

DIAS WEALTH, LLC

FINANCIAL PLANNING AGREEMENT

This Financial Planning Agreement (“Agreement”), dated on the _____ day of _____, 20____, is by and between Carlos Dias Jr. and Dias Wealth, LLC (hereinafter referred to as the "Adviser" or “We”), a registered investment adviser, whose mailing address is P.O. Box 952884, Lake Mary, FL 32795 and _____, whose mailing address is _____ (hereinafter referred to as the "Client" or “You”).

1. Registered Investment Adviser. Adviser acknowledges they are an investment adviser registered in or exempt from registration in the state or states in which they conduct business.

2. Our Services and Related Fees. Adviser will provide the following service or services to you (initial box or boxes):

_____ Budget, Cash Flow, and/or Debt Analysis (Initial) (Initial)	_____ Investment Analysis (Initial) (Initial)
_____ Income Tax Analysis (Initial) (Initial)	_____ Estate Plan or Tax Analysis (Initial) (Initial)
_____ Employee Benefits and/or Plan Analysis (Initial) (Initial)	_____ Long-Term Care Analysis (Initial) (Initial)
_____ Retirement Income and/or Plan Analysis (Initial) (Initial)	_____ Business Analysis (Initial) (Initial)
_____ Financial Goals (Initial) (Initial)	_____ Beneficiary Review (Initial) (Initial)
_____ Insurance and/or Annuity Analysis (Initial) (Initial)	_____ Other _____ (Initial) (Initial)

Fee Payment Option (initial the chosen option)	Description
_____ Hourly Fee amount of \$ _____/hour (Initial) (Initial)	Financial Planning Consulting fee is an hourly rate \$250. The fee is negotiable.
_____ Fixed Fee in amount of \$ _____ (Initial) (Initial)	The fixed fee is \$2,500. The fee is negotiable.
_____ \$ _____ Upfront (Initial) (Initial)	
_____ \$ _____ Upon completion	

3. Billing Arrangement. The fee elected under Section 2, you will pay the first half upon engagement and the remaining balance upon completion of the plan. Adviser will provide you with an invoice upon completion of the written financial plan or consulting service. You may pay the fee owed to us by check or we may deduct the fee from an account managed by us. In the event of early termination by you, any fees for the hours already worked will be due.

Our fees are solely for the services described in Item 2 and do not include any insurance commissions or other advisory fees that might be generated upon implementation of any recommendations. Our fees are negotiable based upon the number of client accounts, areas covered by the service, and preparation time. Our arrangements with you may differ from those described above.

For prepaid fees in excess of \$500, services will be completed within 6 months of the date the fee is received. Fees will not be based on capital gains.

4. Your Responsibilities. You agree to provide, on a timely basis, information regarding income and expenses, investments, income tax details, estate plans, and other pertinent information we request. You also agree to discuss your needs, goals, and projected future needs with us. Adviser cannot adequately perform his services on your behalf unless you perform these responsibilities, and our analysis and recommendations are based on the information you provided to us. You agree to provide financial adviser, tax preparer, and other contact information if requested by us. Adviser is not required to verify any information obtained from you or your attorney, accountant, or other adviser and is expressly authorized to rely on the information received. You may implement, accept, or reject any counseling or advice from us.

5. Confidentiality. All information and advice furnished by either party to the other, including information and advice furnished by their respective agents and employees, is confidential and shall not be disclosed to third parties except as required by law.

6. Basis of Advice. Adviser obtains information from a wide variety of publicly available sources and adviser doesn't have sources, and does not claim to have sources, of inside or private information. The recommendations adviser develops are based upon our professional judgment and our individual professional counselors and neither we nor our associates can guarantee the results of any of our recommendations. You may follow or ignore completely or in part any information, recommendation, or counsel given to you by us under this agreement.

7. Implementation. You are free to obtain legal, accounting, and brokerage services from any professional source to implement our recommendations. You retain absolute discretion over all investments and the implementation of any recommendations.

8. Non-Discretionary. The services covered by this agreement are non-discretionary and confer no investment authority or responsibility to us over any of your assets regardless of how you hold those assets.

9. Legal and Accounting Services. Adviser will not prepare any legal or accounting documents for the implementation of your financial or investment plan under this agreement. Your personal attorney is solely responsible for the rendering or preparation of all legal advice, legal opinions and determinations, and legal documents. Your personal accountant is solely responsible for the rendering or preparation of all accounting advice, accounting opinions and determinations, and accounting documents.

10. Term & Termination. The services provided by us as identified in Section 2 terminate upon completion of the plan or delivery of the written financial plan. You may cancel this agreement for any reason during the first 5 business days from the date of signing the agreement and will receive a refund of 100% of all prepaid fees without cost or penalty. To cancel the agreement, you must notify us in writing at Dias Wealth, LLC, P.O. Box 952884, Lake Mary, FL 32795. For prepaid fees, you will receive a prorated refund based on the number of hours completed on the plan.

11. Acknowledgment of Disclosure Statement. You acknowledge receipt of Part 2A & 2B of Adviser's Form ADV and Privacy Notice as required under the Gramm-Leach-Bliley Act, Regulation S-P.

12. Assignment and Amendment of Agreement. Adviser may not assign this agreement without your prior written consent. This agreement may not be modified or amended except in a writing signed by both you and us.

13. Notices. Notices to us must be in writing and shall be sent to Dias Wealth, LLC, P.O. Box 952884, Lake Mary, FL 32795. We will send all notices or communications to your address of record. A notice described in this section is sufficient if delivered by facsimile, overnight mail, or by hand. Any notice is considered delivered 3 days after it is placed in the United States mail.

14. Governing Law. This agreement is governed by and shall be construed in accordance with the laws of the state in which you are domiciled. Additionally, to the extent consistent with applicable law, the venue (location) for the resolution of any dispute or controversy between you and us shall be in accordance with the laws of the state in which you are domiciled.

15. Electronic Delivery of Documents. You may elect to receive electronic delivery of all documents from us in the signature block below; if you make this election, you will generally not receive a paper copy of documents. You can withdraw this consent at any time at no cost by sending us written notice; we will implement this change no later than 10 business days after receiving the written notice. Your consent to electronic delivery of documents applies to all records and documents related to disclosures and other notices related to your account, newsletters, and other documents that we may make available from time to time. You may request a paper copy of any document delivered electronically at no cost by calling us; we will process your request no later than 10 business days after receiving the request. Requesting a paper copy as provided in this section does not affect your participation in the electronic delivery of documents.

In order to access documents electronically, you will need a personal computer with internet access through an Internet Service Provider (ISP) and an email address. You may download Adobe Reader at no cost on the internet at <http://www.adobe.com>, but all other software, hardware and systems must be provided at your cost. You represent that the email address as set forth on the signature page of this agreement is a current and valid email address. If you change your email address, you must notify us immediately. If we are repeatedly unable to deliver electronic documents to you using the specified email address, we may terminate the electronic delivery of documents service and deliver the documents to you via U.S. mail.

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This Agreement has been signed and delivered by you and us or our duly authorized representatives on the date indicated below.

Client(s):		
_____ <i>Printed name and any representative capacity</i>	_____ <i>Client's or representative's signature</i>	_____ <i>Date</i>
_____ <i>Printed name and any representative capacity</i>	_____ <i>Client's additional required signatures (e.g., joint account or co-trustee)</i>	_____ <i>Date</i>
_____ <i>Printed name and any representative capacity</i>	_____ <i>Client's additional required signatures (e.g., joint account or co-trustee)</i>	_____ <i>Date</i>
Authorization for Electronic Delivery of Documents:	Dias Wealth, LLC	
_____ <i>(client initials)</i> _____ <i>(client initials)</i> By initialing here, you certify that you have received our ADV Part 2A or Appendix 1, ADV Part 2B and Privacy Notice. You also request and consent to our sending all communications and documents to you electronically, rather than in a paper format, upon the terms described in Section 15. Please carefully read those terms and related disclosures and do not hesitate to ask questions. This authorization can be terminated as provided in Section 15. The following email address(es) will be used to deliver documents and information to you unless and until you notify us of a change. _____ <i>Email Address</i> _____ <i>Email Address</i>	_____ <i>Adviser Signature</i> _____ <i>Printed name and title</i> _____ <i>Date</i>	