



INTEGRATED INVESTMENT GROUP

5984 S Netherland Circle
Centennial, CO 80015

Phone 303-690-1927
Fax 866-867-0863

FINANCIAL PLANNING CLIENT AGREEMENT

This Agreement is made as of this _____ day of _____, 20____, between the undersigned (referred to as "you" or "your" in this Agreement, which term shall refer jointly to each person signing below, if more than one), and **INTEGRATED INVESTMENT GROUP, INC.**, a Colorado corporation. (referred to as "IIG," "we," "us," or "our" in this Agreement). The parties agree as follows:

1. **The Services.** IIG is a registered investment adviser. You have requested that we provide the services (the "Services") next to which you have initialed on the Description of Services and Fees attached to this Agreement, as provided in this Agreement. We have agreed to provide the Services through the Advisor Representative we designate from time to time. The initial Advisor Representative (or Representatives if more than one) is shown on the signature page of this Agreement.

2. **Fees for Services and Expenses.** You agree to pay us the fees indicated on the Description of Services and Fees. You acknowledge that the fees charged by us may be higher than fees charged by other investment advisors for similar services. We will not be compensated on the basis of a share of capital gains upon or capital appreciation of any of your funds.

3. **Consultation With Other Professionals.** IIG is not an accounting firm, is not a law firm, and does not provide accounting, tax or legal advice. If Advisor Representative is an accountant, tax advisor, or attorney (as disclosed to you by Advisor Representative), any accounting, tax, or legal advice is provided in the Advisor Representative's separate professional capacity, and is not provided on behalf of IIG. Accordingly, you are advised to consult with your tax advisor and attorney regarding the investment, tax, estate planning, and other recommendations made by the Advisor Representative.

4. **Your Obligation to Notify IIG.** You acknowledge that the advice, services and products provided and recommended by us and the Advisor Representative will be based on the information you provide regarding your financial condition, investment objectives, risk tolerance, and other matters. Until such time as the Advisor Representative has completed the Services, you agree to inform us and the Advisor Representative in writing of any changes in your financial condition, investment objectives, risk tolerance, or other information you have provided. You agree that neither we nor the Advisor Representative shall be liable or responsible for any losses you sustain as a result of our or the Advisor Representative's reliance on any such information which is not accurate or current.

5. **Implementation of Recommendations.**

(a) In the performance of the Services, the Advisor Representative may recommend that you purchase or sell various products, or purchase various services; however, the Advisor Representative will not execute any such purchase or sale without your approval. You are free to implement the purchase or sale of any security, insurance, or other product or service recommended by the Advisor Representative through any broker-dealer, insurance company, or other company you choose. If you choose to have the Advisor Representative implement the purchase or sale of a security, you hereby direct Advisor Representative to cause such purchase or sale to be transacted through us and any clearing firm with which we have a clearing agreement. We and the Advisor Representative may receive a selling concession or commission (including possible 12b-1 or "trail commissions") as a result of such purchase or sale, based on the commission schedule then in effect. The commissions charged to you may be higher than the commissions charged by other broker-dealers for the same or similar services. We and the Advisor Representative may also receive commissions from any insurance or other products or services purchased through the Advisor Representative. The Advisor Representative will only recommend insurance products which are offered through insurance companies with which the Advisor Representative has an existing relationship. Commissions received, if any, by either us or the Advisor Representative do not reduce the amount of the fees owed by you pursuant to this Agreement.

(b) In the performance of the Services, the Advisor Representative may recommend that you contract with third parties who provide asset allocation, market timing, or other services. You agree that neither we nor the Advisor Representative shall be liable for any of the acts or omissions of any such third party. You agree that neither we nor the Advisor Representative is responsible for monitoring the performance or actions of such third party, unless we and the Advisor Representative agree in writing that we will undertake to perform such monitoring services for an additional fee. IIG and the Advisor Representative will likely receive a commission or other fee as a result of your contract with, or investments through, such third party. IIG and the Advisor Representative will only recommend third parties which have been approved by us. The fees for such third parties may be higher than the fees charged by other third parties for similar services. The amount IIG and the Advisor Representative receive from such third party will not be applied to, or reduce, the amounts owed by you pursuant to this Agreement.

6. **Limitation of Liability.** You agree that the Advisor Representative, IIG, and its officers, directors, employees, agents, representatives, and advisors shall not be liable to you for any of their acts or omissions, or for any loss sustained by you, unless such acts or omissions were the result of their gross negligence, willful misfeasance, or knowing and intentional violation of applicable laws. Nothing in this agreement is intended or shall be deemed to be a waiver of any rights you may have under federal or state securities laws, rules, regulations, or orders.

7. **No Promise of Profits.** Neither IIG nor the Advisor Representative makes any representation or warranty that the transactions or products will be profitable for you. There are risks associated with any investment and you may lose some of your investment.

8. **Termination.** This Agreement terminates upon completion of the services. This Agreement may be terminated at anytime by providing written notice to all appropriate parties. Services will be terminated upon receipt of such notice. Services will be terminated upon receipt of such notice without penalty. You will receive a full refund of all fees if this Agreement is canceled within 5 days after the date hereof, less any fees actually earned by us during such five-day period as a result of Services performed by the Advisor Representative. You will be charged for any services rendered through the date of termination. Within 30 days of the date notice of termination is received by us, we will mail you a pro-rata refund of any prepaid fees.

9. **No Continuing Obligations.** Upon the AR's completion of the Services, all obligations of IIG and the AR under this Agreement shall have been performed. After completion of the Services, neither IIG nor the AR will provide any further services whatsoever to You (except pursuant to a separate written agreement), nor will IIG or the AR update, supplement, monitor, or provide any further information whatsoever regarding the recommendations made pursuant to the performance of the Services.

10. **Assignment.** This Agreement may not be assigned by either party hereto without the written consent of the other party.

11. **Notices.** Any notice required or permitted by this Agreement shall be sufficient if made in writing, signed by the communicator, and sent to the addresses shown on IIG's records (or at such other addresses as either party shall notify the other in writing) by pre-paid first-class United States Mail, or messenger service, or facsimile transmission. Any such notice shall be deemed to have been given on the date of delivery to such address or on the date the facsimile transmission is received at such address. All notices to IIG shall be given at 5984 S. Netherland Circle, Centennial, CO 80015, Attention: Ben Sarsozo or to Fax No. (866) 867-0863. All notices to You shall be given at the address and facsimile number (if any) shown on IIG's records.

12. **Your Indemnity of IIG and The Advisory Representative.** You hereby indemnify, and agree to keep Indemnified and hold harmless IIG and the AR, and each of their respective officers, directors, agents and employees from all loss, liability, damage and expense (including without limitation reasonable attorneys' fees and expenses of pursuing claims under this Agreement) arising from or as a result of (i) any misrepresentation or omission of a material fact by You, or (ii) Your failure to perform any of Your obligations under this Agreement.

13. **Other Agreements.** This Agreement shall be interpreted under Colorado law. If any provision of this Agreement or any application thereof is invalid, illegal, or unenforceable in any respect, the validity, legality, and enforceability of the remaining provisions shall not be affected or impaired thereby. This Agreement represents the entire agreement of the parties, and shall not be amended except by a written agreement signed by all of the parties hereto. Paragraph headings are only for the convenience of the parties and do not have any legal significance. If You are a corporation, partnership, or trust, You agree that the person signing below is a duly authorized signatory for You, and that this Agreement is the binding agreement of the corporation, partnership or trust, enforceable in accordance with its terms. This Agreement may be executed in any number of counterparts, each of which shall be deemed an original, but all of which shall constitute one and the same Agreement. Photocopies or fax copies of this Agreement shall be treated as originals, and faxed or photocopied signatures shall be treated as original signatures.

14. **Class Action Lawsuit.** You understand and agree that we will not provide you with any advice regarding whether to participate in any class action lawsuit brought by a third-party against the issuers of securities held in the Managed Account. You understand and agree that it shall be your sole responsibility to take the following actions: (1) review any class action lawsuit or corresponding settlement notices; (2) consult with your own legal counsel regarding such class action lawsuits and settlements; (3) determine if you shall participate in such class action lawsuit proceedings; and (4) prepare and/or file the appropriate paperwork required of the class action administrator.

15. **Acknowledgements.**

_____ (*client initials*) By executing this Agreement, you acknowledge that you have received IIG's Form ADV Part II or disclosure brochure containing at least the information required in the ADV Part II and the Advisor Representative's Attachment to Form ADV Part II. In addition, you have received IIG's Privacy Policy Statement as required under The Gramm-Leach-Bliley Act of 1999. You understand and agree that while IIG believes the services provided to you will benefit you, due to the risks inherent in investing, we cannot ensure that your objectives will be achieved. You acknowledge and agree that you understand these risks and limitations.

Integrated Investment Group, Inc.

Client(s):

By: _____
Date

Date

Title: _____

Date

The Advisory Representative:

Date

Description of the Services

Insert Your Initials for
Services You Request

- ___ **Personal Financial Analysis:** Upon your request, the Advisor Representative shown on page 2 of the agreement will provide a financial analysis of the following items if applicable: Income Tax, Cash Flow, Net Worth, Education Funding, Retirement, Life Insurance, Estate, Disability, Long Term Care, Asset Allocation. The Advisor Representative will also provide recommendations on changes that should be implemented in each of the areas of the financial analysis.
- ___ **Business Financial Analysis:** Upon your request, the Advisor Representative shown on page 2 of the agreement will provide a financial analysis of the following items if applicable: Income Tax, Cash Flow, Net Worth, Education Funding, Retirement, Life Insurance, Estate, Disability, Long Term Care, Asset Allocation. The Advisor Representative will also provide recommendations on changes that should be implemented in each of the areas of the financial analysis.
- ___ **Consultation Services:** Upon Your request, the IIG AR shown on the front of the Agreement will discuss with You in person or by telephone issues You would like to discuss regarding Your investments, Your portfolio, or Your financial goals and objectives. The AR will provide such services only upon Your request. Neither IIG nor the AR undertake any obligation to initiate any contact with You regarding these or other matters. For this Service, there will not be an estimated total fee.
- ___ **Portfolio Review:** The IIG AR will review with You your financial goals and objectives, and will discuss with You the AR's analysis of your current investment portfolio.
- ___ **Asset Allocation:** Based on information provided by You regarding Your financial goals and objectives, as well as Your current investment portfolio, the AR will prepare and review with You alternatives of possible allocations of Your investment assets among various asset classes. **While IIG believes that asset allocation represents a reasonable approach to helping You achieve Your financial objectives, implementation of an asset allocation plan provides no assurance that Your financial objectives will be attained or that You will not sustain losses in Your investment portfolio.**
- ___ **Retirement Projections:** Based on information provided by you regarding your financial goals and objectives as well as your current investment portfolio, the Advisor Representative will prepare and review with you projections of the amount which may accumulate in your investment portfolio at certain ages and the amounts, if any, which you may need to add to your investment portfolio in order to reach your financial objectives. The projections will make assumptions regarding rates of return on your investments, which rates you and the Advisor Representative believe are reasonable. **However, market conditions and other factors will affect the actual rates of return and, as a result, the projected rates of return may not be realized.**
- ___ **PERA Buyback Projection:** Based on information provided by You regarding Your retirement goals and objectives as well as Your current investment portfolio, the AR will prepare and review with You projections of the amount which may accumulate in your PERA Pension at certain ages and the amounts, if any, which You may be allowed to purchase and add to Your PERA Pension in order to reach Your retirement objectives. The projections will make assumptions regarding retirement dates and salary which You and the AR believe are reasonable. **However, market conditions and other factors may affect the actual retirement date and salary and rates of return and, as a result, the projected pension payout may not be realized.**
- ___ **Estate Tax Projections:** Based on information provided by you regarding your financial goals and objectives, as well as your current and anticipated investment portfolio, the Advisor Representative will prepare and review with you projections of the amounts your estate may be required to pay in federal estate taxes at the time of your death. Such projections will make certain assumptions including assumptions regarding changes in your net worth over time, which assumptions you and the Advisor Representative believe are reasonable. Such projections will also assume that the current tax laws will remain in effect, unchanged as of the date of your death. **As a result of likely differences between the facts assumed and the actual situation between the date hereof and the date of your death, the actual amounts of taxes payable by your estate may be materially different from the amounts projected.**
- ___ **Tax Planning Projection:** Based on information provided by You regarding Your tax status, the AR will prepare and review with You projections of the amounts You may be required to pay in federal and state taxes according to the current tax law. Such projections will make certain assumptions including assumptions regarding income and write off, which assumptions You and the AR believe are reasonable. Such projections will also assume that the current tax laws will remain in effect, unchanged for the year(s) projected. **If You experience significant changes in income, marriage, divorce, birth or death in the family these projections will be invalid and it will be your responsibility to contact IIG for a reprojection or the actual amounts of taxes due may be materially different from the amounts projected.**

_____ **Education Funding:** Based on information provided by You regarding Your plans for Your children's education, as well as based on certain assumptions regarding Your income and other factors (such as that current tax laws will remain in effect, unchanged through the date You expect to use such education funding), the AR will prepare and review with You projections of the amounts necessary to fund the planned education. **As a result of likely differences between the facts assumed and the actual situation between the date hereof and the date funding is needed, the actual amount of education funding accumulated may be materially different from that shown in such projections.**

_____ **Disability Income Analysis:** Based on information provided by You regarding Your financial needs and objectives, as well as based on certain assumptions regarding Your income, expenses and other factors (such as that current tax laws will remain in effect, unchanged through the date You expect to use such disability income), the Advisory Representative will prepare and review with You a projection of Your disability income needs, as well as a description of existing disability coverage and recommendations regarding such coverage. **As a result of likely differences between the facts assumed and the actual situation between the date hereof and the date disability income may be needed, the actual amount of disability income needed, as well as the amount of disability income available, may be materially different from that shown in such projections.**

_____ **Survivor Income Projections:** Based on the information provided by You regarding Your various sources of income available to You and Your spouse upon the death of the other, the AR will prepare and review with You projections reflecting the amounts of income which may be available to You or Your spouse upon the death of either of You, or which would be available to Your surviving heirs upon Your and Your spouse's deaths. Such projections will make certain assumptions regarding the continuation of Your income and other factors (such as that current tax laws will remain in effect, unchanged as of the date of Your or Your spouse's death). **As a result of likely differences between the facts assumed and the actual situation between the date hereof and the date of Your or Your spouse's death, the actual amount of survivor or beneficiary income may be materially different from that shown in such projections.**

_____ **Other Services:** The Advisory Representative will provide the following additional services:

The indicated Services do NOT constitute a comprehensive financial plan. IIG's obligations under this Agreement are limited strictly to the indicated Services. The fact that we or the Advisor Representative may provide additional services from time to time does not indicate any obligation to do so or to continue to do so. Neither IIG nor the Advisor Representative undertake pursuant to this Agreement to provide any continuing services or investment monitoring for you except for the continuing services options for the Personal or Business Financial Analysis if indicated below

Description of Fees for Services

You agree to pay Integrated Investment Group, Inc. the following fees for the Services you indicated above. Such fees include the services provided by the Advisor Representative in gathering information required to provide the indicated Services, as well as the services in preparing computer generated information, if any, and in meeting with you. There will be no other fees payable by you to us for the indicated Services. However, please refer to IIG's Form ADV regarding other amounts you may be charged if you choose to implement any recommendations made by the Advisor Representative. You agree that the custodian or trustee of your investments (including the custodian or trustee of any individual retirement account or qualified plan) may pay such fees upon receipt of an invoice for such fees, without further inquiry. A copy of this Agreement shall constitute proof of your direction to such custodian or trustee to pay such fees. Fees are payable immediately upon receipt of Integrated Investment Group, Inc.'s invoice for the Services, or completion of the Services, whichever occurs first.

Insert Your Initials To Indicate The Fees You Agree To Pay

_____ **Financial Analysis Fee:** You agree to pay IIG an initial fee in the amount of \$ _____ for the performance of the Personal Financial Analysis Business Financial Analysis.

_____ **Financial Analysis Annual Fee:** You agree to pay IIG an annual fee, billed quarterly, on _____ in the amount of \$ _____ for the performance of ongoing updates & evaluation of the Personal Financial Analysis Business Financial Analysis.

_____ **Hourly Fee:** You agree to pay IIG an hourly fee of \$ _____ per hour for each hour spent in performing the indicated Services.

_____ **Fixed Fee:** You agree to pay IIG a fixed fee of \$ _____ for the performance of the indicated Services.

The above fees are payable at the time the Services are provided unless other arrangements are indicated above. Make checks payable to "Integrated Investment Group, Inc.", and mail to: 5984 S. Netherland Circle, Centennial, CO 80015.