

MG Capital Partners, LLC

FINANCIAL PLANNING PLATFORM
AGREEMENT

7021 BYBROOK LN
CHEVY CHASE, MD, 20815

Version Date: 9/4/2019

The undersigned ("Client"), being duly authorized, has established a Relationship (the "Relationship"), and hereby agrees to engage MG Capital Partners, LLC ("MCPL") on the following terms and conditions.

I. Appointment of MCPL

Client hereby appoints MCPL as non-discretionary investment adviser/financial planner for this Relationship.

II. Services by MCPL.

By execution of this Agreement, MCPL hereby accepts the appointment as investment adviser for the Relationship and agrees from and after the effective date, set forth in the signature page hereto, to provide the financial planning services for Client set forth in Exhibit I, hereto.

It is understood and agreed that MCPL, in the maintenance of records for its own purposes, or in making such records or the information contained therein available to Client or any other person at the direction of Client, does not assume responsibility for the accuracy of information furnished by Client or any other person, firm or corporation.

III. Fees.

The compensation of MCPL for its services rendered hereunder shall be calculated in accordance with the Schedule of Fees attached hereto as Exhibit I.

IV. Representations by Client.

The execution and delivery of this Agreement by Client shall constitute the representations by Client that the terms hereof do not violate any obligation by which Client is bound, whether arising by contract, operation of law or otherwise. MCPL will not be responsible for any liability or expense resulting from a breach of Client's representations.

V. Representations by MCPL.

By execution of this Agreement, MCPL represents and confirms that it is registered as an investment adviser pursuant to applicable laws and regulations.

VI. Amendment; Termination.

This Agreement contains the entire agreement between the parties and may not be modified or

amended except in writing as executed by both parties.

Client may terminate the Agreement within fifteen (15) days of signing, without penalty, and with full refund of the advisor's fees. This Agreement shall continue in effect until termination by either party by giving to the other thirty (30) day written notice.

VII. Notices.

All notices and other communications contemplated by this Agreement shall be deemed duly given if transmitted to MCPL at the address set forth on the cover page of this Agreement to the attention of its Chief Compliance Officer, and to Client at the address appearing below, or at such other address or addresses as shall be specified, in each case, in a written notice similarly given.

VIII. Governing Law.

The validity of this Agreement and the rights and liabilities of the parties hereunder shall be determined in accordance with the laws of the state in which Client resides, except to the extent preempted by ERISA or other federal or state laws or regulations.

IX. Exhibits.

The following Exhibits are attached, and are part of this Agreement:

- Exhibit I - Schedule of Fees
- Exhibit II - Explanation of Services
- Exhibit III - Risk Tolerance Questionnaire

X. Receipt.

____/____ Client acknowledges receipt of Parts 2A and 2B of Form ADV and MCPL's Privacy Policy Statement.

XI. Consent to Electronic Delivery.

Client hereby consents to receive via e-mail or other electronic delivery method for various communications, documents, and notifications from MCPL. These items may include but are not limited to: all statements or reports produced by MCPL; trade confirmations; billing invoices; all Form ADV brochures; privacy policy statements; and any other notices or documentation that MCPL chooses to provide on an ongoing or occasional basis. Client agrees to immediately notify MCPL of

any changes to Client's e-mail address shown below or other electronic delivery address.

XII. *Assignment.*

No assignment of this Agreement may be made by any party to this Agreement without the prior written consent of the other party hereto. Subject to the foregoing, this Agreement shall inure to the benefit and be binding upon the parties hereto, and each of their respective successors and permitted assigns.

XIII. *Confidential Relationship.*

All information and advice furnished by either party to the other shall be treated as confidential and shall not be disclosed to third parties except as required by law and as described in MCPL's Privacy Policy Statement.

XIV. *Market Conditions.*

Client acknowledges that MCPL's past performance and advice regarding client financial plans cannot guarantee future results. **AS WITH ALL MARKET INVESTMENTS, CLIENT INVESTMENTS CAN APPRECIATE OR DEPRECIATE.** MCPL does not guarantee or warranty that services offered will result in profit.

IN WITNESS THEREOF, the parties have executed this Agreement on the date stated below.

Client Name	Jose Sobrado, President		
Client Signature	Date	Adviser Signature	Date
Client#2 Signature	Date		

Client Street Address:					
City:		State:		Zip:	
Phone:		E-Mail(s):			

Exhibit I

Fee Schedule

MCPL's Services

This Agreement does not provide MCPL the authority to place trades. Client hereby requests the financial planning services marked below:

- Investment Planning
- Insurance Planning
- Tax Planning & Integration
- Retirement Planning
- Education Planning
- Debt / Credit Planning
- Other: Exhibit II*

____/____ By initialing here, Client agrees to the services set forth above.

MCPL's Fees

Fixed Fees

The fixed rate for creating client financial plans is between \$0 and \$10000. Fixed financial planning fees are paid via credit card.

These fees are charged in advance, but never more than one (1) year in advance. Fixed fees that are collected in advance during the first contract year are not refundable. Fixed fees that are collected in advance after the first contract year, but unearned at the time termination becomes effective (if any), will be refunded based on the prorated amount of work completed at the point of termination.

____/____ By initialing here, Client hereby agrees to the fee of \$1,500 for the 1st contract year paid in advance.

____/____ By initialing here, Client hereby agrees to the monthly fee of \$125 beginning from the 2nd contract year paid in advance and reduced by any asset based advisory fees paid to the advisor.

____/____ By initialing here, Client hereby acknowledges to have investable liquid assets of \$_____ which they intend to transfer to account(s) managed by MCPL within 15 days of signing this contract in exchange for a waiver of _____% the fees for the 1st contract year.

Exhibit II

Financial Platform Service Description:

1. personal financial portal w/ unlimited connections and document storage capacity
2. support for opening and maintaining unlimited brokerage accounts with Schwab, including non-resident accounts for G4 visa holders residing in the US and international accounts
3. advanced consolidated performance reporting for all Schwab brokerage accounts
4. automatic rebalancing for all Schwab self-directed brokerage accounts (additional 3rd party platform fees apply)
5. draft year-end 1040NR tax return for all individual non-resident Schwab brokerage accounts of G4 visa holders
6. future account balance projections and Monte Carlo simulations for all Schwab accounts

Exhibit III

Risk Tolerance Questionnaire

1. If you own a home, do you have more than 30% equity?

No

Yes

I don't own a home

2. Which of the following best describes your current employment situation?

Full-Time

Part-Time

Retired

Unemployed

3. From an original investment of \$15,000, your portfolio now worth \$25,000 suddenly declines \$3,750 or 15%, which best describes your response?

I would look for a way to invest more

I would take no action

I would be somewhat concerned

I would avoid any investment that could suddenly lose 15% of its value (Choose last answer for next question)

4. Your portfolio, from previous question, now worth \$21,250 suddenly declines another \$2,125 or 10%, which best describes your response?

I would look for a way to invest more

I would take no action

I would be somewhat concerned

I would probably sell

I would never have made this investment (Chose last answer on previous question)

5. Have you invested in Equities?

No

Yes

6. Have you invested in Fixed Incomes?

No

Yes

7. Have you invested in Mutual Funds?

No

Yes

8. Have you invested in Options, Futures or Derivatives?

No

Yes

9. How would you describe your level of investment knowledge?

None

Limited

Good

Extensive

10. How much investment experience do you have?

None

Limited (1 to 3 years)

Good (4 to 5 years)

Extensive (more than 5 years)

11. Do you have current income needs from your investments?

Yes

No

12. When will you begin to use your invested funds?

Less than 2 years

2 to 5 years

6 to 10 years

More than 10 years