**ALENA Wealth LLC**
**2024 *Financial Planning Agreement***

This Financial Planning Agreement (“Agreement”) is entered into by and between **ALENA Wealth LLC (“Adviser”)**, a Registered Investment Adviser and ________________________________ **(“Client”)**, whereby Client desires to receive financial planning services as outlined below.

**1. Services**
Client agrees to retain Adviser, and Adviser agrees to counsel Client in connection with financial planning matters.

**2. Financial Plan Preparation Fees**
A financial plan containing the items described in paragraph three (3) of this agreement will be prepared for a flat fee of $ ______

**3. Scope of the Engagement & Contents of the Financial Plan to be Prepared**

☐ **Meetings, Telephone Conferences, and Emails**
Meetings, telephone conferences and emails with Client, with professionals and companies on behalf of the Client are included in flat fee quoted here.

☐ **Life SnapShot (Resource Worksheets)**
A Life SnapShot is a spreadsheet which contains important information about your financial and legal life. It serves as a road map to help your loved ones discern and better settle your affairs if you are ill or predecease one another. This is the tool we employ to guide you and is the core of your financial plan.

The Life SnapShot spreadsheet includes though is not limited to the following:

***Assets & Liabilities***
Assets, digital assets, collections, pensions, social security, liabilities, account registrations, account numbers, values, information dates and sources, primary and contingent beneficiaries, account trading authority and other information that is relevant to the management of these accounts.

***Insurance***
Life insurance, disability income insurance, long term care insurance, health insurance, home and auto insurance, account numbers, values, information dates and sources, primary and contingent beneficiaries and other information that is relevant to the management of these policies.

***Estate Documents***
List of estate planning documents, date and individuals appointed in those

documents, document location, Declarations of Homestead, safe deposit box identification, home safe location, cemetery plots, existence of funeral/burial wishes, password vault and hidden items.

***People***
Identification and contact information for key people including parents, children, grandchildren, other dependents, advisers and pets.

☐ **Life Insurance**
Life insurance needs analysis taking into consideration survivor needs. Review of current life insurance policies (if applicable) and recommendations on these policies.

☐ **Long Term Care Insurance**
Review of Client's current assets and income sources to determine if Long Term Care Insurance is warranted.

☐ **Estate Planning Documents**
Review of estate planning documents that are appropriate for family situation. The Adviser will not prepare estate planning documents. We can recommend estate planning lawyers that can draft estate planning documents for you for a separate fee.

☐ **Estate Plan Funding**
Once your estate planning documents are in place – recommendations as to the appropriate beneficiary designations and asset registrations.

☐ **Account Consolidation and Simplification**
Assistance in consolidating the accounts as agreed upon.

## 4. Disbursements
Client agrees to reimburse Adviser for out-of-pocket disbursements made on Client's behalf, including certified mail, registered mail, express mail, and overnight delivery charges (i.e., FedEx).

## 5. Payments
- Make checks payable to ALENA Wealth LLC.
- The fee is due and payable upon signing this agreement.

## 6. Implementation
The Client is free to implement the recommendations of the Adviser with any company providing the appropriate services.  The Client is under no obligation to implement the investment and insurance recommendations with the Adviser.

## 7. Term of the Agreement

This agreement terminates on December 31, 2024. Work done after that time will be subject to a new agreement. The fee structure outlined in paragraph 2 may change after this agreement's expiration.

## 8. Ongoing Monitoring of Recommendations

- Client understands that the Adviser will not provide ongoing monitoring of their employer provided retirement plans (401k, 403b, 457, Pension, Profit Sharing, etc) unless specifically contracted to provide Asset Management services through LPL Financial LLC
- Client also understands that the Adviser will not provide ongoing monitoring of their investment portfolio, unless specifically contracted to provide Asset Management services through LPL Financial LLC.

## 9. Confidentiality

Information that Client provides to the Adviser will be treated as confidential unless such disclosure is required by law. Adviser will seek prior consent from Client to discuss or share this information with Client's other advisers (accountant, lawyer, etc).

## 10. Receipt of Disclosure Documents

Client acknowledges receipt of the following ALENA Wealth LLC disclosure documents: Form ADV Part 2A and 2B (Disclosure Brochure); Privacy Policy; Security Program Policies.

## 11. Disclosures

Financial Planning/Consulting/Limited Purpose offered through ALENA Wealth LLC, a Registered Investment Advisor, is not affiliated with LPL Financial.

## 12. Termination

If a fee is paid in advance, Client may cancel the Agreement within five business days of signing the Agreement and receive a full refund of the fee paid. This Agreement may be terminated by either party effective upon receipt of written notice to the other party. At the time of termination all fees for work performed by the Adviser will be due and payable by the Client. At time of termination, the Adviser will refund any unearned, prepaid fees to the Client.

## 13. Assignment

The Agreement may not be assigned or transferred in any manner by any party without the written consent of all parties receiving or rendering services under this Agreement.

## 14. Notices

All written notices to any party under this Agreement shall be sent to such party by first class mail or facsimile transmission at the address set forth at the end of this agreement.

**15. Governing Law**

This Agreement shall be construed under the laws of the Commonwealth of Massachusetts.

**Date**: ___________________

X_________________________

Signature

Client Name

**Date**: ___________________

X_________________________

Signature

Adviser:
Alan Ioffredo
Marioleni Mandelis
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