

Fee-Only Wealth Building Solutions Agreement
Indicator Advisory Corporation
Client “As-Needed” Services Agreement – Hourly Engagement

Our “as-needed” hourly fee advisory approach is designed
to minimize conflicts of interest.

About Our Fee-Only Client-Centric Services Approach:

Brokerage representatives, (by whatever title), charge either “sales commissions” on trades or combine commissions with “advisory fees”. Financial Planners usually require the purchase of an elaborate “Financial Plan” that can be very costly and is subject to immediate obsolescence unless it is meticulously maintained, (at added cost, of course).

We feel that the great majority of clients either have periodic needs or seek a cost-effective validation of any part of their wealth planning. While our firm serves very wealthy managed money clients, we are also privileged to serve the average investor with an array of service on an “as-needed”, individual basis at competitive costs.

Clients are invited to use their own service providers, (insurance, attorney, etc.), if they can provide a more competitive product/service than our recommendation. The same is true of our insurance products, which we offer through a separate agency. Indicator Advisory Corporation services are strictly fee-only, (meaning no commissions are charged to the client and all mutual funds are “no-load”).

Please review this Agreement carefully because it sets forth the understanding between you _____ (“Client”) and Indicator Advisory Corporation, (“IA”), regarding the services IA agrees to provide to you. If you have questions concerning this Agreement, we should discuss your concerns before you sign the Agreement.

1. Initial Services: IA will provide consultations addressing the items you request as indicated below. IA will provide you with detailed financial analysis and recommendations to help you achieve your objective in each instance. IA will limit the analysis to the specific areas listed below. You understand that any information regarding specific issues not revealed to, or analyzed by IA may have a direct impact on the suitability or accuracy of specific recommendations we might provide.

2. Specific Services Requested: Please initial below those specific services you wish to have IA perform:

____ Cash Flow Analysis	____ Income Tax Review and
____ Current Portfolio Review	Recommendations
____ Portfolio Asset Allocation and	____ College Education Planning
Investment Recommendations *	____ Insurance Analysis

* IA provides investment manager selection and monitoring and “upgrades” for a nominal annual fee

____ Estate Plan Review with Attorney

____ Retirement Capital Needs
Recommendations

Other Areas of Concern for Review:

Estimated Fee Range For Services:

\$_____ (Low End) \$_____ (High End)

3. Commissions: The client understands that IA does not charge commissions on transactions that might result from the implementation of the client's investment plan.

4. Assignment: IA will not assign this agreement to any other party without the client's written consent.

5. About Our Future Services: In addition to the services listed above and pursuant to this Agreement, IA will provide you with services in the future as you request. The scope of these services will be ascertained at the time the services are requested. Any additional services will be subject to the provisions of our Agreement, including the provisions relating to payment of fees and the limitations on IA's duties, liabilities and actions.

6. Fees: IA's fees are based upon the amount of time expended on your behalf at the rate of \$170 per hour with minimum increments of one quarter hour. Billing rates are subject to change upon written notification to the client.

7. Payment of Fees: You agree to submit the lesser of \$300 dollars or one-half of the "lower end" of the estimated fee range as indicated in paragraph two upon signing of this agreement. The balance of actual fees for the initial services provided will be due and payable to IA immediately upon presentation of recommendations to you. IA will invoice you for the amount of fees for future services performed. Payment of such invoices should be made within (30) days of the date of the invoice, (a monthly late fee of 1% monthly will apply).

8. Client Representations: You represent to IA the following and understand and agree that IA is relying solely on these representations as our basis to enter into this Agreement:

- a. You agree that you will provide IA with the necessary information to allow us to implement the agreed upon services.
- b. You understand that the responsibility for financial decisions is born by you and that you are under no obligation to follow, in whole or in part, any recommendation or suggestion provided by IA.
- c. You understand that IA obtains information from a wide variety of publicly available information sources and that IA cannot guarantee the accuracy of the information or success of the advice that IA provides. The information and recommendations

developed by IA are based upon the professional judgment of IA and the information you provide to IA. You agree that IA will not be held liable for errors of fact or judgment as long as it acts in good faith; provided however, that securities laws that impose liabilities under certain circumstances on persons who act in good faith, and nothing in this Agreement shall in any way limit or waive any rights you may have under Federal or State securities laws.

- d. You understand and agree that due to the limited nature of this engagement, IA is under no obligation to contact you to recommend changes to your plan or any of the recommendations and advice provided under this Agreement in the future. Of course, we will continuously monitor your investment portfolio and recommend changes if you have selected a manager that we recommended.
- e. You understand that all investments involve risk and that some investment decisions may result in losses. You understand further that IA cannot guarantee that your investment objectives will be met.
- f. You understand and agree that, except as otherwise provided herein, IA will not be liable for any loss incurred because of the services provided by IA.
- g. You understand and agree that IA performs services for other clients and may make recommendations for them that differ from the recommendations made to you. Each client is unique. You agree that IA does not have any obligation to recommend your investment or purchase any security or other asset it may recommend to any other client and that IA may invest in differing ways for its own account.

9. Confidentiality of Information: IA will regard any information provided by you as confidential. Please refer to our Privacy Policy.

10. Termination: This agreement may be terminated at any time upon written notice to either party. If this agreement is terminated by either party all fees due at the time of termination will be due and payable by you immediately. IA will immediately refund any unearned prepaid fees.

11. Implementation: Upon the mutual contractual agreement of client and IA, we will assist with the implementation of investments and other recommendations. The fee quoted in this agreement does not include implementation unless clearly stated under section two. Our services do include whatever specific recommendations and details that are needed to permit the client to follow through with recommendations provided under this Agreement. If you wish or need to delegate any implementation to IA, we will not under any circumstances, initiate any transaction or investment without prior approval of the client.

12. Multiple Clients: In the event the client is more than one individual IA is authorized to accept direction from either party and the direction will be binding on all parties.

13. Governing Law: This agreement is governed by the laws of the state of Ohio. This agreement constitutes all contractual details.

Client hereby acknowledges receipt of Indicator Advisory Corporation's form ADV Part II and Privacy Notice on this date: ___/___/___ . This agreement is accepted on: ___/___/___ .

Client signature:_____ Date:___/___/___

Client signature:_____ Date:___/___/___

Signature on behalf of Indicator Advisory Corporation:

Signature:_____ Date:___/___/___