

Engagement and Disclaimer Notice

This guidance service is intended to facilitate and supplement the financial planning process for you by focusing on the larger financial questions and difficulties that you may encounter. I encourage you to find excellent financial advisors and develop excellent relations with them; insurance agent, investment advisor and Certified Financial Planner (CFP) or Chartered Financial Consultant (ChFC). I do NOT provide specific accounting or legal advice; this you need an attorney or accountant to help you in those areas.

The Certified Financial Planner Board of Standards, Inc. follows a 6 step detailed process which is NOT followed here. I in NO way provide detailed specific advice such as how much you need to save, where or how to invest your money, what amount of insurance to buy, or when to retire, change jobs or who to work for. For those services, engage a ChFC or CFP that you have carefully screened and checked.

As stated on the Home webpage here, there is a crucial need to first define and focus on the larger financial and financially related questions that we all encounter from time to time. Please note that although I am a CFP, ChFC and CLU (Chartered Life Underwriter, I am in NO way acting in this capacity when you pay me an hourly rate for advice.

Please note that I am also a licensed life, health and annuity agent in and earn commissions from the sale of these products. IF you decide to engage me as an insurance agent after you pay me an hourly are for financial and related advice, you must agree to sign a separate engagement and disclosure form before I produce a specific proposal or take an application.

By signing below you agree to hold Donald J. Simon harmless from any legal liability or damages that may result from you taking specific actions. Again this service is a starting point and typically requires follow up with advisors as outlined above on this page. You acknowledge that you have read and understand this form. If you are not 100% clear do not sign this form. You agree to pay me \$90 per hour (\$25 for fractions of an hour) before or the day services are rendered, at my discretion.; i.e. ½ hour will cost \$50; or 1 hour and 15 minutes will cost \$115 (\$90 plus \$25). You understand that no written report will be provided by me.

Your full printed name _____

Signature _____

Signed on _____ at _____
(exact date) (city and state)