

This AGREEMENT by and between Signator Investors, Inc., a duly registered broker-dealer and investment adviser, whose principal office is located at 197 Clarendon Street, C-8, Boston, MA 02116 (hereinafter called 'Adviser') and _____ with residence or place of business at _____ (hereinafter called 'Client').

Witnesseth:

WHEREAS, Adviser is in the business of providing financial services and investment advice; Client desires Investment Adviser Representative (IAR) to provide financial services and investment advice offered through Investment Adviser; NOW, THEREFORE, in consideration of the mutual promises herein contained, the parties agree as follows:

1. SERVICE OF IAR

IAR shall provide the following service to the Client:

A. Review the Client's present financial situation and prepare a written Financial Plan that includes recommendations as to the allocation of present financial resources among different types of assets, including, but not limited to, investments, savings and insurance, with a view toward better correlating the assets with the Client's financial planning objectives. It is expressly understood that the IAR shall not take possession, dominion or control of any securities of the Client. The Financial Plan shall assist the Client in defining personal planning goals and objectives to be pursued in the areas of:

Children's Education Investments Asset Allocation Retirement Planning Estate Planning
 Insurance Accumulation Survivor Needs Business Planning Disability Needs

B. Prepare a written update of the Financial Plan previously prepared by IAR for the Client.

2. RESPONSIBILITIES OF THE CLIENT

The Client agrees to provide information regarding income, investments, income tax situation, estate plan and other pertinent matters as requested by IAR from time to time. The Client also agrees to discuss needs and goals and projected future needs candidly with IAR and to keep IAR informed of changes in the Client's situation, needs and goals. The Client acknowledges that IAR cannot adequately perform service on the Client's behalf unless the IAR's analysis and recommendations are based on accurate and complete financial and personal information provided by the Client. The Client agrees to permit IAR to consult with and obtain information about the Client from Client's accountant or other advisers and is expressly authorized to rely thereon, when deemed appropriate. The Client is free at all times to accept or reject any recommendation from IAR, and the Client acknowledges that (s)he has the sole authority with regard to the implementation, acceptance or rejection of any counseling or advice from IAR.

3. CONFIDENTIALITY

All information and advice furnished by either party to the other, including their agents and employees, shall be treated as confidential and not disclosed to third parties except as agreed upon in writing or required by law. IAR is herein given absolute authority by Client to disclose, provide copies of, and communicate information obtained from Client or developed by IAR to _____.

Client acknowledges and agrees that IAR may provide services to other clients and receive fees for such services. The advice given and the actions taken with respect to such clients and IAR's own account may differ from advice given with respect to Client.

4. BASIS OF ADVICE

The Client acknowledges that IAR obtains information from a wide variety of publicly available sources and that IAR has no sources, and does not claim to have sources, of inside or private information. The recommendations developed by IAR are based upon the professional judgment of IAR and its individual professional counselors, and neither IAR nor its individual counselors can guarantee the results of any of their recommendations. Client at all times shall elect unilaterally to follow or ignore, completely or in part, any information, recommendation or counsel given by the IAR under this Agreement.

5. IMPLEMENTATION

If Client chooses to use IAR to implement any recommendations, these activities are separate and distinct from the financial consulting services provided or contemplated under this Agreement. Any account subsequently opened, or currently maintained, by Client at Adviser, whether or not related to or arising from the financial consulting services, shall be governed by the documents relating to such account and shall not be covered by this Agreement.

6. REPRESENTATION FOR THE CLIENT

It is understood by and between the parties hereto that advisory representatives of Adviser are also representatives of a registered broker-dealer and an insurance company and in such capacity IAR may, if requested by the Client, implement the decision of the client and execute transactions corresponding to the financial consulting advice provided by the IAR. In such capacity, such representative may participate and receive the usual and customary commissions or fees from sponsors of investments or other brokers (real estate, securities, insurance, etc.). In the event an advisory representative of the IAR is acting in the capacity of a registered representative, (s)he shall disclose any fees or commission as required by existing federal and state securities laws and regulations. Client understands that he/she is under no obligation to implement the financial plan by executing transactions through Adviser and that Client is free to obtain securities and insurance products and services through other financial firms.

7. LEGAL & ACCOUNTING SERVICES

It is understood and agreed that IAR and its advisory representatives will neither render any legal or accounting advice nor prepare any legal or accounting documents for the implementation of Client's financial and investment plans. Client agrees that his/her personal attorney and/or accountant solely shall be responsible for the rendering and/or preparation of the following (i) all legal and accounting advice; (ii) all legal and accounting opinions and determinations; and (iii) all legal and accounting documents.

8. FEES TO IAR

In consideration of the service rendered by IAR, the Client shall pay to IAR the following fee (which does not include any charge for insurance consulting advice):

- A. Financial Plan.
A fee has been determined based on the complexity of the case. The Client agrees to pay the IAR a fee of \$_____.
- B. Update.
A fee has been determined based on the complexity of the case and changes in financial circumstances. The Client agrees to pay the IAR a fee of \$_____.
- C. Deposit.
A deposit of \$_____ is being paid at the execution of this agreement. No more than \$500 may be accepted as a deposit.

9. TERMINATION

The Client may terminate this Agreement without penalty within five (5) business days from the date set forth below and all pre-paid fees will be returned to Client. Client may terminate this Agreement at any time thereafter, upon receipt of 30 days written notice. If service is terminated before completion of financial plan, any unearned fees shall be returned to the client.

10. REQUIRED DISCLOSURES

Adviser is an Investment Adviser registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940. IAR has delivered the following information providing disclosures regarding the IAR's background and business practices and the Client acknowledges receipt of such information:

- Signator Investors Inc.'s [Welcome Brochure –Our Relationship With You](#)
- John Hancock Financial Network and Signator Investors, Inc. [Business Continuity Plan Information](#)
- John Hancock Financial Network and Signator Investors, Inc. [Privacy Notice](#)
- Signator Investors, Inc. Investment Advisory Services Disclosure Brochure ([Form ADV](#))

11. MISCELLANEOUS



- A. This Agreement shall be applicable only to financial advice contained in the written financial analysis or investment recommendations individually prepared for the Client and shall not relate to any advice given by any person not specifically designated by the Adviser in writing to perform such services.
- B. The IAR shall not be compensated on the basis of a share of capital gains on or capital appreciation of the funds or any portion of the funds of the client.
- C. Neither party hereto may assign, convey or otherwise transfer any of its rights, obligations or interest herein without the prior express written consent of the other party.
- D. Subject to the provisions regarding assignment, this Agreement shall be binding on the heirs, executors, administrators, legal representatives, successors and assigns of the respective parties.
- E. This Agreement represents the complete Agreement of the parties with regard to the subject matter and supersedes any prior understanding or agreements, oral or written.
- F. This Agreement may be amended or revised only by an instrument in writing signed by the Client and by an officer of the Adviser.
- G. No waiver of any provision hereof or breach of any provision may be discharged except by a written agreement of the party from whom the waiver or discharge is sought. No waiver of any breach hereof shall in any way be construed to be a waiver of any future or subsequent breach.
- H. Any provision hereof which is prohibited or unenforceable shall be ineffective as to the extent of such prohibition or unenforceability without invalidating the remaining provisions hereof.
- I. The validity of this Agreement and of any of its terms or provisions, as well as the rights and duties of the parties hereunder, shall be governed by the laws of the State of Massachusetts.
- J. This Agreement may be executed in several counterparts each of which together shall be deemed an original.

By signing below, client acknowledges receipt of the disclosure documents indicated in Paragraph 10.

IN WITNESS WHEREOF, IAR and the Client have each caused this Agreement to be duly executed on the

_____ day of _____, _____.

CLIENT

Print Name _____

Signature _____

If more than one client:

Print Name _____

Signature _____

SIGNATOR INVESTORS, INC. Adviser

Print Name _____

Signature _____

Adviser's SII MF ID No. _____

SIGNATOR INVESTORS, INC. Managing Partner

Print Name _____

Signature _____

Date _____

If more than one representative:

Print Name _____

Signature _____

Adviser's SII MF ID No. _____

