



College Pre-Approval™

Financial Planning Agreement

The Millennium
6037 Frantz Road
Suite 104
Dublin, OH 43017

614.754.7805 | phone
614.754.7905 | fax

info@capstonewealthpartners.com
www.capstonewealthpartners.com



Table of Contents

Table of Contents

Parties

Intent

Term

Confidentiality

Description of Services

CWP broadly agrees to:

Relating to the delivery of your planning service, CWP agrees to provide:

Client broadly agrees to:

Practice of Law and Accounting

Full Disclosure

Indemnities

Representations

Governing Law

Assignment

Notices and Communication

Non-Waiver

Severability

Entire Agreement

Fiduciary Oath

Fee

Execution

Client(s):

Capstone Wealth Partners:



Parties

This *College Pre-Approval*[™] Financial Planning Agreement ("Agreement") is hereby entered into by Capstone Wealth Partners, Ltd., a registered investment advisor, and you, the Client(s) who have electronically engaged to receive the service described herein by booking an online meeting and making the associated payment described during the online checkout process.

- Capstone Wealth Partners, Ltd. is also referred to as "CWP", "we", or "us" here within.
- Client(s) is also referred to as "you" here within.

Intent

You agree to hire CWP to provide a limited term financial planning service, to be delivered primarily in one 90-minute meeting, which is intended to include information and advice in the following areas of college planning:

1. Need-Based Financial Aid Analysis
2. Merit-Based Financial Aid Forecasting
3. College Savings & Funding Strategies

Likewise, we agree to provide such financial planning service to the Client. Both parties intend to be legally bound by this Agreement.

Term

Once executed by both you and CWP, this Agreement shall be in force during the time period required to provide advice as defined in the "Description of Services" section of this Agreement.

This agreement can be terminated at any time and for any reason, by either CWP or you, effective immediately upon written or verbal request. If and when either party cancels this Agreement, the Client shall be entitled to a refund of any prepaid fees for any financial services that go un-rendered. Once services have been fully rendered, the Client shall not be entitled to any such refund.



Confidentiality

All information furnished by you to CWP, including your identity, shall be treated as confidential. You acknowledge and agree that for mutual protections, CWP will keep clear and specific records and notes of meetings, activities, and conversations. We agree to not voluntarily disclose your confidential information without your written consent (unless required by law, court order, or agency directive).

If CWP is compelled to disclose such confidential information, we will attempt to give prior written notice to you. For the sole purpose of providing financial planning services, you agree that CWP may provide confidential information to third parties for relevant business purposes (such as maintaining custodial accounts, utilizing our secure planning software, reporting, or any other function pertinent to providing you with prudent financial advice) pursuant to CWP's privacy policy.

Description of Services

The Client and CWP both have duties and obligations to fulfill under this Agreement. By electronically signing this Agreement, each party agrees to perform the following to the best of their abilities:

CWP broadly agrees to:

- Define clearly how we will work together with you
- Learn intimately about you & your college goals.
- Analyze your current financial condition for an individual college goal
- Provide advice that is prudent and unbiased, in a timely and regular fashion, so that you can make informed decisions as it relates to your financial situation.
- Recommend any and all relevant planning strategies within our legal capacity as a Registered Investment Advisor.

Relating to the delivery of your planning service, CWP agrees to provide:

1. **Need-Based Financial Aid Analysis**



- Calculate your Expected Family Contribution ("EFC") for the Federal, Institutional, & Consensus methods
- Project future Cost of Attendance ("COA") for each college on your list
- Compare EFC vs. COA for each college to determine demonstrated need
- Discuss percentage of need met for each college

2. Merit-Based Financial Aid Forecasting

- Analyze the merit of your college-bound student (GPA, test scores, resume, etc.) to assess likelihood of institutional scholarships at each of your selected colleges
- Project a dollar figure of merit-based financial aid per year at each college
- Coordinate need and merit-based financial aid forecasts together over all four years
- Discuss additional colleges that may be also be a "good fit" within certain criteria

3. College Savings & Funding Strategies

- Analyze existing college resources, savings plans, and contribution rates
- Discuss cash flow planning opportunities related to college
- Discuss strategy of outside family contributions and their effects on financial aid
- Discuss potential tax planning opportunities to improve your college funding outlook
- Discuss appropriate lending strategies to cover the shortfall

Following your prerequisite gathering of data and documents, the service will be presented to you in a 90-minute virtual meeting. Following this meeting, reports will be delivered to you in an electronic PDF format with supporting advice included. Support related to your situation and reports will be offered by email & phone for 30 days thereafter.

Client broadly agrees to:

- Complete any and all forms for data gathering in advance, as reasonably requested by CWP.
- Participate fully in the meeting itself, including preparation.
- Provide all requested information that is material to the *College Pre-Approval* planning process.
- Inform CWP promptly of any and all changes in your personal financial situation while this Agreement is in force.

Practice of Law and Accounting

CWP is not licensed to engage in the practice of law, and consequently, will not offer legal advice as part of our financial planning service. CWP also is not in the business of tax preparation or consulting, and cannot offer such tax services.



CWP does, however, offer basic guidance as it relates to material aspects of law and tax, and is relevant to your situation. No fee paid by the Client to CWP shall be for any such legal or tax services under this Agreement. If such services are to be obtained, it is the sole responsibility of the Client.

Any further legal or tax work that Client needs or desires shall be arranged and paid for by the Client.

Full Disclosure

CWP always recommends that our analyses include all of a Client's financial information, as requested in our initial meetings, on our document checklists, and in our secure financial planning software. If you exclude any financial information (either intentionally or unintentionally) from our data gathering, you acknowledge that your financial planning recommendations may suffer from unnecessary risk, and that your goal projections will likely be funded inaccurately.

Indemnities

As a result of financial planning advice, specific and/or general recommendations may be made to you to purchase financial products (e.g. insurance, securities) and services (e.g. bank, trust, custodial), as prudently applied towards to ascertainment of your goals. You acknowledge that any interaction between you and such representatives of vendors of these products shall in no way imply responsibility of CWP. We shall not be responsible for accuracy or completeness of verbal or written communication of such vendor representatives with which the Client chooses to engage.

CWP shall not accept the legal status of investment adviser or fiduciary for any of Client's assets that are outside the terms of this Agreement or are otherwise not advised upon by CWP, except that CWP may advise upon other Client assets unrelated to the Agreement and accept any duties related to such advice pursuant to a separate agreement. Client understands and acknowledges that CWP shall base its financial planning recommendations and other actions on information provided by Client. CWP shall not be liable for any misstatement or omission by Client, and CWP shall be entitled to reasonable reliance on information provided by Client without independent verification. Client understands and acknowledges that CWP shall not be liable for Client's failure to inform CWP in a timely manner of any material change to his or her financial circumstances that may affect the financial planning advice rendered by CWP.



Representations

CWP represents that it is registered as an investment adviser with the state of Ohio and other states, as applicable, in a manner consistent with the Investment Advisers Act of 1940, and the rules and regulations of the Securities and Exchange Commission and the state of Ohio, as amended, and that its registration remains currently active.

Client represents that the Client is of legal age and has the contractual capacity to retain CWP to execute financial planning services, and that nothing in this Agreement violates any other documents governing the Client's financial affairs. Client agrees to furnish copies of any such governing documents if applicable. By executing this Agreement, Client acknowledges receipt of CWP's current Form ADV Part 2 ("Firm Brochure") and its Privacy Policy. during the online checkout and payment process.

Governing Law

The validity, interpretation, and performance of this Agreement shall be governed by the laws of the state of Ohio, and the rules and regulations of its Division of Securities, of which mostly enforces those set forth by the Securities and Exchange Commission ("SEC").

Assignment

This Agreement is not assignable to another party without the prior written consent of both CWP and the Client.

Notices and Communication

Client hereby consents to receive all notices, disclosure documents, reports, and other communications from CWP electronically instead of in paper form. Note that if Client does not provide an email address, Client hereby consents to receive all notices in paper form. Client may withdraw his or her consent to electronic delivery in writing at any time. Each Party represents that it has all necessary hardware, software and connectivity for access to notices made via email.



Non-Waiver

Failure of CWP or the Client to object or take action with respect to the conduct of the other party (that may be a breach of this Agreement) shall not be deemed a waiver of any such breach, or of any future breach of wrongful conduct.

Severability

If any provision of this Agreement or its application to any person or circumstance is found to be invalid or unenforceable, the remainder of this Agreement shall not be affected and shall remain in full force and effect.

Entire Agreement

This Agreement contains the entire understanding of CWP and the Client. This Agreement may not be changed unless both CWP and Client agree to changes in writing.

Fiduciary Oath

CWP shall exercise its absolute best efforts to act in good faith and in the best interests of you, the Client, at all times during your engagement with us. We will provide notice to the Client prior to the engagement of any conflicts of interest, which will or may reasonably compromise the impartiality or independence of our advice.

Fee

As compensation for your *College Pre-Approval* financial planning service, you agree to pay CWP a one-time fee for services in the amount outlined below (discount codes may be applied::

Name	Frequency	Price
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College Pre-Approval™ Limited-term college financial planning engagement	One-time	\$499.00
Total		\$499.00

We acknowledge that you have paid a one-time planning fee online with a credit/debit card, as prompted via our ecommerce checkout page.

At no point will we maintain access to your payment account information so as to be able to charge you additional subsequent fees.

We will begin the College Pre-Approval financial planning service at your scheduled meeting time and will be collecting your personal financial data and documents as soon as possible..




Execution

Client(s):

By signing up for the this service online, you agree to the terms set forth, and acknowledge that you have received CWP's [Form ADV Part 2](#) and [Privacy Notice](#).

Capstone Wealth Partners:

By signing this Agreement, CWP agrees to the terms set forth herein, and acknowledges its fiduciary responsibilities as outlined in the Oath above.

Advisor Signature:	Printed Name:	Date:
	Joseph Messinger, CFP®, ChFC, CLU, CCFC Partner / Director of College Planning	Date of electronic payment received for services