

# Investment Advisory Agreement

This Investment Advisory Agreement ("Agreement") is entered into by Asset Allocation Services, LLC (AAS), and the Investment Advisor Subscriber.

In consideration of the mutual benefits to be derived from this Agreement, it is understood and agreed as follows:

1. AAS shall provide the Subscriber through its internet web site, Asset Allocation questionnaires to help determine subscribers' risk tolerance and will suggest model portfolios based on subscribers' answers to questionnaires. Furthermore AAS will monitor market conditions and suggest through e-mail notification when subscriber might change their asset allocation based on market conditions.
2. The Subscriber shall pay AAS for a subscription to the AAS web site in accordance with the attached Schedule A. As detailed therein, the fee for services rendered by AAS on behalf of the subscriber pursuant to this Agreement is \$50 per Month for the 1st plan and \$25 per month for each additional plan. The fees are payable after a 30-day free trial period.
3. Subscriber understands that while AAS makes every effort to make its web site free of errors, it contains data obtained from other sources. AAS believes these sources to be reliable, but can not guarantee their accuracy. Furthermore subscriber indicates their acceptance of all the risks described in #3 of this Agreement. If this is unacceptable to you, do not subscribe. The information is provided with no warranties or guarantees with regard to accuracy, timeliness or completeness. Use of this information will be at your own risk. In making decisions about investments, you should rely solely on your own review and examination of the facts and any other pertinent information relating to such investments. Neither AAS or any affiliated entities or individuals assume any responsibilities or liabilities for your buying, selling, securities, investment results, losses or damages of any kind. There is no guarantee that the recommendations will be profitable or will not be subject to losses. There is a high degree of risk involved in buying and selling securities. Past results are not indicative of future performance or returns.
4. Subscriber understands that Paul Love is a registered representative of Raymond James Financial Services, Inc. (Member NASD/SIPC) and a registered insurance agent with various insurance companies. The subscriber is under no obligation to place any investment, insurance, or transactions with Paul Love. The subscriber is free to choose any broker or agent.
5. Investment advisory services performed by AAS shall be in compliance with the Investment Advisers Act of 1940, regulations enacted there under, and applicable state laws regulating the services provided under this Agreement.
6. Client acknowledges receipt of Part 2 of Form ADV; a disclosure statement containing the equivalent information; or a disclosure statement containing at least the information required by Part 2A Appendix 1 of Form ADV, if the client is entering into a wrap fee program sponsored by the investment adviser. If the appropriate disclosure statement was not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory contract with this investment adviser, then the client has the

right to terminate the contract without penalty within five business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract, or, in the case of an oral contract, otherwise signified their acceptance, any other provisions of this contract notwithstanding.

7. After the 30-Day free trial, a subscriber may terminate their agreement after their initial payment, with any unearned fees being refunded.
8. Except for retirement and/or insurance plan investment choices, all information and advice furnished by either party, shall be treated as confidential and not disclosed to third parties except as agreed upon in writing or required by regulatory agencies and/or law.
9. Neither party hereto may assign, convey, or otherwise transfer any of its rights, obligations or interest herein without the prior express written consent of the other party.
10. AAS will not be responsible for the acts, omission, or insolvency of any other agent, broker, or independent contractor selected to take any actions for or on the behalf of the subscriber.
11. AAS reserves the right to terminate this agreement upon written notification and return of any unused portion of fees to the subscriber.
12. The provisions of this agreement shall be severable, and if any provision hereof shall be determined to be legally unenforceable or void, the remaining provisions of this agreement shall be deemed to be valid and fully effective.
13. The subscriber, AAS and its representatives agree that all controversies which may arise between us concerning any transaction or the construction, performance or breach of this or any other agreement between us pertaining to Investment Advisory Services, whether entered into prior, on, or subsequent to the date hereof, shall be determined by arbitration. Any arbitration shall be before the National Association of Securities Dealers, Inc., New York Stock Exchange, Inc., American Stock Exchange, Inc., or where appropriate, the Chicago Board Options Exchange, Inc., as the Subscriber may elect. If the Subscriber fails to make this election within five days of receipt of a written request from AAS to make such election, then client authorizes AAS to make this election. The award of arbitrators, or of the majority of them, shall be final and judgment upon the award rendered may be entered into any court, State or Federal, having jurisdiction. The Subscriber specifically agrees that at least one of the arbitrators must be knowledgeable of Strategic and Tactical Asset Allocation.
  - o Arbitration is final and binding on the parties.
  - o The parties are waiving their right to seek remedies in court, including the right to jury trial.
  - o Pre-arbitration discovery is generally more limited than, and different from, court proceedings.
  - o The arbitrators' award is not required to include factual findings or legal reasoning, and any party's right to appeal or to seek modification of rulings by the arbitrators is strictly limited.
  - o The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

- This clause does not constitute a waiver of any rights clients may have under the federal securities laws, including the right to choose the forum in which to seek resolution of disputes.

*This agreement contains a pre-dispute arbitration clause.*