

CLIENT ADVISORY AGREEMENT

This Client Advisory Agreement (“Agreement”) is entered into as of [Insert Date] by and between Three Strand Wealth Partners, LLC (“Advisor,” “we,” “us,” or “our”) and [Client’s Full Name] (“Client” or “you”).

1. Scope of Services

Three Strand Wealth Partners, LLC agrees to provide financial services tailored to the Client’s needs, which may include:

- Financial planning, including retirement, education, tax, and insurance analysis
- Budgeting and cash flow management
- Investment advice and asset management aligned with the Client’s goals and risk tolerance

Services provided will depend on the selected subscription plan or engagement type and may be further outlined in a written financial plan or agreement between Three Strand and the Client.

2. Advisor’s Fiduciary Duty

Three Strand Wealth Partners, LLC is a fiduciary. We will always act in the Client’s best interest and offer advice based solely on the Client’s individual financial situation, values, and objectives.

3. Fees and Payment

The Client agrees to compensate Three Strand Wealth Partners, LLC according to the selected service model:

- Subscription-Based Plans

Plan	Fee	Includes
Essential	\$50/month	Email support, budgeting tools, and general planning guidance
Core	\$125/month	Essentials + quarterly planning/investment review meetings
Partner	\$300/month	Core + flat-fee investment management
Partner+	AUM-based fees	Core + AUM-based portfolio management (see table below)

- Partner+ AUM Fee Schedule

Assets Under Management	Annual Fee (%)
First \$250,000	1.00%
Next \$250,000 (\$250k–\$500k)	0.85%

Next \$500,000 (\$500k–\$1M)	0.65%
Over \$1,000,000	0.50%

- One-Time Services

Service	Fee
Comprehensive Financial Plan	\$1,500 flat fee
Hourly Financial Coaching	\$100/hour

- **Subscription fees** are billed monthly in advance.
- **Financial plans** are billed prior to delivery.
- **Hourly services** are invoiced monthly for time worked in the prior month.
- **AUM-based (Partner+) fees** are billed quarterly in arrears based on the average daily balance of managed assets during the billing period.
- Payment is due within **30 days** of the invoice date.

Late Payments: Any payment not received within 30 days of the due date may be subject to a late fee of 1.5% per month on the outstanding balance.

4. Term and Termination

- **Term:** This Agreement will remain in effect until terminated by either party.
- **Termination by Client:** The Client may terminate this Agreement at any time by providing written notice to Three Strand Wealth Partners, LLC.
- **Termination by Advisor:** Three Strand Wealth Partners, LLC may terminate this Agreement by providing the Client with 30 days' written notice.
- **Refund Policy:** If the Client has prepaid for services, any unearned portion of fees will be refunded within 30 days of termination.
- **Outstanding Fees:** Upon termination, the Client will remain responsible for any unpaid fees for services rendered up to the date of termination.

5. Client Responsibilities

To enable Three Strand Wealth Partners, LLC to provide services effectively, the Client agrees to:

- Provide accurate, complete, and timely information about their financial situation.
- Promptly inform the Advisor of any material changes in financial circumstances or goals.
- Review reports and statements provided by the Advisor and promptly notify us of any discrepancies or questions.

6. Confidentiality

Three Strand Wealth Partners, LLC is committed to protecting the confidentiality of the Client's personal and financial information. We will not disclose any information to third parties without the Client's consent, except as required by law or regulatory authorities.

7. Conflicts of Interest

Three Strand Wealth Partners, LLC will disclose any actual or potential conflicts of interest that may arise during the course of our relationship. We will always act in the Client's best interest and take steps to mitigate or eliminate such conflicts.

8. Investment Risk Disclosure

The Client acknowledges that investments involve risk, including the potential loss of principal. Three Strand Wealth Partners, LLC does not guarantee the performance of any investment or the achievement of the Client's financial objectives.

9. Liability

Three Strand Wealth Partners, LLC shall not be liable for any loss or damages, including investment losses, except for those resulting from gross negligence, willful misconduct, or breach of fiduciary duty on the part of the Advisor.

10. Dispute Resolution

In the event of a dispute arising out of this Agreement, both parties agree to first attempt to resolve the matter through good faith negotiation. If the dispute cannot be resolved through negotiation, the parties agree to submit the dispute to mediation before pursuing any other legal remedies.

11. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of South Carolina, without regard to its conflict of law principles.

12. Entire Agreement

This Agreement represents the entire understanding between Three Strand Wealth Partners, LLC and the Client regarding the services provided and supersedes any prior agreements, whether oral or written.

13. Amendments

This Agreement may be amended only in writing, signed by both parties.

14. Signatures

By signing below, both parties acknowledge that they have read, understood, and agreed to the terms of this Agreement.

Three Strand Wealth Partners, LLC

By: _____

Name: Jared M. Snyder, Owner

Date: _____

Client

By: _____

Name: _____

Date: _____