

## Everhart Advisors Asset Management Agreement

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This Asset Management Agreement (“Agreement”) is entered into between and agreed to by the client as described below (“Client”) and Everhart Financial Group, Inc., doing business as Everhart Advisors, (hereafter referred to as “Everhart Advisors”), a registered investment adviser located at 5890 Venture Drive, Suite D, Dublin, Ohio 43017. By executing this Agreement, Client retains Everhart Advisors to provide the services described in this Agreement.

- 1. Asset Management Services.** The asset management services of Everhart Advisors are provided to the account(s) of Client, as specified in Addendum I of this Agreement, (collectively, the “Account”). The asset management services involve Everhart Advisors providing Client with continuous and ongoing supervision over the Account. Everhart Advisors will assign and/or re-assign, at its discretion, an investment adviser representative of record to provide asset management services on behalf of Everhart Advisors under this Agreement to Client.

Client will appoint Everhart Advisors as its investment adviser of record of the Account. The Account will consist only of separate account(s) held by qualified custodian(s) under the name of Client. The qualified custodian(s) will maintain physical custody of all funds and securities of the Account, and Client will retain all rights of ownership (e.g., right to withdraw securities or cash, exercise or delegate proxy voting and receive transaction confirmations) of the Account. Client’s beneficial interest in a security does not represent an undivided interest in all the securities held by the qualified custodian(s), but rather represents a direct and beneficial interest in the securities which comprise the Account. At least quarterly, Client will receive an account statement from the qualified custodian(s) of the Account detailing transactions in the Account.

Upon appointment as an investment adviser of the Account, Everhart Advisors will obtain from Client information to determine Client’s financial situation, investment objectives and risk tolerance. A specific investment strategy and investment policy is crafted for Client and focuses on Client’s specific goals and objectives. As described below, Client may impose reasonable restrictions on the management of the Account, including the ability to instruct Everhart Advisors not to purchase certain securities on behalf of Client. The Account will be managed by Everhart Advisors, in accordance with the instructions listed below, on the basis of Client’s financial situation, investment objectives and risk tolerance. Everhart Advisors will actively monitor the Account and provide advice to Client regarding buying, selling, reinvesting or holding securities, cash or other investments of the Account.

Client will timely notify Everhart Advisors of any changes to Client’s financial situation or investment objectives or if Client wants to impose and/or modify any reasonable restrictions on the management of Client’s Account. At least annually, Everhart Advisors will contact Client to determine whether Client’s financial situation, investment objectives or risk tolerance have changed, or if Client wants to impose and/or modify any reasonable restrictions on the management of Account. Everhart Advisors will be reasonably available to consult with Client relative to the status of the Account.

All reasonable restrictions, including special instructions and limitations, regarding the investments and management of Client’s Account are noted as follows:

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Client is entitled to change the reasonable restrictions set forth above at any time. All changes to the reasonable restrictions must be delivered to Everhart Advisors in writing.

Pershing, LLC ("Pershing") will serve as the qualified custodian for Client's Account. Pershing will execute all purchase and sale orders directed to it by Cambridge Investment Research and perform clearance of same. Pershing shall maintain custody of all assets in Client's Account and will perform such custodial functions that, among other things, will include crediting interest and dividends on Account assets and crediting of principal on called or matured securities in the Account, together with such other custodial functions customarily performed with respect to securities brokerage accounts.

Client may request periodic withdrawals at any time. Client may make additions to the Account at any time. For non-qualified accounts, checks should be made payable to Pershing, LLC. For qualified accounts, checks should be made payable to Pershing, LLC fbo Client [entering the Client Name].

Client understands that the asset management services provided under this Agreement do **not** include financial planning, consulting or any other similar services. Client must execute a separate agreement for Everhart Advisors' financial planning or consulting services.

- 2. Trading Authority.** Everhart Advisors does not have discretionary authority to buy, sell or hold securities, cash or other investments for the Account without first consulting with Client; prior to implementing any transactions on behalf of Client, Everhart Advisors will contact Client for approval. However, Client grants Everhart Advisors the authority to instruct the Account custodian, on Client's behalf, to purchase, sell, redeem or exchange any security, cash or other investments for the Account. Client also authorizes Everhart Advisors to provide a copy of this Agreement to any broker or dealer with or through which transactions for the Account are to be effected as evidence of Everhart Advisors' authority under this Agreement.
- 3. Fees.** Investment advisory fees of Everhart Advisors are charged based on a percentage of assets under management, billed monthly in advance. If asset management services are commenced in the middle of a month, the prorated fee for that partial month is typically waived. Everhart Advisors reserves the right to charge the initial partial month's fee pro-rata in arrears at the same time the first full monthly fee is charged in advance and will notify Client in writing if such pro-rata fee will be assessed. The monthly fees due are calculated on a rolling quarterly basis beginning on the first day of the month following execution of this Agreement. The fee is charged monthly but is calculated every third month based on the fair market value of the Account as of the last business day of the prior month. (For example if this Agreement is executed and the Account funded on January 15, then the first fee will be billed on February 1 waiving any fee due for the time period of January 15 through February 1, and calculating a monthly fee due at the beginning of the months of February, March, and April based upon the fair market value of the Account as of January 31; then the monthly fee due at the beginning of May, June, and July will be calculated based upon the fair market value of the Account as of April 30, and so on.)

In the event that there is a deposit or withdrawal to Client's Account during a quarterly billing period, the fee for that quarter will be recalculated at the end of the quarter and for deposits Everhart Advisors will bill Client a second fee pro-rata, in arrears and for withdrawals will credit or refund the pro-rated fee that was attributable to the amount of the withdrawal.

Fees charged for our asset management services are negotiable based on the type of client, the complexity of the client's situation, the composition of the client's account (i.e., equities versus mutual

funds), the potential for additional account deposits, the relationship of the client with the investment adviser representative, and the total amount of assets under management for the client.

Following is the annual fee schedule for asset management services provided pursuant to this Agreement:

<b>Account Size</b>	<b>Annual Fee</b>
<b>\$0 to \$250,000</b>	_____ %
<b>\$250,001 to \$500,000</b>	_____ %
<b>\$500,001 to \$1,000,000</b>	_____ %
<b>Over \$1,000,000</b>	_____ %

Everhart Advisors and investment adviser representatives of Everhart Advisors may receive 12b-1 fees from certain mutual funds that are purchased by clients of Everhart Advisors. The fees are included as a part of the mutual fund's total expense ratio and paid from fund assets, therefore, the fees come indirectly from your account. Receiving 12(b)-1 fees represents an incentive for a registered representative to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. Funds that include 12b-1 fees represent a conflict of interest.

Fees charged by Everhart Advisors under this Agreement will not be based on the capital gains or the capital appreciation of Client's Account(s). Everhart Advisors believes that its annual fee is reasonable in relation to: (1) services provided under this Agreement and (2) the fees charged by other investment advisers offering similar services/programs. However, Everhart Advisors' annual investment advisory fee may be higher than that charged by other investment advisers offering similar services/programs. In addition to compensation of Everhart Advisors, Client will also incur charges imposed at the mutual fund level (e.g., advisory fees and other fund expenses).

The investment advisory fees will be deducted from the Account and paid directly to Everhart Advisors by the qualified custodian(s) of the Account. Client authorizes the qualified custodian(s) of the Account to deduct fees from the Account and pay such fees directly to Everhart Advisors. The Account statement will detail the formula used to calculate the fee, the assets under management and the time period covered.

Client should review the Account statements received from the qualified custodian(s) and verify that appropriate investment advisory fees are being deducted. The qualified custodian(s) will not verify the accuracy of the investment advisory fees deducted.

Brokerage commissions and/or transaction ticket fees charged by the qualified custodian will be billed directly to Client by the qualified custodian. Everhart Advisors will not receive any portion of such commissions or fees from the qualified custodian or Client. In addition, Client may incur certain charges imposed by third parties other than Everhart Advisors in connection with investments made through the Account including, but not limited to, mutual fund sales loads, 12(b)-1 fees and surrender charges, variable annuity fees and surrender charges, IRA and qualified retirement plan fees, and charges imposed by the qualified custodian(s) of the Account. Management fees charged by Everhart Advisors are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to Client. A description of these fees and expenses are available in each investment company security's prospectus.

4. **Brokerage Practices.** Everhart Advisors will place trades through Pershing, LLC as the introducing broker-dealer through the qualified custodian.
5. **Block Trading Policy.** Everhart Advisors does not aggregate, batch or combine purchases and sales and other transactions made for the Account with purchases and sales and other transactions in the same or similar securities or instruments for other clients of Everhart Advisors. Everhart Advisors' policy is to implement all client orders on an individual basis. Everhart Advisors will endeavor to process all Account transactions in a timely manner, but Everhart Advisors neither represents nor warrants that any such transaction will be processed or effected by the qualified custodian or broker-dealer on the same day as requested.
6. **Reports.** Client will receive statements of Account from the qualified custodian(s) at least quarterly.
7. **Sub-Advisors.** Everhart Advisors may use unaffiliated sub-advisors to help manage all or a portion of Client's Account. Fees incurred by Client do not increase when Everhart Advisors elects to use sub-advisors. Client may be required to enter into an agreement directly with the unaffiliated sub-advisor. If the sub-advisor is registered as an investment adviser, a complete description of the sub-advisor's services, fee schedule and account minimums will be disclosed in that sub-advisor's Form ADV Part 2A or Part 2A Appendix 1 that will be provided to Client at the time any agreement for services is signed and an account is established. Everhart Advisors is available to answer questions Client may have regarding any portion of Client's Account managed by a sub-advisor and will act as the communication conduit between Client and the sub-advisor.
8. **Solicitor & Introducing Advisor Arrangement.** If Client was introduced to Everhart Advisors through an unaffiliated solicitor ("Solicitor") or an unaffiliated investment adviser ("Introducing Advisor"), Everhart Advisors may pay that Solicitor or Introducing Advisor a referral fee in accordance with Rule 206(4)-3 of the Investment Advisers Act of 1940 and any applicable state law.

The referral fee will be paid solely from the compensation of Everhart Advisors as defined in this Agreement, and will not result in any additional charge to Client. Solicitor or Introducing Advisor is compensated to refer Client to Everhart Advisors in accordance with the approved practices of Everhart Advisors, distribute to Client all required disclosures, review and complete all necessary forms and applications with Client, obtain all appropriate Client signatures, and provide continuing contact to Client concerning investment advisory services of Everhart Advisors. Solicitor or Introducing Advisor does **not** have authority to accept investment advisory agreements on behalf of Everhart Advisors, to collect or receive payment in Solicitor's or Introducing Advisor's own name for any investment advisory agreement nor provide investment advice or manage assets on behalf of Everhart Advisors. All investment advisory agreements related to services provided by Everhart Advisors are subject to acceptance by Everhart Advisors.

If Client was introduced to Everhart Advisors through Solicitor or Introducing Advisor, Client hereby acknowledges receipt, as applicable, of Solicitor's or Introducing Advisor's Disclosure Statement which disclosed the terms of the solicitor arrangement between Everhart Advisors and Solicitor or Introducing Advisor and the compensation to be received by Solicitor or Introducing Advisor from Everhart Advisors.

9. **Account Valuation.** For purposes of calculating investment advisory fees, securities in the Account that are listed on a national securities exchange or on NASDAQ at the closing price will be valued on the

valuation date, on the principal market where the securities are traded. Other securities or investments in the Account will be valued in a manner that Everhart Advisors believes in good faith reflects the fair market value.

10. **ERISA Accounts.** If the services under this Agreement involve Everhart Advisors providing advice about securities to an account that is maintained on behalf of a plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA") or similar government regulation, Everhart Advisors acknowledges that this advice would constitute investment advice to a retirement plan or to retirement plan assets for compensation and, as a consequence, Everhart Advisors would be deemed a "fiduciary" as such term is defined under Section 3(21)(A)(ii) of ERISA. Everhart Advisors will act in good faith and with the degree of diligence, care, and skill that a prudent person rendering similar services would exercise under similar circumstances.

If Client grants Everhart Advisors discretion to select securities in an ERISA account pursuant to this Agreement, Everhart Advisors would be considered an "investment manager" as defined in Section 3(38) of ERISA. If Client does not grant discretionary authority pursuant to this Agreement, Everhart Advisors is not considered an investment manager and does not have the power to manage, acquire or dispose of any plan assets. Everhart Advisors is not the "Administrator" of Client's retirement plan as defined in ERISA.

11. **Client's Responsibilities.** Client recognizes the value and usefulness of the services of Everhart Advisors will depend upon the accuracy and completeness of the information that Client provides to Everhart Advisors, upon Client's active participation in the formulation of the objectives and in the implementation of the advice to attain those objectives. Client will provide Everhart Advisors all requested information and required documents that Everhart Advisors may reasonably request in order to permit a complete evaluation and preparation of the recommendations for Client. Everhart Advisors will not be responsible for the verification of the information and documentation provided by Client.

Client will notify Everhart Advisors in writing of any material change to Client's financial circumstances or investment objectives.

12. **Non-Exclusive Relationship.** Client acknowledges and agrees that Everhart Advisors may manage investments for other clients and may give other clients advice or take actions for them, for Everhart Advisors' accounts or for accounts of persons related to Everhart Advisors that is different from the advice Everhart Advisors gives Client or actions Everhart Advisors takes for Client. Everhart Advisors is not obligated to buy, sell or recommend for Client any security or other investment that Everhart Advisors may buy, sell or recommend for any other clients, for Everhart Advisors' accounts or for the accounts of persons related to Everhart Advisors.

Conflicts may arise in the allocation of investment opportunities among accounts that Everhart Advisors manages. Everhart Advisors will seek to allocate investment opportunities believed appropriate for Client's account(s) and other accounts advised by Everhart Advisors among such accounts equitably and consistent with the best interests of all accounts involved. However, there can be no assurance that a particular investment opportunity that comes to Everhart Advisors' attention will be allocated in any particular manner.

If Everhart Advisors obtains material, non-public information about a security or its issuer that Everhart Advisors may not lawfully use or disclose, Everhart Advisors will have no obligation to disclose the information to Client or use it for Client's benefit.

- 13. Basis of Advice.** Client acknowledges that Everhart Advisors obtains information from a wide variety of publicly available sources. Everhart Advisors does not have, nor does it claim to have, sources of inside or private information. The recommendations developed by Everhart Advisors are based upon the judgment of Everhart Advisors. Everhart Advisors cannot guarantee the results of its recommendations.
- 14. Risk.** Everhart Advisors cannot guarantee the future performance of the Account, promise any specific level of performance or promise that Everhart Advisors' investment decisions, strategies or overall management of the Account will be successful.

Client acknowledges that the Account is designed for long-term investments and that asset withdrawals may impair achievement of Client's investment objectives.

The investment recommendations and any decisions of Everhart Advisors on behalf of Client are subject to various market, currency, economic, political and business risks, and will not necessarily be profitable. In supervising the Account, Everhart Advisors will not consider any other securities, cash or other investments of Client unless Client has told Everhart Advisors to do so in Client's written instructions to Everhart Advisors.

- 15. Limitation of Liability.** Client acknowledges that Everhart Advisors, its investment adviser representatives, and Cambridge Investment Research and its employees or affiliates are not agents of Pershing or of any of its affiliates and that no party shall be liable to Client for any act or omission of another party or its agents or employees. Except as may otherwise be provided by law, Everhart Advisors and its investment adviser representatives will not be liable to Client for (a) any loss that Client may suffer by reason of any investment decision made or other action taken or omitted in good faith by Everhart Advisors with the degree of care, skill, prudence, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; or (b) any loss arising from Everhart Advisors' adherence to Client's instructions. Nothing in this Agreement will constitute a waiver or limitation of any rights which Client may have under federal or state securities laws, or under ERISA, if applicable. Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith, and this Agreement does not waive or limit Client's rights under those laws.

Everhart Advisors, its investment adviser representatives, Cambridge Investment Research, and Pershing shall not have any liability for Client's failure to inform them in a timely manner of any material change in Client's financial circumstances which might affect the manner in which assets are invested, or to provide them with any information as to the financial status as they may reasonably request.

- 16. Conflicts of Interest.** The following disclosures are provided regarding the background and business practices of Everhart Advisors:
- (a) In a capacity separate from Everhart Advisors, the individuals serving as investment adviser representatives of Everhart Advisors are also registered representatives of a broker/dealer. Client is not obligated in any manner to utilize the services of the broker-dealer. If Client elects to utilize the services of an individual serving as an investment adviser representative of Everhart Advisors in his or her separate capacity as a registered representative of a broker-dealer, this individual may sell, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to Client. As such, this individual may suggest that Client implement investment advice by purchasing securities products through a commission-

based brokerage account in addition to or in lieu of a fee-based investment-advisory account. This receipt of commissions creates an incentive to recommend those products for which this individual will receive a commission in his or her separate capacity as a registered representative of a broker-dealer. Consequently, the objectivity of the advice rendered to Client could be biased.

(b) In a capacity separate from Everhart Advisors, the individuals serving as investment adviser representatives of Everhart Advisors are also licensed as insurance agents. Client is not obligated in any manner to purchase insurance or annuity products through such individuals. If Client elects to purchase an insurance or annuity product through such individual in his or her separate capacity as an insurance agent, this individual will receive a commission. Consequently, the objectivity of the advice rendered to Client could be biased.

- 17. Proxy Voting.** Everhart Advisors does not vote proxies on behalf of Client. Client is instructed to read through the information provided with the proxy-voting documents and make a determination based on the information provided. Client will be responsible for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by Client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to Client's Account. Everhart Advisors is authorized to instruct the Account custodian to forward to Client copies of all proxies and shareholder communications relating to Client's Account.
- 18. Assignment.** This Agreement cannot be assigned or transferred in any manner by any party without the consent of all parties receiving or rendering services under this Agreement.
- 19. Client Conflicts.** If this Agreement is between Everhart Advisors and related or joint clients (i.e. husband and wife, life partners, etc.), Everhart Advisors' services will be based upon the joint goals communicated by Client to Everhart Advisors. Everhart Advisors will be permitted to rely upon instructions from either party with respect to disposition of the Account, unless and until such reliance is revoked in writing to Everhart Advisors. Everhart Advisors will not be responsible for any claims or damages resulting from such reliance or from any change in the status of the relationship between the clients.
- 20. Client Death or Disability.** Client's death, disability or incompetency will not automatically terminate or change the terms of this Agreement. However, Client's executor, guardian, attorney-in-fact or other authorized representative may terminate this Agreement by giving written notice to Everhart Advisors.
- 21. Termination.** The services will terminate upon either party providing written notice of termination to the other party. In the event that there is a remaining balance of any fees paid in advance after the deduction of fees from the final invoice, those remaining proceeds will be refunded to Client by Everhart Advisors.
- 22. Notice.** Any notice or other communication required or permitted to be given pursuant to this Agreement will be deemed to have been duly given when delivered in person, or sent by telecopy or e-mail, sent by overnight courier, or three days after mailing by registered mail (postage prepaid). All notices or communications to Everhart Advisors should be sent to the main address of Everhart Advisors, 5890 Venture Drive, Suite D, Dublin, Ohio 43017 with a copy of such notice provided to Cambridge Investment Research, 1776 Pleasant Plain Road, Fairfield, Iowa 52556. All notices or communications to Client will be sent to the address last provided by Client.

- 23. Confidentiality.** Any non-public information about Client will be treated as confidential and will not be disclosed to third parties except as required by law or to effectuate the services under this Agreement. Any disclosure by Everhart Advisors to third parties of non-public information provided by Client will be made in accordance with applicable law and the privacy policies of Everhart Advisors as may be amended from time to time. Client, Everhart Advisors and its investment adviser representatives, Cambridge Investment Research, and Pershing acknowledge and agree that the information contained in this Agreement and the advice furnished by any parties to this Agreement will be treated as confidential and will not be disclosed to any third party, except as required by law.
- 24. Applicable Law.** This Agreement will be construed under the laws of the State of Ohio. Nothing in this Agreement will be construed contrary to the Investment Advisers Act of 1940 or any rule thereunder.
- 25. Entire Agreement.** This Agreement represents the entire understanding between the parties with regard to the matters specified herein. No other agreements, covenants, representations, or warranties, express or implied, oral or written, have been made by any party to any other party concerning the subject matter of this Agreement.
- 26. Validity.** If any part of this Agreement is found to be invalid or unenforceable, it will not affect the validity or enforceability of the remainder of this Agreement.
- 27. Amendments.** Everhart Advisors will have the right to amend this Agreement by modifying or rescinding any of its existing provisions or by adding new provisions. Any such amendment will be effective upon Client's mutual agreement.
- 28. Representations.** Everhart Advisors represents that it is registered as an investment adviser and is authorized and empowered to enter into this Agreement. Client represents that he or she is authorized and empowered to enter into this Agreement. If this Agreement is being signed on behalf of a corporation, partnership, trust or other business or legal entity, Client represents that applicable law and governing documents authorize and permit this Agreement.
- 29. Acknowledgement of Receipt of Disclosure Documents and Privacy Policy Notice.** Client acknowledges receipt of the Form ADV Part 2A Disclosure Brochure of Everhart Advisors and of the Form ADV Part 2B Brochure Supplement(s) for any investment adviser representatives who will provide advisory services to Client. Client also acknowledges receipt of the Privacy Policy Notice of Everhart Advisors as required by the Gramm-Leach-Bliley Act of 1999.
- 30. Electronic Delivery.** Client authorizes Everhart Advisors to deliver, and Client agrees to accept, all required regulatory notices and disclosures, as well as all other correspondence from Everhart Advisors, via electronic mail. Information and documents provided by Everhart Advisors will include, but are not necessarily limited to, Form ADV updates and offers, account reports prepared by Everhart Advisors, Everhart Advisors' annual Privacy Policy Notice, disclosures required under section 408(b)(2) of ERISA, and other written communications from Everhart Advisors. Everhart Advisors may receive, via electronic means, Client's consent to assignment of this Agreement. When using electronic delivery, Everhart Advisors will have completed all delivery requirements upon the forwarding of such document, disclosure, notice and/or correspondence to Client's last provided email address. Client may notify Everhart Advisors in the event Client does not want electronic delivery of information. Client has the right to withdraw its consent to electronic delivery without the imposition of any fee or condition.



**31. Arbitration Provision.** To the extent permitted by law, any controversy or dispute which may arise between Client and Everhart Advisors concerning any transaction or the construction, performance or breach of this Agreement will be settled by arbitration. Any arbitration will be pursuant to the rules, then applying, of the American Arbitration Association, except to the extent set forth herein. The arbitration panel will consist of at least three individuals, with at least one panelist having knowledge of investment advisory activities. The parties agree that any arbitration proceeding pursuant to this provision will be held in a location as determined by the rules of the American Arbitration Association. The award of the arbitrators will be final and binding on the parties, and judgment upon the award rendered may be entered into in any court, state or federal, having jurisdiction. Client notes the following provisions of arbitration:

- Arbitration is final and binding on all parties.
- The parties are waiving their right to seek remedies in court, including the right to jury trial, except to the extent such a waiver would violate applicable law.
- Pre-arbitration discovery is generally more limited than and different from court proceedings.
- The arbitrators' award is not required to include factual findings or legal reasoning and any party's right to appeal or to seek modification of rulings by the arbitrators is strictly limited.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

The agreement to arbitrate does not entitle Client to obtain arbitration of claims that would be barred by the relevant statute of limitations if such claims were brought in a court of competent jurisdiction. If at the time a demand for arbitration is made or an election or notice of intention to arbitrate is served, the claims sought to be arbitrated would have been barred by the relevant statute of limitations or other time bar, any party to this agreement may assert the limitations as a bar to the arbitration by applying to any court of competent jurisdiction, and Client expressly agrees that any issues relating to the application of a statute of limitations or other time bar, are referable to such a court. The failure to assert such bar by application to a court, however, will not preclude its assertion before the arbitrators. Client understands that this agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under the federal securities law if more than one, all principals to the account must sign. If any signatory is a fiduciary, the capacity in which he or she is acting should be indicated.

**NOTE: THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE.**

Client Name: \_\_\_\_\_ Client Name: \_\_\_\_\_

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

**ACCEPTED by Everhart Financial Group, Inc. d/b/a Everhart Advisors**

By: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_

**Addendum I  
Accounts under Management by Everhart Advisors**

In accordance with the Asset Management Agreement executed by Client with Everhart Financial Group d/b/a Everhart Advisors on \_\_\_\_\_ (“Agreement”), Client hereby instructs Everhart Advisors to provide asset management services to the accounts listed below.

<u>Name of Qualified Custodian</u>	<u>Account Number/Description of Assets</u>	Approximate Value
Pershing _____	_____	_____
_____	_____	_____
_____	_____	_____

Everhart Advisors will **not** provide asset management services to any accounts or assets unless those accounts or assets are specifically identified in this Addendum I.

Client Assets Excluded from receiving asset management services:

<u>Name of Qualified Custodian</u>	<u>Account Number/Description of Assets</u>
_____	_____
_____	_____

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Addendum II  
ACKNOWLEDGEMENT OF ASSIGNED INVESTMENT ADVISER REPRESENTATIVE**

The following investment adviser representative acknowledges his or her assignment by Everhart Financial Group, Inc. d/b/a Everhart Advisors as investment adviser representative of record for the Account under this Agreement and understands the terms of this Agreement.

\_\_\_\_\_  
Investment Adviser Rep Signature

\_\_\_\_\_  
Investment Adviser Rep Name Printed

**\*This Agreement supersedes ALL prior agreements and understandings (whether written or oral) between Everhart Advisors and Client with respect to the subject matter hereof.**

## Retirement Plan Employee Communication and Education Disclaimers

- As an active, retired, or terminated participant in a 401(k) plan, you have the right and ability to keep your money in that 401(k) plan, provided your account balance meets certain criteria and minimums outlined in the plan document.
- If you are considering a rollover out of your 401(k) plan, we want to make sure you understand that you have choices and you are under no obligation to utilize the services provided by Everhart Advisors.
- The information provided to you by financial advisors with Everhart Advisors is for information and/or education purposes (this includes illustrations, presentations, and other reports).
- Financial Advisors with Everhart Advisors do not provide tax, accounting or legal advice. Consult your own independent advisor as to any tax, accounting or legal matters.
- IRA Rollovers established with Everhart Advisors may have different costs associated with them, depending on the type of investment vehicle/s you chose within the IRA. Some investments may be less expensive than your 401(k) plan options; some may be more expensive than your 401(k) investment options. Everhart Advisors may earn commissions and/or management fees as the advisor of the IRA account. You should examine all fees and expenses prior to making an investment decision.

### What should you consider when selecting an investment plan?

Before investing in an annuity contract, mutual fund or any other investment vehicle you should learn about the specific financial product you are considering. Request a prospectus or any other available material from the insurance company, investment company or from your financial adviser, and read it carefully. The prospectus contains important information about the financial product- including risks, surrender charge schedule, expenses, fees and charges, investment options, death benefits, annuity payout options, and other important information. Compare the benefits and costs of your selected investment to other similar investments as well as to other types of financial products.

Before you decide to purchase an annuity, consider the following questions and consult with your financial advisor to be sure you can answer them to your satisfaction and benefit.

- ✓ Will you use the annuity primarily to save for retirement or a similar long-term goal?
- ✓ Will the annuity help to address your retirement income needs?
- ✓ Are you investing in the annuity through a retirement plan or IRA (which would mean that you are not receiving any additional tax-deferral benefit from the annuity)?
- ✓ Are there features and benefits in the annuity contract, other than tax deferral that make an annuity purchase appropriate?
- ✓ Do you understand the features of the variable contract?
- ✓ Do you understand all of the fees and expenses of the annuity?
- ✓ Do you intend to keep your money in the annuity long enough to avoid paying any surrender charges if you withdraw money?
- ✓ Have you consulted with a tax advisor and considered all the tax consequences of purchasing an annuity, including the effect of annuity payments on your tax status in retirement or death benefit payments to your beneficiaries?



614.717.9705

5890 Venture Drive Suite D. Dublin, OH 43017

### Client Acknowledgement:

I have read and understand the information provided in the "Participant Disclosure". I acknowledge that I have the option of working with Financial Advisors who are not associated with Everhart Advisors. I also understand that my employer is not endorsing my relationship with Everhart Advisors for investment and financial services provided on my assets.

Printed Name: \_\_\_\_\_ Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_ Date \_\_\_\_\_

**CLIENT RISK PROFILE QUESTIONNAIRE**

Client Name: \_\_\_\_\_ Date: \_\_\_\_\_

Client Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home phone #( ) - \_\_\_\_\_ Business phone #( ) - \_\_\_\_\_ Business phone #( ) - \_\_\_\_\_

US Citizen     Non-Resident Alien     Resident Alien

Client Date of Birth \_\_\_\_\_

Annual Income \_\_\_\_\_ Net Worth \_\_\_\_\_ Liquid Net Worth \_\_\_\_\_

Tax Bracket \_\_\_\_\_

Investment Knowledge (Choose one):     Limited     Good     Excellent

Risk Exposure (Choose one):     Low     Moderate     Aggressive     Speculation

Investment Objective (Choose one):  Current Income     Balanced     Growth & Income  
 Growth     Maximum Growth

Investment Experience:  None     Limited     Good     Excellent

Describe Other investment experience \_\_\_\_\_

What types of investments may be included in your portfolio?  Stocks     Bonds     Mutual Funds     ETFs  
 Variable Annuities     Unit Investment Trusts     Other- Please describe: \_\_\_\_\_

What time horizon is most appropriate for your portfolio? (Check one)  
 10+ years     6-10 years     3-5 years     Less than 3 years

Investing is a long-term commitment and account valuations may fluctuate. Thus, it is important to know if and when you may need any of the assets in your investment portfolio especially in the first 10 years. Please list below.

- Less than 3 years                    \$ \_\_\_\_\_
- 3 to 5 years                            \$ \_\_\_\_\_
- 5 to 10 years                          \$ \_\_\_\_\_
- More than 10 years                  \$ \_\_\_\_\_

Are there any types of asset classes, styles or industries that you do not wish to have in your portfolio?  Yes  No

Asset classes can include small capitalized or large capitalized companies, domestic and foreign equities, and bonds of different companies and duration. Styles include, for example, growth investing, or value investing. Examples of Industries are: telecommunications, manufacturing, finance, biotechnology, retail, oil, and many more.

Do NOT invest my portfolio in \_\_\_\_\_

Client Names: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

