

Wolf Pack Wealth LLC
Personalized Financial Guidance

Client Agreement

Version 001

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This agreement outlines the terms and conditions for advisory services provided by Wolf Pack Wealth LLC. Please read it carefully and retain a copy for your records.

Table of Contents**1. Introduction**

- Purpose of the Agreement
- Definitions

2. Services Provided

- Scope of Services
- Limitations of Services

3. Fees and Compensation

- Monthly Fees
- Onboarding Fee
- Additional Meeting Fees
- Termination and Refunds

4. Client Responsibilities

- Provision of Information
- Communication Requirements

5. Confidentiality and Privacy

- Data Protection
- Use of Client Information

6. Investment Authority

- Discretionary vs. Non-Discretionary Services

- Client Approvals

7. Term and Termination

- Duration of the Agreement
- Termination by the Client
- Termination by the Advisor

8. Arbitration and Dispute Resolution

- Arbitration Process
- Governing Law

9. Acknowledgments and Disclosures

- Receipt of Form ADV Parts 2A and 2B
- Conflicts of Interest Disclosure

10. Miscellaneous Provisions

- Amendments to the Agreement
- Severability
- Entire Agreement

11. Signature Page

- Client Signature
- Advisor Signature

1) Introduction and Scope of Agreement

➔ This Client Agreement ("Agreement") is entered into between **Wolf Pack Wealth LLC** ("Advisor") and **[Client's Name]** ("Client"). The purpose of this Agreement is to define the scope of services Wolf Pack Wealth LLC will provide and outline the responsibilities and commitments of both the Advisor and the Client.

➔ Wolf Pack Wealth LLC offers the following service arrangements:

- **1) Comprehensive Onboarding Services:**
This full-service advisory arrangement includes:
 - Development of a customized financial plan addressing retirement, tax strategies, investments, and more.
 - Ongoing portfolio management and monitoring.
 - Quarterly account reviews.
 - Access to budgeting tools, market updates, and educational resources.
- **2) Financial Plan Design Services:**
This standalone service provides clients with a personalized financial roadmap to achieve specific financial goals. It does not include ongoing management or implementation unless agreed upon separately.
- **3) Individual Services:**
Clients may engage Wolf Pack Wealth LLC for standalone offerings, including:
 - **Investment Management:** Non-discretionary management with client approval for all transactions.
 - **Insurance Solutions:** Review and recommendations for life, disability, or long-term care insurance policies, compensated on a commission basis by the insurance carrier at no additional cost to the Client.
 - **Hourly Financial Consulting:** Tailored advice on specific matters, billed on an hourly basis or through bundled packages.
 - **Pro Bono Services:** Complimentary reviews for non-managed accounts (e.g., 401(k)s) for clients who have completed onboarding or purchased a financial plan.

➔ This Agreement is intended to foster a collaborative financial advisory relationship. It will remain effective until terminated by either party under the terms outlined herein. For more detailed information regarding the services provided, please refer to Wolf Pack Wealth LLC's Form ADV Part 2A, available upon request or at www.wolfpackwealthllc.com

2) Services Provided

Wolf Pack Wealth LLC agrees to provide the following services to the Client based on the chosen service arrangement:

➔ **1. Comprehensive Onboarding Services**

- Comprehensive onboarding is designed for clients who wish to engage in an ongoing advisory relationship. This includes:
- Establishing client accounts and integrating them into Wolf Pack Wealth LLC's financial systems.
- Development of a customized financial plan addressing key areas such as retirement planning, tax strategies, investment goals, and risk tolerance.
- Portfolio management services, including ongoing monitoring and adjustments to align with financial objectives.
- Up to four scheduled meetings annually to review progress and address changes in goals or circumstances.
- **Deliverables:** A fully integrated advisory experience with continued support and access to tools, resources, and updates.

➔ **2. Financial Plan Design Services**

- Financial plan design is available as a standalone service for clients seeking a detailed roadmap to achieve their financial goals. These services include:
 - A one-time financial plan tailored to the Client's specific objectives, covering areas such as:
 - Budgeting and cash flow management.
 - Retirement income projections and planning.
 - Estate and legacy planning.
 - Tax efficiency strategies.
 - Scenario modeling and recommendations for achieving short-term and long-term goals.

- **Deliverables:** A written financial plan delivered electronically or in person, with optional follow-up consultations billed at the current hourly rate.
- **Note:** This service does not include ongoing management or implementation of the financial plan, which can be added at the Client's discretion.

➔ 3. Individual Services

- Wolf Pack Wealth LLC also offers focused, on-demand services for clients with specific needs or preferences, including:
 - **Investment Management:**
 - Non-discretionary portfolio management with client approval required for transactions.
 - Monitoring and periodic reviews of investments.
 - **Insurance Solutions:**
 - Review and recommendations for life, disability, and long-term care insurance policies.
 - Wolf Pack Wealth LLC may receive commissions from the insurance carrier upon purchase, disclosed in advance.
 - **Hourly Financial Consulting:**
 - Tailored advice on specific financial matters, billed at \$200/hour.
 - Bundled packages for consulting services are available at discounted rates.
 - **Pro Bono Services:**
 - Complimentary reviews for non-managed accounts, such as 401(k)s, for onboarded clients or those who have purchased a financial plan.

➔ Additional Resources

Clients engaging with Wolf Pack Wealth LLC receive access to:

- Budgeting tools, market updates, and educational resources.
- Regular financial insights, including webinars, newsletters, and guides.

3) Fees and Compensation

Onboarding Fees

Wolf Pack Wealth LLC charges a one-time onboarding fee for new clients. This fee

covers account setup, financial plan integration, and the creation of a personalized financial plan. Fees are tiered based on the complexity of the client's financial situation:

- ➔ \$250–\$1,000: For clients with basic financial needs and limited accounts.
- ➔ \$1,000–\$2,000: For clients with moderately complex financial needs, including multiple accounts or family considerations.
- ➔ \$2,000–\$3,500: For clients with advanced needs, such as business ownership, tax strategies, or estate planning.
- ➔ \$3,500–\$5,000: For ultra-high-net-worth clients with highly complex financial situations.

The onboarding fee is due upon signing this agreement and is non-refundable, except in extraordinary circumstances as determined by Wolf Pack Wealth LLC.

Financial Plan Design Fees

For clients seeking a standalone financial plan, Wolf Pack Wealth LLC offers comprehensive financial planning services tailored to their unique goals. Fees for these services are tiered based on complexity:

- ➔ \$250–\$1,000: For clients with straightforward needs, such as budgeting or retirement projections.
- ➔ \$1,000–\$5,000: For clients with moderately complex needs, including tax strategies, multiple goals, and scenario planning.
- ➔ \$5,000–\$15,000: For clients with high-net-worth or business-focused needs, requiring advanced planning.
- ➔ \$15,000–\$25,000: For ultra-high-net-worth clients with intricate financial situations, including intergenerational wealth planning and cross-border strategies.

Financial plan fees are quoted in advance and agreed upon before any work begins. These fees are non-refundable once services have been rendered.

Monthly Fees for Accounts Under \$100,000

Clients with assets under \$100,000 are charged a flat fee of \$100/month. This fee covers ongoing advisory services, account monitoring, and access to planning tools. Monthly fees are billed directly from the client's designated account and are non-refundable.

AUM Fees for Accounts Over \$100,000

Clients with assets exceeding \$100,000 are billed according to the following AUM tiered structure:

- ➔ \$100,001–\$250,000: 1.00% annually.
- ➔ \$250,001–\$1,000,000: 1.00%, decreasing to 0.85% annually as balances grow.
- ➔ \$1,000,001+: Customized fees based on portfolio complexity and individual client needs.

AUM fees are deducted directly from client accounts with prior written authorization. Fees are calculated based on the average daily balance of assets under management during the billing period.

Hourly Fees and Additional Services

Clients requesting services outside the scope of the standard advisory relationship, including additional meetings, are billed at \$200/hour.

- ➔ Bundled packages for hourly services are available at a discounted rate:
 - 3-Hour Package: \$550
 - 5-Hour Package: \$900
 - 10-Hour Package: \$1,750

Hourly fees are billed after services are rendered and are non-refundable.

Retainer Options

For clients seeking regular access to financial consulting services, Wolf Pack Wealth LLC offers the following retainers:

- ➔ Monthly Retainer: \$400/month, including up to 2 consultation hours. Additional hours are billed at \$150/hour.
- ➔ Quarterly Retainer: \$1,000/quarter, including up to 6 consultation hours.

Retainer fees are billed in advance and are non-refundable.

Pro Bono Services

Wolf Pack Wealth LLC provides complimentary reviews and recommendations for non-managed accounts, such as 401(k)s or employer-sponsored retirement plans. These services are available exclusively to clients who have completed onboarding or purchased a financial plan.

Refund Policy

- ➔ **Advisory Fees:** Refunds for advisory fees are prorated based on the number of days the account was managed during the final billing period.
- ➔ **Onboarding Fees:** Non-refundable due to the upfront nature of services, except in extraordinary circumstances (e.g., severe illness or unforeseen life events), as determined by Wolf Pack Wealth LLC.
- ➔ **Financial Plan Fees:** Non-refundable once the financial plan is delivered.
- ➔ **Hourly Fees:** Non-refundable after services are rendered. Follow-up meetings may be offered to address unresolved concerns at no additional cost.

Refunds, where applicable, will be processed within 15 business days of termination or approval.

Billing Practices

All fees are billed according to the following methods:

- ➔ **Onboarding, Monthly, and Retainer Fees:** Deducted directly from the client's designated checking account.
- ➔ **AUM Fees:** Deducted from client investment accounts, with detailed invoices provided to the client and custodian.
- ➔ **Financial Plan Fees:** Due in advance of service delivery and billed as specified in the financial planning agreement.
- ➔ **Hourly Fees:** Billed after services are rendered.

Clients will receive detailed invoices for all fees, including the calculation formula, asset balance(s), and the time period covered.

Individual Services Fees

- ➔ For insurance-related services, no direct fees are charged to the Client. Compensation is paid to Wolf Pack Wealth LLC by the insurance carrier upon purchase of insurance products. These commissions are not an additional cost to the Client.

Payment Terms

- ➔ **Monthly Fees:** Monthly fees are automatically deducted from the Client's checking account. Fees are prorated or refunded for any partial months in cases of account closure.
- ➔ **AUM Fees:** For clients with \$100,000 or more, AUM fees are deducted directly from the investment account with prior authorization.

Fee Adjustments and Discounts

- ➔ Wolf Pack Wealth LLC offers an incentive-based fee structure: Clients who reach \$100,000 in AUM will pay a reduced percentage relative to the standard fee structure.
- ➔ Discounts may be available for annual payments or long-term agreements, as agreed upon with the Advisor.
- ➔ All fees will be outlined in a billing schedule provided to the Client before execution of this agreement. Any changes to the fee structure will be communicated in advance.
- ➔ Wolf Pack Wealth LLC reserves the right to adjust fees based on unique circumstances or the specific needs of the Client. Any adjustments will be mutually agreed upon and documented in an addendum to this agreement.

Fee Deduction Authorization

- ➔ The Client authorizes Wolf Pack Wealth LLC to deduct advisory fees directly from their account(s) held with a qualified custodian.
- ➔ Wolf Pack Wealth LLC will provide detailed invoices to the Client and custodian for each deduction, including the calculation formula, AUM basis, and time period covered.

Additional Information

For a more detailed breakdown of fees, including specific tiers, payment schedules, and calculation methodologies, please refer to Wolf Pack Wealth LLC's Form ADV Part 2A.

4) Responsibilities of Each Party

➔ Advisor Responsibilities

Wolf Pack Wealth LLC, as the Client's Advisor, agrees to:

- Provide tailored financial advice based on the Client's unique financial situation, goals, and risk tolerance.
- Offer guidance on investment strategies, asset allocation, and financial planning to help the Client work toward achieving their financial objectives.
- Review the Client's accounts on a **quarterly basis** and provide updates, ensuring alignment with the agreed-upon strategy and any changes in the Client's circumstances.
- Maintain open communication and be available to answer questions, clarify investment decisions, and discuss changes in market conditions or personal goals as they arise.

➔ Client Responsibilities

The Client agrees to:

- Actively participate in the financial planning process, including providing accurate information regarding income, expenses, investments, tax circumstances, and other relevant details.
- Inform the Advisor of any significant changes in financial circumstances, goals, or risk tolerance that could affect the investment strategy or financial planning.
- Engage with provided tools, resources, and guidance, recognizing that a collaborative approach is key to achieving optimal financial outcomes.
- Review account statements and other reports, raising questions or concerns in a timely manner.

- This Agreement is intended to foster a transparent and cooperative relationship, where both parties work together to help the Client achieve their financial goals.

5) Investment Authority

- ➔ Wolf Pack Wealth LLC will operate on a **non-discretionary basis**. Under this arrangement:
- ➔ **Non-Discretionary Authority:** Wolf Pack Wealth will consult with the Client prior to executing any investment transactions. This means that the Client will retain control over final decisions for all investment activity, and no transactions will be made without the Client's approval.
- ➔ All investment authority arrangements will be clearly defined in this Agreement or a signed addendum, ensuring that the Client's preferences for oversight are respected.

6) Arbitration or Dispute Resolution Clause

➔ Dispute Resolution and Arbitration

In the event of a dispute, controversy, or claim arising out of or relating to this agreement or the services provided hereunder, the parties agree to first attempt to resolve the matter through good-faith negotiation. If the dispute cannot be resolved through negotiation within 30 days, the parties agree to submit the dispute to binding arbitration.

- ➔ The arbitration shall be conducted in accordance with the rules of the American Arbitration Association (AAA) and held in Washoe County, Nevada. The decision of the arbitrator(s) shall be final and binding, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction.
- ➔ The costs of arbitration, including reasonable attorney's fees, shall be allocated by the arbitrator(s) in accordance with their determination of the merits of the dispute.

7) Conflicts of Interest

- ➔ Wolf Pack Wealth LLC is committed to providing objective and transparent advice. However, certain conflicts of interest may arise, as outlined below:
- ➔ **Compensation from Insurance Products:** In cases where the Client purchases insurance products through Wolf Pack Wealth, the Advisor may receive compensation directly from the insurance carrier. This compensation is paid by the carrier and does not impact the fees agreed upon for advisory services. Wolf Pack Wealth will disclose when commissions are received from insurance product sales and ensure that the Client's best interests are prioritized in all recommendations.
- ➔ **Relationship with Independent Marketing Organizations (IMO):** Wolf Pack Wealth works with an IMO to access a range of insurance products. This relationship is intended to provide the Client with multiple product options. However, this arrangement may also result in commissions from the sale of certain products. The Advisor is committed to disclosing any such relationships and ensuring that all recommendations align with the Client's needs and objectives.
- ➔ Wolf Pack Wealth will communicate any potential conflicts of interest and seek to mitigate them through full transparency and by acting in the Client's best interests.

8) Termination of Agreement

- ➔ This Agreement may be terminated by either the Client or Wolf Pack Wealth LLC with **30 days written notice**. In the event of termination:
- ➔ **Fees:** Monthly fees will be pro-rated to the date of termination, and any unearned fees will be refunded to the Client. Fees paid for services rendered before the termination date are non-refundable.
- ➔ **Obligations:** Both parties agree to fulfill any outstanding obligations up to the termination date, including the delivery of reports or documents and any final account reconciliation.
- ➔ **Access to Tools and Resources:** Upon termination, the Client's access to the Advisor's tools, resources, and client portal will be deactivated.
- ➔ This provision is designed to ensure a clear and respectful conclusion to the advisory relationship, with all obligations fulfilled.

9) ADV Acknowledgment

➔ Acknowledgment of Receipt of Disclosure Documents

The Client acknowledges receipt of Wolf Pack Wealth LLC's Form ADV Part 2A and Part 2B prior to entering into this agreement. The Client has reviewed and understands the information provided in these documents, including the disclosures related to fees, services, conflicts of interest, and other relevant terms of engagement.

10) Additional Provisions

Confidentiality

Wolf Pack Wealth LLC agrees to maintain the confidentiality of all Client information. Personal and financial information provided by the Client will be used solely for advisory purposes and will not be disclosed to third parties without the Client's consent, except as required by law or regulatory authorities.

Governing Law

This Agreement shall be governed by and interpreted in accordance with the laws of the State of Nevada. Any disputes arising from this Agreement will be resolved in Nevada.

Entire Agreement

This Agreement, along with any addendums or amendments, constitutes the entire agreement between Wolf Pack Wealth LLC and the Client. It supersedes any prior agreements, understandings, or representations, whether written or oral, regarding the advisory services provided.

11) Signatures

By signing below, both parties agree to the terms and conditions outlined in this Agreement, including the scope of services provided, responsibilities, and associated fees.

Service Selection

Please indicate the service arrangement selected:

- Comprehensive Onboarding Services _____
- Financial Plan Design Services _____
- Individual Services _____

Client acknowledges receipt of Wolf Pack Wealth LLC's Form ADV Part 2A and agrees to the terms therein.

Client Signature

Signature: _____

Print Name: _____

Date: _____

Advisor Signature

Signature: _____

Print Name: _____

Date: _____
