**Comprehensive Service Agreement**

**Section 1: Investment Advisory Agreement**

**Investment Advisory Agreement**

This Investment Advisory Agreement is made and entered into as of [Date], by and between:

**Client: [Client Name]**
Address: [Client Address]
Email: [Client Email]
Phone: [Client Phone]

**Advisor: MP3 Finance LLC**
Address: 3546 Fairway Drive, Cameron Park, CA 95630
Email: MP3Finance@outlook.com Website:MP3Finance.com
Phone: (530) 635-0206

**1. Services to be Provided**

MP3 Finance LLC ("Advisor") agrees to provide the following services to the Client:

* **Portfolio Management:** Discretionary and non-discretionary management of client assets, including account reviews, rebalancing, and execution of transactions through Charles Schwab, a qualified custodian.
* **Financial Planning:** Comprehensive planning for retirement, education, major purchases, and life's milestones.
* **Financial Coaching:** Guidance on financial strategies and management tailored to your risk tolerance and long-term objectives.
* **Tax Optimization:** Strategic tax planning to help you keep more of what you earn.

Additional details on these services can be found on our website at [www.MP3Finance.com](http://www.MP3Finance.com).

**2. Term of the Agreement**

This Agreement shall commence on the date first written above and shall continue in effect until terminated by either party in accordance with the provisions of this Agreement.

**3. Advisory Fee**

The advisory fee for the services provided under this Agreement shall be as follows:

**1. Starter Tier:** $500 annually – Basic portfolio guidance and annual check-in meeting.

**2. Basic Tier:** $1,200 annually – Core portfolio management and annual performance review.

**3. Mid-Level Tier:** $2,500 annually – Semi-annual performance reviews and diversified investment planning.

**4. High-Touch Tier:** $4,000 annually – Quarterly reviews, proactive adjustments, and priority access to advisor support**.**

*All fees are non-negotiable.* *Full details of the fee structure can be reviewed on our website at* [*www.MP3Finance.com*](http://www.MP3Finance.com)*.*

**4. Calculation and Refund of Prepaid Fees**

The Client agrees to be billed directly for services requested. Billing occurs quarterly for portfolio management services. If the Agreement is terminated before the end of the billing period, any prepaid fees will be prorated based on the number of days remaining in the billing period and refunded accordingly.

**5. Discretionary Power**

The Advisor is granted discretionary authority to place trade orders with a broker-dealer, specifically Charles Schwab, on behalf of the Client. Transactions will align with the Client’s financial objectives, risk tolerance, and stated preferences as outlined in the Investment Advisory Agreement.

**6. Assignment**

This Agreement may not be assigned by the Advisor without the prior consent of the Client.

**7. Client Acknowledgment**

The Client acknowledges that MP3 Finance LLC may execute securities transactions on their behalf without requiring explicit approval for each transaction. Custody of funds and securities is maintained through Charles Schwab, which provides regular account statements for the Client's review.

**8. Termination**

Either party may terminate this Agreement at any time by providing written notice to the other party. Upon termination, the Advisor will refund any prepaid, unearned fees as described in Section 4.

**9. Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of the State of California.

**10. Entire Agreement**

This Agreement constitutes the entire agreement between the parties and supersedes all prior agreements and understandings, whether written or oral, relating to the subject matter hereof.

**Additional Disclosures Required by California Code of Regulations section 260.235.2:**

**a. Potential Conflicts of Interest**
MP3 Finance LLC, or an affiliate or associated person of MP3 Finance LLC, may receive reduced fees or other economic benefits from Charles Schwab, such as discounted trading fees, in connection with portfolio management services. These benefits are disclosed to clients and do not affect the Advisor's fiduciary obligation to act in the best interest of clients.

**b. No Obligation to Act**
Clients are under no obligation to act on MP3 Finance LLC's or any associated person's recommendations.

**c. No Obligation to Effect Transactions Through MP3 Finance LLC**
Clients retain the option to execute transactions independently but acknowledge that MP3 Finance LLC primarily utilizes Charles Schwab for portfolio management services.

**Signatures**

**Client:**

[Client Name]
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Advisor:**

Matthew Pederson, CEO/Owner
MP3 Finance LLC
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Section 2: Financial Planning Agreement**

**Financial Planning Agreement**

This Financial Planning Agreement is made and entered into as of [Date], by and between:

**Client: [Client Name]**
Address: [Client Address]
Email: [Client Email]
Phone: [Client Phone]

**Advisor: MP3 Finance LLC**
Address: 3546 Fairway Drive, Cameron Park, CA 95630
Email: MP3Finance@outlook.com Website MP3Finance.com
Phone: (530) 635-0206

**1. Services to be Provided**

MP3 Finance LLC ("Advisor") agrees to provide the following services to the Client:

* **Financial Planning**: Comprehensive planning for retirement, education, major purchases, and life's milestones.
* **Financial Coaching**: Guidance on financial strategies and management tailored to your risk tolerance and long-term objectives.
* **Tax Optimization**: Strategic tax planning to help you keep more of what you earn.

**2. Term of the Agreement**

This Agreement shall commence on the date first written above and shall continue in effect until terminated by either party in accordance with the provisions of this Agreement.

Additional details on these services can be found on [www.MP3Finance.com](http://www.MP3Finance.com).

**3. Advisory Fee**

The advisory fee for the services provided under this Agreement shall be as follows:

* Creating a Financial Plan: $500
* Retirement Analysis: $500
* Financial Planning Session: $100/hour

These fees are non-negotiable. Clients can view a detailed explanation of these fees on [www.MP3Finance.com](http://www.MP3Finance.com).

**4. Calculation and Refund of Prepaid Fees**

The Client agrees to be billed directly for services requested. Billing occurs quarterly or per hour for financial planning sessions. If the Agreement is terminated before the end of the billing period, any prepaid fees will be prorated based on the number of days remaining in the billing period and refunded accordingly.

**5. Discretionary Power**

The Advisor does not have discretionary authority to place trade orders with a broker-dealer on behalf of the Client. The Client retains full control over their investment accounts and must provide explicit permission for each securities transaction.

**6. Assignment**

This Agreement may not be assigned by the Advisor without the prior consent of the Client.

**7. Client Acknowledgment**

The Client acknowledges that the Advisor must secure the Client’s permission prior to effecting any securities transactions in the Client’s broker-dealer account(s).

**8. Termination**

Either party may terminate this Agreement at any time by providing written notice to the other party. Upon termination, the Advisor will refund any prepaid, unearned fees as described in Section 4.

**9. Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of the State of California.

**10. Entire Agreement**

This Agreement constitutes the entire agreement between the parties and supersedes all prior agreements and understandings, whether written or oral, relating to the subject matter hereof.

**Additional Disclosures Required by California Code of Regulations section 260.235.2:**

**a. Potential Conflicts of Interest**

MP3 Finance LLC, or an affiliate or associated person of MP3 Finance LLC, may receive commissions from the sale of insurance or real estate, or may receive fees or other compensation from the sale of securities or other products or services recommended in the financial plan. This presents a conflict of interest as these commissions or fees could incentivize the recommendation of certain products or services over others.

**b. No Obligation to Act**

Clients are under no obligation to act on MP3 Finance LLC's or any associated person's recommendations.

**c. No Obligation to Effect Transactions Through MP3 Finance LLC**

If clients elect to act on any recommendations, they are under no obligation to effect the transaction through MP3 Finance LLC, any associated person, or any affiliate of MP3 Finance LLC, even if the associated person is employed as an agent with a licensed broker-dealer or is licensed as a broker-dealer.

**Signatures**

Client:

[Client Name]
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Advisor:

Matthew Pederson, CEO/Owner
MP3 Finance LLC
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_