, cannot guarantee against any loss in a securities transaction or in a securities account. I/we realize that past performance of an investment vehicle does not guarantee future results. I/we agree to receive information and notices electronically and at the website listed below.

I/we have received a copy of Jacques Advisors, LLC, Form ADV Part II disclosure brochure, Business Continuity Disclosure, and Privacy Commitment policy.

Client Signature

Date

Client Signature

Date

www.JoeJacquesCPA.com

EMail: Joe@JoeJacquesCPA.com

A Registered Investment Advisor

This agreement confirms and clarifies the investment advisory consulting services to be provided by Jacques Advisors, LLC to _____ (Clients). In consideration of the mutual covenants and promises contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Jacques Advisors, LLC and Clients agree as follows:

1. Jacques Advisors, LLC provides investment advice through consultations involving investment analysis and recommendations.
2. Client will furnish the relevant information to enable Jacques Advisors, LLC to perform the services mentioned above. All such information furnished by Client will be treated as confidential, except that Jacques Advisors, LLC may make such information available to outside consultants and advisors retained by Jacques Advisors, LLC or Client.
3. Client may choose to follow or disregard any recommendation, advice or suggestion made by Jacques Advisors, LLC. Client may make recommendations, advice or suggestions by Jacques Advisors, LLC available to any professional advisor to assist in implementation of the investment report. Jacques Advisors, LLC shall have no discretionary power.
4. Client shall be fully responsible for any and all decisions relating to recommendations, advice, or suggestions given by Jacques Advisors, LLC.
5. Client will be charged a fee for implementation of services at an hourly rate of one hundred fifty dollars (\$150). This fee can be waived at the option and discretion of Jacques Advisors, LLC.
6. Client may choose any investment professional to implement the recommendations made by Jacques Advisors, LLC. Client understands that commissions may be earned in implementation. No warranty is made as to the performance of an investment plan.
7. Jacques Advisors, LLC is an investment advisor registered with the State of Maryland and has complied with all Federal and state regulatory provisions. Client acknowledges receipt of Part II of the Form ADV and all written disclosures (“Disclosure Brochure”).
8. Client acknowledges Jacques Advisors, LLC fee structure and agrees to pay an hourly rate of one hundred fifty dollars (\$150) for investment advisory services agreed upon within this Agreement. This fee can be waived at the option and discretion of Jacques Advisors, LLC.
9. This Agreement may be terminated upon 30 days written notice of either Jacques Advisors, LLC or Client or upon completion of consultation. Jacques Advisors, LLC will not assign this Agreement without the written consent of Client.
10. The recommendations to be provided by Jacques Advisors, LLC under this Agreement are advisory in nature, and Client expressly agrees that Jacques Advisors, LLC shall not be held liable in any manner with reference to the investment performance of Jacques Advisors, LLC recommendations, provided those recommendations are duly provided by Jacques Advisors, LLC in good faith with reasonable care, and further provided Jacques Advisors, LLC is in no way in violation of applicable Federal or state laws, regulations, or rulings. Client understands that past performance of an investment vehicle does not guarantee future returns.

Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith and therefore, nothing in this Agreement shall in any way constitute a waiver or limitation of any rights that the client may have under federal and state securities laws.
11. This Agreement shall commence on the date hereof and shall terminate upon written notice by either party.

ACCEPTED:

(Client)

(Client)

(Authorized Signature)

(Date)

(Date)

(Date)