



SPARROW
WEALTH MANAGEMENT

HOURLY FINANCIAL PLANNING AGREEMENT

between Client(s)

_____ & _____, Joint Tenants

and

Sparrow Wealth Management (“SWM”)

1. **PURPOSE OF THE AGREEMENT.** This agreement is to confirm our understanding of the terms and conditions for financial planning services and the nature and limitations of the services SWM will provide. This agreement thoroughly describes SWM’s financial planning services, the fees to be paid to SWM by the Client, the term of the agreement, and the responsibilities of SWM and the Client.
2. **GENERAL SERVICES.** Financial planning services include the following:
 - Updating the Client’s profile*
 - Updating the Client’s task list*
 - Reviewing the Client’s personal and financial goals*
 - Net worth calculations*
 - Investment portfolio evaluation and recommendations*
 - Cash flow analysis
 - Education planning
 - Retirement planning
 - Advising the Client on their corporate benefits
 - Tax planning
 - Reviewing the Client’s insurance needs
 - Estate planning
 - Supporting and assisting the Client with implementing the items on their task list
 - Providing any other financial advice that the Client requests help with

3. FEES. Sparrow Wealth Management charges its current hourly rate, as stated in the firm's Form ADV Part 2, for all financial planning services, except as follows: *Sparrow Wealth Management **DOES NOT** charge Investment Advisory Clients hourly fees for updating their profile, their task list, their goals, their net worth statement, or for any advice regarding their investments. Hourly charges are billed monthly, **in arrears**.
4. TERM OF AGREEMENT. This agreement shall last until either SWM or the Client chooses to terminate it.
5. RESPONSIBILITIES OF SPARROW WEALTH MANAGEMENT.
 - SWM will keep in strict confidence all of the information about the financial affairs of the Client.
 - SWM will provide objective financial advice that is focused on the needs of the Client.
 - SWM will assist the Client in updating their task list on a regular basis.
 - SWM will provide financial education and advice to the Client, as requested.
6. RESPONSIBILITIES OF THE CLIENT.
 - The Client will make every effort to participate in the financial planning process. Ultimately, it is the Client's responsibility to implement SWM's recommendations and make their financial plan work in their life.
 - The Client should approach the financial planning advice with an open mind.
 - The Client is responsible to make sure that they understand what SWM is explaining to them. In other words, if SWM explains a financial planning concept to the Client, and the Client does not understand it, the Client should make sure to ask SWM to repeat the explanation in a way that makes sense to the Client.
 - The Client is responsible for disclosing all relevant facts and information that are necessary for SWM to provide accurate and comprehensive advice for the Client's unique situation.

Client confirms the receipt, prior to the signing of this agreement, of SWM's privacy policy and Form ADV Part 2, which document further describes SWM's services and qualifications.

Sparrow Wealth Management shall make no assignment of this agreement without the written consent of the Client.

This agreement represents the entire agreement of the parties with regard to the subject matter and supersedes any prior communications or agreements, oral or written.

In the event that any dispute may arise by and between the parties, the cause of action shall be heard, litigated, tried and /or decided in Clark County, State of Nevada.

It is agreed by and between the parties hereto that should any dispute arise, the laws of the State of Nevada shall control, unless the federal securities laws shall otherwise apply.

