



INVESTMENT ADVISORY AGREEMENT

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

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.

Ramsey Bova, President

Date

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