



# Pennsylvania Financial Consultants

P.O. Box 470 / Madison, PA 15663 / 724-872-6311  
Fax 724-872-6998 / [dave@pa-financial.com](mailto:dave@pa-financial.com) / [www.pa-financial.com](http://www.pa-financial.com)  
David E. Mickley, CLU, MSFS, ChFC, CLTC, CFP<sup>®</sup>

## CFP<sup>®</sup> CERTIFICANT SERVICES AGREEMENT

The Agreement (“Agreement”) is made and entered into by, and among you the Client(s) noted below and the CFP<sup>®</sup> Certificant (“Advisor”)<sup>1</sup> also noted below relating to certain services, as described in this Agreement, that may be provided in connection with the sale of insurance, brokerage and/or securities products. The Advisor’s current affiliations may include SA Stone Wealth Management. (“SA Stone Wealth Management”), registered as a broker/dealer and a member of the Financial Industry Regulatory Authority (“FINRA”), and SA Stone Wealth Management. (“SA Stone Wealth Management”) an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”).

**Please note the parties to this Agreement are you and your Advisor. Therefore, SA Stone Wealth Management and their respective affiliates, officers or other employees and agents are not parties to this Agreement. Neither SA Stone Wealth Management nor any of its affiliated entities are required to comply with any standards, principals, rules or guidelines of the Certified Financial Planning Board of Standards or any other financial planning industry organization.**

The scope of the services subject to this Agreement with your Advisor may include some or all of the following : assisting you with defining your financial goals, needs, time horizon, risk tolerance and investment objectives; gather relevant data; examining and understanding your current financial situation; developing and providing financial strategies and recommendations based on your identified goals; assisting you with implementing such recommendations; and periodically tracking your progress towards your overall financial goals. The extent to which you engage in some or all of these services is to be mutually agreed upon by you with your Advisor.

---

<sup>1</sup> Certified Financial Planner Board of Standards Inc. owns the certification marks CFP<sup>®</sup>, CERTIFIED FINANCIAL PLANNER<sup>™</sup> and federally registered CFP in the U.S., which it awards to individuals who successfully complete CFP Board’s initial and ongoing certification requirements.



The financial areas of consideration for these services may include some or all of, and are not necessarily limited to: your overall financial position, including cash flow; protection and risk; income tax strategies; retirement; education funding; investments; legacy and/or estate planning; and other necessary topics depending upon your specific financial situation. The extent, to which you engage in examining some or all of these financial areas, identified in Appendix A, will depend upon your specific financial situation and goals and is to be mutually agreed upon with your Advisor.

Although there is no separate fee for the services provided as part of this Agreement, if however, you choose to implement financial strategies and recommendations provided by your Advisor as part of these or other services, standard commissions, fees and other charges will apply which are described in the applicable prospectuses, agreements or other materials. Any brokerage services provided by your Advisor through SA Stone Wealth Management will be governed by a separate agreement. Any financial planning services to be provided by your Advisor, either through an hourly planning engagement or for a flat-fee financial plan, will be governed by a separate written financial planning agreement between you and your Advisor. SA Stone Wealth Management, as an SEC registered investment advisor, offers financial planning services and other investment adviser products and services governed by the Advisers Act for which a separate fee is charged. If you elect to enroll in any investment advisory services, you will sign a separate agreement for those services, in addition to receiving a disclosure brochure as required under the Advisers Act.

Please refer to the separate *CFP™ Certificiant Services Disclosures* for important information regarding cost, compensation and payment for various applicable products and/or services. Please note, in connection with the services provided under this Agreement, your Advisor may provide you recommendations regarding specific securities, including stocks, bonds, mutual funds, fixed and variable annuities, as well as other financial products and/or services. Depending upon the products and/or services, if any, that you decide to purchase, there will be additional charges and/or fees which are described in the applicable prospectuses, or other materials.

## DURATION AND TERMINATION OF AGREEMENT

This Agreement shall remain in effect until terminated by either party. This Agreement may be terminated, for any reason, by either party at any time upon written notification to the other party. Termination of the Agreement, will not, however, affect liabilities or obligations of the parties incurred or arising from transactions initiated under this Agreement before termination. Please note that termination notice, if initiated by you, should be sent directly to your Advisor's office. If the termination is initiated by your Advisor, the notice will be sent to your last address of record provided to your Advisor.

This Agreement will be terminated upon receipt of legal documentation of your death or incapacity; however, if this Agreement is entered into by two Clients (for example, you and your spouse), the Agreement will not automatically terminate upon the death or incapacity of one such Client.

#### CLIENT ACKNOWLEDGEMENTS

- You acknowledge that the services that may be provided by your Advisor as part of this Agreement in connection with the sale of insurance or securities products do not constitute investment advisory services subject to the Advisers Act. You acknowledge that this Agreement is not a separate contract for such investment advisory services, nor is a separate fee being charged to you for such investment advisory services. You further acknowledge the services covered under this Agreement do not include the provision of discretionary investment advice.
- You acknowledge that you have received the *CFP™ Certificant Services Disclosures* prior to signing this Agreement. You further understand that the *CFP™ Certificant Services Disclosures* does not constitute required disclosure under the Advisers Act for investment advisory products and services.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Client Address

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Client Address

\_\_\_\_\_  
Date

\_\_\_\_\_  
CFP Certificant Signature

## APPENDIX A to the CFP® CERTIFICANT SERVICES AGREEMENT

This Appendix A is part of the *CFP® Certificant Services Agreement* (the "Agreement") and includes the financial areas of consideration for services as well as other products and services that you and your Advisor have mutually agreed will be provided under this Agreement. This Appendix A is subject to change based upon your personal financial situation and goals and as also mutually agreed upon in writing by you and your Advisor.

**Financial areas of consideration (e.g., retirement, financial position), products and/or services to be provided:**

**Some or all of the following as will be agreed upon in the CFP® Certificant Services Agreement.**

- 1. Family Risk Management**
  - a) Property and Casualty**
  - b) Life Insurance**
  - c) Long Term Care**
  - d) Disability Insurance**
- 2. Estate and Legacy Planning**
- 3. Cash Flow and Debt Management**
- 4. Education Planning and related wealth management/asset allocation strategies.**
- 5. Retirement Planning and related wealth management/asset allocation strategies.**
- 6. Investment Planning and related wealth management/asset allocation strategies.**
- 7. Business Planning**
- 8. Specialized Planning Pertaining to specific needs as may be agreed upon.**

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.