



INVESTMENT ADVISORY AGREEMENT

This agreement is between **MONEYWATCH ADVISORS, INC. (MAI)** and
_____**(CLIENT)**.

In consideration of the mutual promises and undertakings set forth herein, the parties hereby agree as follows:

1. **MAI** shall provide investment advisory and financial planning services to assist **CLIENT** in the accomplishment of his/her financial goals.
2. Advisory fees are agreed upon and paid by client on a quarterly basis in advance either by debit to **CLIENT**'s TD Ameritrade account or directly by **CLIENT**. **CLIENT** will be sent advance notice of quarterly fee.
3. This agreement may be terminated at any time by either party. Since fees are paid in advance **MAI** will refund, upon termination of relationship with the **CLIENT**, a pro rata share of his/her fee computed on a daily basis for the 90-day quarter.
4. This agreement may not be assigned by either party without the prior written consent of the other.
5. **MAI** shall notify **CLIENT** of any significant change in the membership of the firm within reasonable time after such change.
6. It is agreed by **CLIENT** and **MAI** that this Agreement shall be governed by the Law of the State of Kentucky.
7. **CLIENT** acknowledges receipt of "**WHAT YOU MUST BE TOLD ABOUT MONEYWATCH**," the equivalent to our ADV Part II, which accurately reflects our policies, procedures and business practices.

MONEYWATCH ADVISORS, INC.

Ramsey Bova, President

Date

CLIENT

Date

MONEYWATCH ADVISORS, INC.

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