

FINANCIAL PLANNING & WEALTH MANAGEMENT AGREEMENT

The Enrichment Group, Inc. and its wholly owned subsidiary Kathleen Day & Associates, Inc. (KDA), an SEC Federally Registered Investment Advisor and _____ (“Client”, or “You”), enter into this Agreement on this _____ day of _____ 20____. In consideration of the mutual benefits to be derived from this Agreement, it is understood and agreed that:

OVERVIEW:

The holistic service offered by The Enrichment Group combines both Financial Planning and Portfolio Management in a carefully integrated process. Financial Planning includes the setting of goals and objectives, a detailed assessment of your current situation, the development of specific strategies designed to help you achieve your stated goals, and the presentation of a thorough written Enrichment Plan™. Your plan will incorporate your personal values with all of the financial elements of your life, including investments, insurance, taxes, retirement, savings and estate planning. Portfolio Management is tailored to support your specific Financial Planning objectives, and includes the establishment of an appropriate Investment Policy and the design, implementation and monitoring of your investment portfolio. Your portfolio will be specifically designed to help you achieve your goals and objectives, taking into consideration your values and your stage of life.

This Agreement describes in detail the services we will provide, our responsibilities and yours under this Agreement, the fees you can expect to pay, the duration of this Agreement and legal considerations.

SERVICES TO BE PROVIDED:

Identifying values and goals, and evaluating your current situation

We will discuss with you your goals and expectations for the future, your personal, family and community values, and your risk tolerance. We will explain the concepts you need to understand in order to make informed decisions about your financial objectives and strategies. We will analyze and identify strengths and weaknesses of your current financial situation, including cash flow, assets and liabilities, tax management, retirement plans, education funding, estate planning, risk management and charitable gifting strategies.

Developing strategies and recommendations

After analyzing your current situation, we will evaluate alternatives to your current course of action, and recommend solutions designed to help you achieve your goals and objectives. We will provide written recommendations and design specific strategies to help reduce identified dangers, maximize opportunities and achieve your goals. You will receive a personalized Investment Policy, asset allocation recommendations, detailed reports, schedules, timetables and other guidance as appropriate. Each strategy, whether focused on savings, investment retirement planning, risk management, education planning, tax planning, estate planning, or any other issue will be integrated into your overall plan.

_____ (Client initials)

Coordinating with other professionals

Our objective is to assure that your plan is fully and properly implemented. We will meet with you and your attorney, your accountant, or other professionals as needed to assist with the coordination and implementation of your plan. We do not provide legal advice under this contract, nor will we prepare any legal documents.

Implementing and monitoring your investment plan

Your investment portfolio will be individually designed to maximize your returns within your risk tolerance and time horizon using an analytical asset allocation strategy. We will regularly monitor the investments that we manage for you. Adjustments, reallocation or rebalancing of your portfolio may be recommended during our regularly scheduled internal portfolio reviews. Portfolio changes may be implemented using investments and investment managers of our choice. Such changes are intended to optimize your investment performance in response to cyclical trends, politically driven changes in various markets, changes in fund management, to improve the management of your cash balances and to accommodate changes in your financial situation. We will consider costs and tax implications whenever portfolio changes are made and you will be notified promptly of these changes. Although we can neither guarantee investment performance nor predict future results, we will keep you informed of opportunities that we believe could have a meaningful impact on your investment portfolio performance.

Providing ongoing information and communication

Each quarter, for those assets we manage, you will receive consolidated investment statements showing your holdings in each investment and a calculated internal rate of return showing the performance of your consolidated portfolio, and a quarterly economic update. Annually we will provide tax information about your portfolio to your tax professional. These statements are in addition to any statements and confirmations of transactions you may receive from Pershing, Charles Schwab and Company, any other securities brokerage organizations, insurance companies, mutual fund companies and retirement plan custodians.

We will meet with you at least annually for an in depth review of all aspects of your financial plan. If you cannot attend this meeting in person, we will schedule a telephone conference call at a time that will be convenient for you. The annual review will include an update of your Enrichment Plan™ with a review of your goals, objectives and accomplishments, an update of your retirement projection, an update of your tax and cash flow projections, a review of your insurance coverage and estate planning, and a review of your investment policy statement, your asset allocation and your portfolio. We will be available to talk with you, meet with you or answer questions whenever you need us. We encourage you to call us or meet with us if you anticipate any significant life changes or need to make any decisions that may have significant financial consequences.

Counseling

Attitudes about money and investing can be colored by past experiences. As part of your goal setting and financial planning, you may meet with our on-staff family counselor to discuss your money and investing history as well as family issues and values that involve money and that may impact your financial decisions. It may also be appropriate to gather your family for a special meeting to discuss legacy and estate planning, philanthropic wishes, special needs, or other multigenerational issues. Our counselor will be available to help facilitate such meetings. If extended counseling is desired, additional professional fees may be charged.

_____ (Client initials)

YOUR RESPONSIBILITIES:

It is important that you have a long-term commitment to your investment strategy. We believe that a diversified investment portfolio requires a minimum of three to five years to allow your investment strategy an opportunity to perform in fluctuating markets and various economic cycles. A shorter time horizon will necessitate a more conservative investment strategy. You will need to establish and maintain an approved money market account for depositing new funds, the withdrawal of short-term distributions and the payment of fees. Arrangements for monthly credit card billing can be arranged, if desired. You will need to supply accurate financial information so we can make appropriate recommendations. We will provide the necessary forms to help you efficiently furnish this information. You will need to participate in your annual review meeting, either in person, or through a scheduled telephone conference.

INITIAL PLANNING:

We will provide services described in this Agreement for the stated fixed fee shown below during the term of the "initial planning period." This period will include any days in a partial initial calendar quarter plus the following four full calendar quarters. Your fee will be based on the complexity of your personal financial situation and the size and complexity of your investment portfolio. You will receive a quote for your fees for the "initial planning period" of service after we have reviewed your situation and before you will be asked to sign this Agreement. Our minimum fee for the "initial planning period" is \$7,000. A minimum of \$2,000 is due upon the signing of this Agreement. We will provide all services described in this Agreement during this "initial planning period" at the quoted flat fee, unless your planning needs or requirements change substantially from those agreed upon.

TERM: The term of your "initial planning period" begins on the date signed and ends on the date of the quarter ending March 31 June 30 Sept. 30 Dec. 31 of 20_____.

FEES: Due at signing: \$ _____
Your prorated fee for the initial partial calendar quarter. \$ _____
Your fee for next four full calendar quarters is \$ _____ per quarter or \$ _____
Your total fee for the "initial planning period" is: \$ _____

ONGOING PLANNING AND MANAGEMENT:

After the "initial planning period," your ongoing fee for Financial Planning and Wealth Management will be billed in arrears each calendar quarter. Your fee will be based on a combination of complexity, planning services to be provided, net worth, income, and/or on the value of your investable assets at the beginning of each quarter. Fees will normally be debited from an approved money market account and you will receive a record showing the amount of each debited payment. For fees based on investable assets, the fee is 1% annually for investable assets of less than \$1,000,000, 3/4% annually for that amount that exceeds \$1,000,000 but is less than \$2,000,000, 1/2% annually for that amount that exceeds \$2,000,000 but is less than \$5,000,000, and 1/4% annually for amounts that are equal to or exceed \$5,000,000. Ongoing fees will be assessed quarterly. We do not participate in management fees or custodian fees charged by mutual funds, retirement plan custodians, and non-affiliated investment managers, and such fees are separate from your fees described under this Agreement.

Your ongoing fee will be: based on the value of investable assets, \$1,250 minimum per quarter
 \$ _____ based on net worth, income, complexity and services provided.

_____ (Client initials)

DURATION OF AGREEMENT:

This contract may be terminated at any time by either party with written notice. We would like a commitment for an initial contract period of at least one year so that your financial planning and investment portfolio can be fully implemented. Since fees are billed and paid in arrears, if you should decide to terminate our services, your final fee will be prorated based on the termination date.

LEGAL CONSIDERATIONS:

Any controversy between you and The Enrichment Group or KDA concerning any transaction, performance or breach of this or any agreement between you and The Enrichment Group or KDA, whether entered into prior, on, or subsequent to the date hereof shall be determined by arbitration. You understand that this agreement to arbitration does not constitute a waiver of the right to seek a judicial forum where any such waiver would be void under the federal securities laws. Such arbitration shall be before three arbitrators and conducted in accordance with the Commercial Arbitration Rules of the American Arbitration Association then applying. The award of the arbitrators or the majority of them shall be final. Judgment upon any arbitration award rendered may be entered in any court, state or federal, having appropriate jurisdiction.

Except for negligence or malfeasance, or violation of applicable law, neither The Enrichment Group or KDA, nor any of its officers, directors or employees shall be liable hereunder for any action performed or omitted to be performed or for any errors of judgment in managing the account. Federal securities laws impose liabilities under certain circumstances on persons who act in good faith, and therefore nothing herein shall in any way constitute a waiver or limitation of any rights that you may have under federal securities laws.

The Enrichment Group or KDA, as part of its ongoing investment management activities on your behalf, will make recommendations for the sale and purchase of investment securities, and will arrange for the implementation of such sales and purchases under its "limited discretion" or "limited power of attorney" privilege, as previously authorized by you. All opinions, advice, recommendations, or suggestions that we make are based on information and research derived from original or published sources believed to be accurate and reliable, but are recognized as fallible. Historical performance of investments is not a predictor of future results, and no guarantee of performance can be given.

Prospectuses for newly purchased investment securities recommended by The Enrichment Group or KDA will be provided directly by the associated brokerage firm, custodian, or by the provider or distributor of the recommended investment security. The Enrichment Group or KDA will request the timely delivery of a current Prospectus to your address of record when new investment securities are recommended. Such delivery will normally be made by regular US mail, and you should receive these Prospectuses on or before the settlement date of the investment security purchase transaction(s). You agree to notify us if Prospectuses for all newly purchased investment securities are not received in a timely manner.

Proxy voting is your responsibility. The Enrichment Group or KDA is hereby expressly precluded from voting proxies. You understand and agree that you retain the right to vote all proxies that are solicited for securities held in any of your investment accounts. Any proxy solicitations that apply to any of your accounts and that are received by The Enrichment Group or KDA will be immediately forwarded to you for your evaluation and decision.

_____(Client initials)

CLIENT ACKNOWLEDGMENT:

This Agreement and the transactions under it shall be governed and interpreted in accordance with the laws of the State of Florida applicable to the contracts made and to be performed in such state, the Investment Advisors Act of 1940 and the rules and regulations promulgated there under. We will not assign this Agreement without your written consent. You have five (5) business days from the date of signature to terminate this contract without a penalty.

You acknowledge that you have read this contract and have received a copy of Form ADV part II containing information relating to The Enrichment Group or KDA and the nature of its business, and a copy of the current Privacy Policy for this company.

CLIENT SIGNATURE:

Date _____

Date _____

ADVISOR ACCEPTANCE:

for The Enrichment Group, Inc.(KDA).

Date _____

PRINCIPAL ACCEPTANCE:

for The Enrichment Group, Inc.(KDA).

Date _____

(Revised 9/27/2006)

