

Letter of Understanding (Implementation)

Date: _____

Insufin.Inc

Client Name: _____

www.insufin.com

7368 Yonge St, suite 102,

Mailing Address: _____

Thornhill, ON, L4J8H9

Tel: (905) 370-0011

The financial services provided as part of this engagement are limited to the implementation, review and monitoring of the agreed upon recommendations contained in your financial plan. You authorize me to collect your personal and financial information and to maintain that information in my files. All personal information will be kept strictly confidential by me and my staff and will not be disclosed to any third party, except as required by legislation, without your prior written consent.

There will be no direct charges to you for any services relating to this engagement. All recommendations, including those involving the sale of a financial product, are made with your best interests in mind. Should you decide to purchase a financial product as a result of any recommendation made, you acknowledge that I may receive service fees and/or commissions relating to the placement of that product.

The implementation, review and monitoring of your financial plan is an ongoing process that, at a minimum, will require we meet on an annual basis to ensure your plan continues to meet your needs. At any time should you wish to terminate our relationship for any reason you must notify me in writing. In the event that I find it necessary to terminate our relationship I will provide you with a minimum of 30 days written notice.

Planning services to be provided by the Advisor:

The purpose of this engagement is for the implementation, review and monitoring of your financial plan. Should you need to purchase any insurance or investments, I will only recommend products which, in my professional judgment and after reasonable investigation, are appropriate given your circumstances. The financial plan implementation process will include, but is not limited to, the following elements:

- Explain the steps that are needed to be taken in order to implement your financial plan.
- Develop an implementation checklist for all agreed upon recommendations.
- Ensure that all agreed upon recommendations are implemented at the appropriate time.
- Monitor and update your financial plan for political, regulatory and economic changes.
- Make any necessary recommendations to ensure your financial plan continues to meet your needs.

Advisor responsibilities:

- To gain an understanding of your financial situation as it relates to this planning engagement.
- For each recommendation, clearly explain all your options so you can make an informed decision.
- To act in your best interests and to exercise reasonable professional judgment at all times.
- Provide you with information on new products or services that may fit within your financial plans.

Client responsibilities:

- Providing the necessary personal and financial information as accurately as possible.
- Making me aware of anything in my recommendations or the plan that you do not fully understand.
- Notifying me of any changes to your personal or financial situation that could impact your plans.
- To act on the recommendations made and to make decisions in a timely manner.

During the tenure of this engagement it may, on occasion, be necessary for me to consult with other third-party professionals. Any third-party consultation will be conducted without disclosing your personal information. In any such consultation should it become necessary to disclose any of your personal information, I will contact you to discuss the situation and obtain your written permission before doing so.

