



# Modern Cents

Advice-only planning for fee conscious Canadians.

## Engagement Agreement 60 minute Personal Money Meeting

Hi, I'm excited to work with you!

I enjoyed our conversation and I am pleased to be working with you. This letter gives you important information about the work that I will do for you, how you will pay for services, and how I will be paid for the work that I will do for you.

### WORKING WITH A CFP PROFESSIONAL

As a CFP professional, I'm competent in a broad number of financial planning areas and skilled in providing holistic, integrated advice across multiple financial planning areas. These include: Financial Management, Investment Planning, Insurance and Risk Management, Tax Planning, Retirement Planning, Estate Planning.

### SCOPE OF ENGAGEMENT

I believe that financial planning is a long term endeavour and, in order to offer my best advice, I should review all aspects of your financial picture. However, I also believe that access to working with a CFP professional should be accessible to more Canadians. As such, I've chosen to offer one-off financial advice sessions.

You are choosing to work with me for a 60-minute Personal Money session. The goal is to answer as many of your questions as possible during our meeting, to share resources that might be of benefit to you, and to help you determine your next best steps.

Due to the nature of this one-time meeting, I will not have the time to gain a full picture of your goals, needs and priorities, nor the interdependencies among them.

The 60 minute Personal Money session does not include a written financial plan report.

### PRACTITIONER QUALIFICATIONS

Modern Cents is an independent, advice-only financial planning practice. I am a CFP professional in good standing with FP Canada. I am not licensed to sell any investment products, therefore I cannot make specific product recommendations. I do hold a life insurance licence, however I will not be making specific product recommendations or selling you on any insurance product.

Financial planning involves the application of professional judgement; accordingly, the advice that I share may differ from the advice of another financial planner. In every instance, the advice is based on sound professional judgement based on the information gathered from you.

### ASSUMPTIONS

Any advice given will be guided by information provided by you as well as current tax legislation and financial assumptions based on professional guidelines. Since tax legislation, economic and other assumptions may change over time, so advice provided during this session may not apply in future years.



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## REMUNERATION:

My remuneration will be \$250/hour plus HST.

As we are working together on a 60 minute Personal Money session, there is no further remuneration unless you choose to extend our engagement.

## RESPONSIBILITIES:

To ensure that my financial advice contains sound and appropriate financial planning recommendations, it is your responsibility to be open and honest and provide complete and accurate information regarding the aspects of your personal financial situation.

As a financial planner, I acknowledge my responsibility to adhere to the FP Canada Standard Council Standard of Professional Responsibility. At all times during this engagement, I shall place your interests ahead of my own when providing professional services. You can learn more about FP Canada's standards and rules of conduct at <https://www.fpcanada.com>.

## CONFLICTS OF INTEREST

Should a conflict of interest arise between myself and any advice provided I commit to disclosing any and all such conflicts. Please be advised that I do not receive a referral fee from the other professional(s) to whom you may be referred.

## CONFIDENTIALITY

As a financial planner, I am required to maintain the confidentiality of all your personal and financial information. You have confirmed that any documentation, including confidential information, may be sent to the email address you used to book your appointment.

## CANCELLATION POLICY

Should you wish to cancel your appointment, after you have made payment and an engagement document has been signed, there will be no refund of your payment. Should you need to reschedule your meeting, please provide notice of at least 24 hours. You may reschedule your meeting at no cost one time. Any additional rescheduling will result in a fee of 25% on top of your initial engagement fee.

## COMPLAINTS

Should you become dissatisfied with my services, please do not hesitate to contact me directly with your concerns. I will make every effort to correct any issues. Should you wish to file a complaint, you may do so with FP Canada at the following link: <https://www.fpcanada.ca/complaints>

## PARTIES AND ACKNOWLEDGEMENT

By checking the box "I have read, understood and accept the Terms of Engagement" below, you set forth your understanding and acceptance of the terms of engagement to provide financial planning services.

I have read, understood and accept the Terms of Engagement.