



## INVESTMENT ADVISORY AGREEMENT

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

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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(s) 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(s). CLIENT(s) 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(s), 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(s) of any significant change in the membership of the firm within reasonable time after such change.
6. It is agreed by CLIENT(s) and MAI that this Agreement shall be governed by the Law of the State of Kentucky.
7. CLIENT(s) 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.

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Ramsey Bova, President

Date

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CLIENT(s)

Date

MONEYWATCH ADVISORS, INC.  
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