



ENVISION FINANCIAL PLANNING, LLC
INVESTMENT MANAGEMENT AGREEMENT

ENVISION FINANCIAL PLANNING, LLC INVESTMENT MANAGEMENT AGREEMENT

THIS AGREEMENT (“Agreement”) is made by and among _____ (hereinafter referred to as “Client”, “I” or “me”) and Envision Financial Planning, LLC (hereinafter referred to as “Advisor”). Advisor is an investment adviser registered with the Securities and Exchange Commission (“SEC”). This Agreement will become effective as of the date accepted by Advisor below. All Schedules are incorporated herein by reference and made part of this Agreement.

1. General Portfolio Provisions

Advisor agrees to provide me investment management services in which Advisor will assist me in developing and implementing a personalized investment management portfolio (“Portfolio”). The Portfolio will be tailored to my particular needs and may consist of a mix of asset classes with weightings based on my risk profile, investment objective, and individual preferences as communicated by Client to Advisor. I will have the opportunity to periodically meet with Advisor to review the Portfolio. The overall portfolio may consist of multiple accounts. Advisor may rebalance or reallocate my Portfolio account(s) at any time pursuant to the trading discretion granted herein in order to maintain the chosen asset allocation or as may be warranted by market conditions or changes in my risk profile, investment objective, or other relevant circumstances in Advisor’s discretion.

I acknowledge that I am engaging Advisor as an investment advisor and that Advisor will not be relied upon for, or deemed to be offering, qualified tax or legal advice unless separately agreed in writing between Advisor and me. I shall be responsible for any and all tax consequences resulting from any rebalancing or reallocation of investments within the Portfolio.

Except as may be communicated in writing to me by Advisor, I acknowledge that transactions are cleared through National Financial Services LLC (hereinafter referred to as “Custodian”), 200 Liberty Street, New York, NY 10281, pursuant to Advisor’s agreement with Custodian. Custody of my funds and securities is maintained by Custodian in street name for my benefit. Advisor maintains the right to designate a substitute clearing firm and/or custodian, as necessary, upon providing 30 days’ written notice to me.

Custodian will provide me with custodial account statements at least quarterly. These statements shall identify the amount of funds and of each security in the account at the end of the period, including all transactions during that period. If I do not receive account statements from Custodian at least quarterly, I understand that I should call Custodian. In addition, I will receive a confirmation of each transaction that occurs within the Portfolio. I will also receive an annual tax reporting statement from Custodian. I may also receive account performance reports prepared by Advisor. I agree to review all statements, confirmations, and reports in a timely manner.

Advisor recommends that I compare the account statements I receive from Custodian with any statements or reports that I may receive from Advisor. Although account holdings and asset valuations should generally match, for purposes of calculating performance and account valuations for the Portfolio, Advisor performance statement month-end market values sometimes differ from Custodian’s month-end market values. The three most common reasons why these values may differ are differences in the manner in which accrued interest is calculated, the date upon which “as of” dividends and capital gains are reported, and settlement date versus trade date valuations. If I believe there are material discrepancies between my custodial statement and the statements or reports that I receive from Advisor, I understand that I should contact Custodian.

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Advisor retains the right to establish minimum account and deposit limits as Advisor deems necessary from time to time in Advisor's sole discretion.

2. Nature of Discretion

I designate Advisor as my agent to determine appropriate Portfolio investments based upon my financial circumstances, investment objectives, risk tolerance, as well as prevailing market conditions and other factors deemed appropriate by Advisor. I hereby authorize Advisor to buy, sell, exchange, convert, or otherwise trade in securities within my Portfolio account(s) and to execute orders for such securities with or through any distributor, issuer, or broker/dealer as Advisor may select. Advisor may, without obtaining consent from me, determine which products to purchase or sell for the Portfolio, as well as when to purchase or sell such products and the prices to be paid. Except as may otherwise be provided herein with regard to payment of fees (or as may be specifically authorized by me), Advisor is not granted authority to take possession of my assets or direct the delivery of my assets to anywhere other than my address of record unless specifically directed by me in writing. For example, if I direct my Advisor to send securities or cash to a charity or to a transfer agent for a loan closing.

The trading discretion granted herein does not authorize Advisor to withdraw funds or assets from the Portfolio. Advisor, however, is authorized to debit the management fee and other charges from the Portfolio accounts as set forth below. I understand that Advisor, its employees, and affiliates (if any) may provide advisory services to other clients of Advisor and that Advisor may give advice to, or take action for, those clients that differ from the advice provided to, or action taken for, me under the Portfolio. In addition, Advisor may, but is not obligated to, purchase, sell, or recommend for purchase or sale any security that Advisor, its employees, or affiliates (if any) may purchase or sell for their own account.

Further, I understand that in no event shall Advisor be obligated to effect any transaction for me that it believes would violate any state or federal law, rule, or regulation of any regulatory or self-regulatory body. I understand that this trading authorization, as well as any revocation of same, shall be provided in writing, is continuing, and will remain in full force and effect and be relied upon until Advisor has received written notice to the contrary.

3. Margin Provisions (Applicable to Margin the Portfolios Only)

In the event I have chosen to open a so-called "margin account," I acknowledge that (i) I have executed a Margin Agreement with Advisor, (ii) I have received and reviewed a copy of the Margin Disclosure Statement, (iii) exercising margin privileges within the Portfolio will impact performance, (iv) management fees will be assessed on the equity portion of assets managed within the Portfolio and not on the Portfolio's total market value, (v) Advisor is authorized to force the sale of securities or other assets to satisfy a margin call at any time and without advance notice to me, (vi) the "house" maintenance requirements may be increased at any time and without advance notice to me, (vii) I am not entitled to an extension of time to meet margin calls, and (viii) in declining markets I may lose an amount greater than the amount I have invested.

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4. Right to Enter Contract

If Client is not an individual, I represent that execution of this Agreement has been duly authorized by the appropriate entity on behalf of which it is executed. If I am a trustee or another fiduciary meeting the definition of “fiduciary” under the Employee Retirement Income Security Act of 1974 (“ERISA”) or an employee benefit plan subject to ERISA, I represent and warrant that (i) participation in the Portfolio is permitted by the applicable governing instrument of such plan, (ii) I am duly authorized to execute this Agreement, and (iii) the governing instrument creating the trust or other entity allows for the appointment of an “investment manager” (as defined in ERISA). I agree to furnish Advisor with documents sufficient to evidence the foregoing upon Advisor’s request. I understand that if a Portfolio account is jointly owned or maintains multiple trustees or corporate officers authorized to act with respect to the Portfolio, Advisor may accept the instructions of any of the foregoing, unless provided with written instruction to the contrary. Each joint owner, co-trustee, corporate officer, or other individual authorized to act with regard to the Portfolio agrees to be jointly and severally bound by each obligation assumed hereunder.

Notwithstanding the foregoing, Advisor reserves the right to require consent of each authorized individual, including written consent, as Advisor may deem necessary in its sole discretion.

5. Management Fee

Advisor will charge an annual asset management fee (“Management Fee”), which may be negotiable, and which, unless otherwise agreed, shall be based on the assets in the Portfolio, as set forth in Schedule A. Payment of the Management Fee will be made quarterly, in advance, and calculated as one-quarter of the Management Fee based on the Portfolio’s balance on the last day of the previous calendar quarter. In some cases, the annual account management fee may be payable monthly in advance computed as one-twelfth of the annual fee based on the AUM on the last business day of the previous month-end. In limited circumstances, estimated quarter-end values of alternative investments provided by the product issuer may be used when calculating billable AUM. The fee for the initial quarter during which the Portfolio is established will be prorated based on the Portfolio’s balance on the date on which the Portfolio reaches 90 percent of the Approximate Value of the Portfolio or 30 days after the contract acceptance date by Advisor, whichever occurs first. Additionally, certain managed account Portfolios may bill me in arrears, and have differing methods of computation. I shall not be entitled to a refund of fees paid in advance due to asset withdrawals during a calendar period, except as provided in the Termination section of this Agreement.

I may be permitted, in Advisor’s sole discretion, to hold certain nontraded, illiquid, alternative investment positions in a Portfolio account as an accommodation to me as a means to avoid the added costs and burdens of establishing and maintaining a separate brokerage account to hold such positions. If I elect to hold such positions in the Portfolio, I acknowledge and agree that (i) no management services shall be provided by Advisor with respect to such positions; (ii) no Management Fee shall be charged by Advisor on the value of such positions; (iii) such positions may be excluded from the Portfolio performance calculations; and (iv) alternative investment fees will still apply to such positions held, purchased, sold, or transferred in or from the Portfolio as described in the *Schedule of Miscellaneous Account and Service Fees* available at www.commonwealth.com/clients/media/Advisor_Brokerage_Fee_Schedule.pdf.

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Advisor will not receive any form of compensation based upon a share of capital gains or upon the capital appreciation of any security in the Portfolio. I hereby authorize Advisor to debit the Portfolio for the Management Fee. I agree that the Management Fee will be payable first from free credit balances, money market funds, or cash equivalents, if any, and thereafter from those securities that Advisor deems appropriate pursuant to the discretionary authority granted herein. I acknowledge that Custodian shall have no responsibility to verify or calculate fees. I further understand that, if the Portfolio is an IRA, Custodian will treat each fee payment as a “nonreportable” transaction.

6. Administrative and Other Charges

I understand that the Portfolio may be subject to customary fees and charges, including, but not limited to, mutual fund or money market 12b-1 fees and subtransfer agent fees, mutual fund and money market management fees and administrative expenses, mutual fund transaction fees, short-term redemption fees, certain deferred sales charges on previously purchased mutual funds transferred into the Portfolio, IRA and qualified retirement plan fees, various brokerage account service and miscellaneous fees, other fees assessed by the Custodian, and other charges that may be required by law. More information that explains the fees and charges that I may pay by participating in the Portfolio can be found in the *Schedule of Miscellaneous Account and Service Fees* available at www.commonwealth.com/clients/account-fees.aspx, as well as in the investment product prospectus, statement of additional information, and/or offering documents for the specific investment products used in the Portfolio.

In addition to the management fees described above, I understand that I may incur transaction charges as set forth in Schedule A.

7. Registration of Securities

Securities held in the Portfolio will at all times be carried in the name(s) of the designated Portfolio account Owners and will be evidenced by a book entry. I will retain all ownership rights relative to such securities, including the right to vote and receive information directly from investment companies or other entities in which I am invested.

8. Execution of Trades

I understand that Advisor seeks to obtain best execution for Portfolio transactions and that, therefore, Advisor may aggregate my transactions with those of other clients in order to improve execution quality.

9. No Performance Guarantee and Risk of Losses

I understand that there is no guarantee that my investment objective will be achieved and, further, that past performance is not a guarantee of future results. I acknowledge that Advisor shall have no liability to me for my failure to inform Advisor, in a timely manner, of any material changes in my financial circumstances or objectives that might affect the manner in which the Portfolio is invested, or for my failure to provide Advisor with any information that Advisor may reasonably request in order to adequately manage the Portfolio. I understand that the Portfolio is designed to be a long-term investment vehicle and that asset withdrawals may impair the achievement of the investment objectives.

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Neither Advisor, nor any of its officers, directors, employees, or affiliates (if any) shall be liable for any loss incurred with respect to the Portfolio, except where such loss directly results from such party's gross negligence or willful conduct. Nothing in this Agreement shall in any way constitute a waiver or limitation on any rights that Client may have under federal or state securities laws (or ERISA, if the Client is a qualified plan under ERISA).

10. Client Data

I acknowledge that Advisor shall not have any liability to me for my failure to inform Advisor, in a timely manner, of any material changes in my financial circumstances that might affect the manner in which the Portfolio is invested, or for my failure to provide Advisor with any information which Advisor may reasonably request in order to adequately provide services according to the Portfolio. I acknowledge that Advisor is relying on the accuracy of the information provided by me and that it is my obligation to maintain the accuracy thereof.

I understand that Envision Financial Planning, LLC will obtain information from me including, but not limited to: income, expenses, assets, liabilities, tax rates, risk tolerance and investment experience to help guide me in the selection of an **Investment Objective in Section 20** for each account that makes up my portfolio.

11. No Assignment

No assignment of this Agreement may be made without my consent. In accordance with Section 205(2) of the Investment Advisers Act of 1940 ("Advisers Act"), a transaction that does not result in a change of actual control or management of an investment adviser is not an assignment. For purposes of determining my consent in the event of an assignment, Advisor will send me written notice of the assignment. If I do not object in writing within 60 days of the sending of such notice, I will be deemed to have consented to the assignment. This Agreement and all subsequent amendments shall inure to the benefit of the successor and assignments of the parties hereto.

12. Proxies

I acknowledge that Advisor expressly abstains from taking any proxy action on my behalf, and will not be obligated to render any advice to me, with respect to (i) the voting of proxies solicited by, or with respect to, the issuers of any securities held in the Portfolio; or (ii) legal proceedings involving securities or other investments presently or formerly held in the Portfolio, or the issuers thereof, including bankruptcies. Except as otherwise agreed in writing, Advisor will send or cause all such proxy and legal proceedings information and documents to be sent to me so that I may take whatever action I deem advisable. To the extent that the Portfolio holds the assets of any plan subject to ERISA, as amended, (i) I represent and warrant that I am a named fiduciary of the plan and have reserved for myself (or another fiduciary) the right to direct the plan trustee with respect to taking any such proxy action, and (ii) I acknowledge that this Agreement expressly precludes Advisor from taking any such proxy action.

13. Arbitration Disclosure and Agreement

This Agreement contains a predispute arbitration clause. I agree that any dispute between me and Advisor shall be resolved by arbitration in accordance with the current rules of the American Arbitration Association. By signing this Agreement, the parties agree as follows:

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- I. All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- II. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- III. The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
- IV. The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- V. The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- VI. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- VII. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

This arbitration agreement shall not be construed as a waiver of any right, including the right to litigate in a judicial forum that cannot be waived under applicable state or federal securities law. Client understands that the Advisor can compel the transfer of any and all claims to arbitration. Client shall not bring any putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against Advisor, for anyone who has initiated a putative class action in another forum, nor for anyone who is a member of a putative class action until (i) the class certification is denied; (ii) the class is decertified; or (iii) the customer is excluded from the class by court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

14. Modification

Advisor may modify the terms of this Agreement, including, but not limited to, the method of billing or calculating the Management Fee, at any time, upon 30 days' written notice to me. Thereafter, such modification shall be effective unless I provide written notification of termination.

15. Governing Law

To the extent not superseded by federal law, including ERISA, the interpretation and enforcement of this Agreement shall be governed by the laws of the State of Tennessee, without regard to so-called choice of law provisions, in a manner consistent with the Advisers Act and the rules and regulations of the SEC promulgated thereunder. Nothing in this Agreement will in any way constitute a waiver or limitation of any rights that the Plan may have under federal or state securities laws, including ERISA.

16. Severability/Waiver of Breach/Entire Agreement

If any provision of this Agreement is deemed unenforceable by statute, rule, regulation, decision of a court of competent jurisdiction, or otherwise, the parties agree that such provision shall be construed in a manner as to most nearly preserve its original intent while maintaining its validity and/or enforceability. The invalidity of any part of this Agreement will not render invalid the remainder of this Agreement and, to that extent, the provision of this Agreement will be deemed to be severable. The failure of either party to enforce its rights

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after breach by the other will not be construed as consent to the continuation of such breach or as a waiver of breach of any other provision of this Agreement. The parties acknowledge that this Agreement represents the entire agreement among them with respect to the services contemplated hereunder and the Portfolio, and that it shall supersede any other agreement, whether written, oral, or otherwise, with regard to the subject matter contained herein.

17. Termination

Either party may terminate this Agreement immediately upon written notice to the other party. If the Portfolio account is an individual account, this Agreement shall not automatically terminate upon my death, disability or incompetency. However, my executor, guardian, attorney-in-fact or other authorized representative may terminate this by giving written notice to Advisor. Accordingly, for my executors, heirs, assigns, devisees, and anyone else with a vested interest in my estate or the Portfolio, I release and hold harmless Advisor and its officers, employees, partners, representatives, agents, and assigns, and anyone acting on Advisor's behalf or affiliated with Advisor, from and against any and all liability that may accrue by the failure of my legal representative to provide prompt trade and account instructions to Advisor upon my death.

Termination of this Agreement shall not affect my obligation to pay fees and other charges through the effective date of termination. In the event fees are paid in advance and termination does not coincide with the end of a billing period, I will be entitled to a prorated refund of the most recent Management Fee payment from the date of termination to the end of the billing period.

18. For Retirement Plans

Investment Manager Provisions

If (i) the Client is an employee benefit plan subject to ERISA, or trustee or other fiduciary for the Plan, or (ii) the Advisor provides discretionary investment management services to participants in the Plan, then this Section 18 of the Agreement applies to the relationship between the Client(s) and the Advisor. To the extent that participants in the Plan receive discretionary investment management services from the Advisor, the participants are considered Clients for purposes of this Section 18 of the Agreement. I hereby appoint and retain Advisor to act as "investment manager" as defined in Section 3(38) of ERISA (29 USC § 1002(38)) for the accounts under the Plan. Advisor shall have and exercise discretionary power, control, and authority to manage, acquire, or dispose of the assets of the Plan held in the Portfolio under this Agreement. Advisor hereby acknowledges that the Advisor is a fiduciary with respect to the Plan.

Fiduciary Responsibilities

The discretionary investment management services provided by the Advisor under this Agreement shall be provided in accordance with the fiduciary standards under ERISA. The Advisor shall not be responsible for preventing any other fiduciaries for the Plan from breaching their fiduciary duties or rectifying any such breach.

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Losses

Neither Advisor nor any of its officers, directors, employees, or affiliates shall be liable for any loss incurred with respect to the Portfolio, except where such loss directly results from Advisor's gross negligence, willful misconduct, or breach of fiduciary duty.

Advisor will indemnify and hold Plan Sponsor (a trustee or other fiduciary for the plan) harmless against liability to a third party, or direct expenses (e.g., reasonable attorneys' fees) that Plan Sponsor may incur to defend itself against a third-party claim of liability, for Advisor's gross negligence, willful misconduct, or breach of fiduciary duty under this Agreement. Similarly, Plan Sponsor shall indemnify and hold Advisor harmless against liability to a third party, or direct expenses that Advisor may incur to defend itself against a third-party claim of liability, for Plan Sponsor's gross negligence, willful misconduct, or breach of fiduciary duty under this Agreement or any acts or omissions by Plan Sponsor or its agents (other than Advisor) in connection with the operation of Plan.

The indemnification provisions in this section shall survive the termination of this Agreement, unless and to the extent preempted by ERISA.

Bonding

In the event Advisor is required to maintain a fidelity bond pursuant to Section 412 of ERISA (29 USC § 1112), I agree to obtain and maintain a bond satisfying the requirements of ERISA, and to include Advisor among those insured. No further bonding shall be required other than as described by Section 412 of ERISA.

19. Investment Restrictions

Are there any investment restrictions that you would like to apply to the management of your accounts, such as certain specific securities that you do not want the Advisor to purchase, sell, or hold in your accounts?

Yes No

If yes, please list the specific security types or other nature of the restrictions.

Please note: Advisor may reject your accounts if Advisor determines that it is unable to adequately manage the accounts under the above specified restrictions.

20. Investment Objective

Clients should understand that each account and holding relates to their objective for the Portfolio overall and any particular holding or account may be more conservative or aggressive than the overall portfolio objective at any given point in time. The actual ratio of asset classes within the Portfolio will vary from the general investment objective definitions provided below due to short-term market fluctuations or other relevant circumstances. The actual allocations of funds into the sub asset classes, such as specific bond

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categories or stock styles/market capitalization, and the specific security selections will also contribute to the volatility of the account. It is understood that any investment in securities carries with it the risk of loss of principal. **Please note:** The terms “fixed income/bonds” and “equities/stocks” describe both the individual securities themselves as well as mutual funds, exchange traded funds (ETF’s) and other types of securities that invest in individual securities.

Select only one for each account indicated on the signature page.

#1 Income with Limited Growth – I am willing to accept limited risk to my investment principal in this account, even if that means this account does not generate significant returns and may not keep pace with inflation. This objective generally focuses on the generation of current income. Portfolios with this objective may be invested primarily in fixed income/bonds, with up to 25% in equities/stocks, but actual investment allocations will differ based on individual client goals, concerns, and market conditions. This objective has historically been the most conservative on a relative basis and has exhibited lower volatility than objectives that allocate a greater portion of investments to the equity/stock markets; however, past performance is no guarantee of future results.

#2 Income with Moderate Growth – I am willing to accept relatively low risk to my investment principal and will tolerate some volatility to seek a modest level of income and/or objective returns. This objective generally focuses on asset appreciation sufficient to offset inflation over time while also generating current income. Portfolios with this objective may consist of a majority of fixed income/bonds, with up to 45% in equities/stocks, but actual investment allocations will differ based on individual client goals, concerns, and market conditions. This objective has historically exhibited modest volatility compared with objectives that allocate a greater portion of investments to the equity/stock markets over time; however, past performance is no guarantee of future results.

#3 Growth and Income – I am willing to accept moderate risk and volatility to my investment principal to seek higher returns. This objective generally targets a balanced asset allocation approach that seeks to provide growth potential and generation of interest or dividend income. Portfolios with this objective may consist of up to 65% in equities/stocks, with the remainder in fixed income/bonds, but actual investment allocations will differ based on individual client goals, concerns, and market conditions. This objective has historically exhibited less overall volatility than objectives that allocate a greater portion of investments to the equity/stock markets over time; however, past performance is no guarantee of future results.

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#4 Primarily Growth – I am willing to accept a relatively higher risk to my investment principal, including greater volatility, to seek higher returns over time. This objective generally targets growth of the portfolio, which may or may not focus on the generation of interest or dividend income. Portfolios with this objective may consist of up to 85% in equities/stocks, with the remainder in fixed income/bonds, but actual investment allocations will differ based on individual client goals, concerns, and market conditions. This objective has exhibited greater market value fluctuations than objectives that allocate a greater portion of investments to the fixed income markets; however, past performance is no guarantee of future results.

#5 Growth – I am willing to accept significant risk to my principal to aggressively seek maximum returns. This objective generally seeks maximum growth potential or generation of income from equities or alternative investments. This long-term-oriented objective is typically invested almost entirely in equities/stocks, with the remainder, if any, in fixed income/bonds or alternative investments, but actual investment allocations will differ based on individual client goals, concerns, and market conditions. This objective has historically offered the highest level of risk and widest market value fluctuations compared to other objectives, especially in the short term; however, past performance is no guarantee of future results.

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SCHEDULE A

Portfolio investors will pay an annual Investment Management Fee as outlined in the fee schedule below. Other transaction charges, administrative charges and miscellaneous account fees and charges and third-party custodial fees may apply. For example, NFS charges an annual fee of \$35 for IRA accounts and NFS charges a fee of \$125 to transfer your account to another custodian. Advisor does not set these fees or receive any share of them.

Investment Management Fee

Account Size		Maximum
Greater Than or Equal To	Less Than	Annual Fee
\$0	\$50,000	1.25%
\$50,000	\$500,000	1.00%
\$500,000	\$1,000,000	0.90%
\$1,000,000	\$2,000,000	0.80%
\$2,000,000	\$3,000,000	0.70%
\$3,000,000	\$4,000,000	0.60%
\$4,000,000	\$5,000,000	0.55%
\$5,000,000	\$6,000,000	0.50%
\$6,000,000	\$7,000,000	0.45%
\$7,000,000	\$8,000,000	0.41%
\$8,000,000	\$9,000,000	0.375%
\$9,000,000	\$10,000,000	0.34%
\$10,000,000	And up	0.32%

Envision Financial Planning, LLC may waive or lower a particular fee, whether on an ongoing or a one-time basis, in its sole discretion.

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Transaction Charges

Transaction Charges		
Stocks, ETFs, and Closed-End Funds		
Online Order Entry (including block trades)	\$7.95 ¹ /\$4.95 ²	
Trader Assisted	\$25 ¹	
Bonds, CDs, and CMOs	\$30 ¹	
UITs	\$20 ¹	
Options		
Online Order Entry (including block trades)	\$15 + \$1 per contract ¹	
Trader Assisted	\$20 + \$1.25 per contract ¹	
Alternative Investments	\$50	
Precious Metals	\$50 ¹	
Mutual Funds		
	No Transaction Fee (NTF)	Supporting³
Buy	\$0	\$12 ² /\$15 ¹
Sell	\$0 ⁴	\$12 ² /\$15 ¹
Exchange	\$0	\$0
PIP/SWP ⁵	\$0	\$0

¹Plus service (confirm) fee of \$4 for accounts not enrolled in all available e-delivery options (excluding tax documents).

²Account must be enrolled in all available electronic delivery options (excluding tax documents).

³Represents more than 500 supporting fund families from which we receive revenue-sharing payments from NFS.

⁴Funds purchased prior to their NTF effective date will still incur a transaction charge.

⁵Periodic investment plans (PIPs) and systematic withdrawal plans (SWPs) carry a \$100 minimum.

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Receipt of Disclosure Documents/Informed Consent

I acknowledge having received and read this Agreement, all schedules attached hereto, Advisor’s Form CRS, Advisor’s Form ADV Part 2A Brochure, Advisor’s Part 2B Brochure Supplement, and Advisor’s Privacy Policy. I acknowledge that I have received a copy of this Agreement, which includes a predispute arbitration clause. I acknowledge that Advisor has satisfactorily answered all questions regarding the services to be provided hereunder, and regarding this Agreement, and therefore, I am executing this Agreement with informed consent to the terms hereof.

Individual Client Information

Signature: _____
Print Name: _____
Date: _____

Joint Tenant/Trustee/Officer Information

Signature: _____
Print Name: _____
Date: _____

Envision Financial Planning, LLC

Authorized Signature: _____
Print Name: _____
Date: _____

Account Registration	Account Number	Funding Amount	Advisory Investment Objective	Alternate Debit Account (optional)
1.		\$		
2.		\$		
3.		\$		
4.		\$		
5.		\$		