



Nancy Lottridge Anderson, Ph.D., CFA and Ryder Taff, CFA, CIPM Advisors

## FINANCIAL ADVISOR AGREEMENT

### What you can expect:

- We will provide investment management and financial planning services as requested.
- Investment management includes, but is not limited to, developing an investment plan, monitoring, trading, reporting and cash flow management.
- Financial planning may include analysis of your situation, research and advice related to any financial questions you may have as well as development of a long-range financial plan.
- All investment and related advice involves risk. We will assess your risk tolerance and strive to only expose you to risk that is appropriate for your situation. We will help you understand and appreciate those risks.
- Your money is always under your direct ownership even during transit.
- We keep your information confidential except as allowed by you or required by law.
- **We strive to provide service that fulfills the CFA Institute Statement of Investor Rights.** We will provide a copy of this to you.
- You do not have to maintain a minimum account balance to use our services or seek our advice.
- We will provide you with account reporting beyond statements from the custodian.

### What we expect:

- You understand that all investment and related advice involves risk. You agree to the suitability of the advice and investments.
- It is important that we have reasonably complete information about your financial situation as we align our advice to your needs.

- We are not responsible for any assets we do not manage or the impact of any undisclosed facts about your financial situation.
- You grant us limited discretionary and trading authority in your accounts that we directly supervise.

### How we are compensated:

- **We are compensated only by you – not by any third party.** The fee that you pay covers all investment management and financial planning services that we may provide.
- We will charge an ongoing annual fee (billed quarterly in advance) based on assets we directly supervise, or a flat fee for defined service. The annual fee schedule is listed below:

○ First \$1,000,000	1.00%
○ \$1M to \$2,000,000	0.75%
○ \$2M to \$5,000,000	0.50%
○ Above \$5,000,000	0.25%
- The minimum annual or flat fee is \$2,500.
- Asset based fees are billed quarterly, in advance and are refundable. Fees are calculated by multiplying the ending account balance (less any exclusions) by the blended fee rate. This is multiplied by the number of days in the quarter divided by the number of days in the year.
- We do not charge performance or capital gains based fees.
- We do not receive commissions on any investments we recommend. This removes conflicts of interest between our income and your best interests.

**How you hold us accountable:**

- You have the right to terminate this contract by writing to us at any time. We will refund any unearned management fees.
- We are registered with the Securities and Exchange Commission. You can find our regulatory filings and background information at FINRA.org.
- We will recommend a broker/dealer for your accounts but we are not a registered representative, nor are we compensated by, any brokerage or third party.
- Other than directly deducting fees from client accounts, we do not take or maintain physical custody of any of your assets.

- Any reporting that we provide can be verified by reporting from the custodian of your assets.
- **All CFA Charterholders, including Nancy Anderson and Ryder Taff, are bound to adhere by the CFA Institute Code of Ethics and Standards of Professional Conduct.** Any members of our staff who are not Charterholders are expected to adhere to the code and standards as well. We will provide a copy of this to you.
- New Perspectives, Inc. is a partnership owned by Nancy Anderson and Ryder Taff. If there is any change in ownership, we will notify you within a reasonable time after the change

**Other stuff:**

- You consent to electronic, online or SMS communication, including reporting and this contract.
- This contract for these services shall begin on the date we both sign this agreement and continue until terminated. This contract will not be sold or assigned without the written consent of the client.
- The client has a right to terminate this contract without penalty within five (5) business days after entering the contract.
- All information and advice furnished by either of us to each other shall be treated as confidential and shall not be disclosed to third parties except as required by law and required in carrying out actions agreed upon in this contract.
- Upon request, the Firm will provide the Client with an updated copy of forms ADV and privacy policy. The Client hereby acknowledges receipt of the forms ADV Part 2A, 2B and 3 and the Firm's privacy policy. Please initial here \_\_\_\_\_ and \_\_\_\_\_.
- If you have any objectives or restrictions for this account, please indicate below:

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New Perspectives, Inc. and the Client do execute this agreement on the \_\_\_\_ day of \_\_\_\_\_ 20\_\_.

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Client Printed Name

\_\_\_\_\_  
Client Signature

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Nancy Anderson, Ph.D., CFA for New Perspectives, Inc.

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Ryder Taff, CFA, CIPM for New Perspectives, Inc.