



# INTEGRATED INVESTMENT GROUP, INC.,

A REGISTERED INVESTMENT ADVISER

## CLIENT AGREEMENT

This Agreement is made as of this \_\_\_\_ day of \_\_\_\_\_, 200\_\_, 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**" in this Agreement). The parties agree as follows:

1. **The Services.** IIG is a registered investment adviser. IIG, through its authorized **Advisory Representative** (referred to as "**AR**" in this agreement) shown at the end of this Agreement, will provide for You those services (the "**Services**") next to which You have initialed on the Description of Services which is part of this Agreement.

2. **Fees for Services and Expenses.** You agree to pay IIG the fees indicated on the Fees For Services which is part of this Agreement at the time shown thereon. You acknowledge that the fees charged by IIG may be higher than fees charged by other investment advisers for similar services. IIG shall not be compensated on the basis of a share of capital gains upon or capital appreciation of any of Your funds or any portion of Your funds.

3. **Consultation With Other Professionals.** Neither IIG nor the AR is a certified public accountant, or attorney. Accordingly, You are advised to consult with Your tax advisor and attorney regarding the investment, tax, estate planning, and other recommendations made by the AR.

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

5. **Implementation of Recommendations.** In the performance of the Services, the AR may recommend that You purchase or sell various products, or purchase various services; however, the AR 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 AR through any broker-dealer, insurance company, or other company You choose. If You choose to have the AR implement the purchase or sale of a security, you hereby direct the AR to cause such purchase or sale to be transacted through Charles Schwab and/or VSR Financial Services, Inc. ("**VSR**"), a registered broker-dealer for which the AR is a registered representative, and any clearing firm with which Charles Schwab/VSR has a clearing agreement. VSR and the AR will 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 by Charles Schwab/VSR may be higher than the commissions charged by other broker-dealers for the same or similar services. The AR (and, in some cases, IIG) will also receive commissions from the purchase of any insurance or other products or services through the AR. The AR will only recommend insurance products which are offered through insurance companies with which the AR has an existing relationship. Commissions received, if any, by the AR or IIG do not reduce the amount of the fees owed by You pursuant to this Agreement.

6. **Disclosure of Information.** You agree that IIG and the AR may disclose to VSR and/or Charles Schwab such financial and other information regarding You as they deem necessary or helpful for VSR and/or Charles Schwab to perform any obligations it may have under the law or under the rules of any governmental or self-regulatory organization.

7. **Limitation of Liability.** You agree that neither the AR, IIG, VSR, Charles Schwab nor any of their officers, directors, employees, agents, or representatives shall 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 gross negligence, willful misfeasance, or intentional violation of applicable laws.

8. **No Promise of Profits.** Neither IIG nor the AR make any representation or warranty that the transactions or products recommended by the AR will be profitable for You. There are risks associated with any investment and You may lose some or all of Your principal.

9. **Refund.** 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 IIG during such 5 day period as a result of Services performed by the Advisory Representative.

10. **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.

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

12. **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 6006 S. Netherland Circle, Centennial, CO 80015, Attention: President, Fax No. (303) 632-9724. All notices to You shall be given at the address and facsimile number (if any) shown on IIG's records.

13. **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.

14. **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.

**DO NOT SIGN THIS AGREEMENT UNTIL YOU HAVE RECEIVED A COPY OF THE FORM ADV, PART II.**

Integrated Investment Group, Inc.

By: \_\_\_\_\_

Title: President Date: \_\_\_\_\_  
The Advisory Representative: Ben Sarsozo

\_\_\_\_\_  
(Your Signature(s))

## Description of the Services



Insert Your Initials for  
Services You Request

- \_\_\_\_  **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.**
- \_\_\_\_  **PERA Buyback Evaluation:** 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.**
- \_\_\_\_  **Tax Planning Evaluation:** 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.**

Insert Your Initials for  
Services You Request

\_\_\_\_  **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 IIG or the Advisory 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 Advisory Representative undertake pursuant to this Agreement to provide any continuing services or investment monitoring for You.

#### **Fees for Services**

You agree to pay IIG the following fees for the Services you indicated above. Such fees include the services provided by the Advisory 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 IIG 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 Advisory 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 IIG's invoice for the Services.

**Insert Your Initials To  
Indicate The Fees You  
Agree To Pay**

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

\_\_\_\_ **Fixed Fee:** You agree to pay IIG a flat fee of \$ \_\_\_\_\_ for the Advisory Representative's performance of the indicated Services.

The above fees are payable at the time the Services are provided. Make Your check payable to "Integrated Investment Group, Inc.", and mail it to 6006 S. Netherland Circle, Centennial, CO 80015.