**Step By Step Financial, LLC**

Wealth Management Client Agreement

THIS AGREEMENT, including related schedules (collectively the “Agreement”), is between Step By Step Financial, LLC (the “Advisor” or “SBS”) and the undersigned client(s) (the “Client”). By signing this Agreement, you engage the Advisor to provide advisory services described below.

#### Client Names

**Client 1:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Client 2 (if applicable):** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

#### Effective Date and Term of Agreement

**Effective Date:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **End Date:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

#### 1. Services

You engage the Advisor to provide ongoing financial planning, tax planning and preparation, and investment advisory services. The Advisor will:

* Develop, implement, and monitor your financial plan.
* Provide tax planning and preparation services.
* Offer investment advisory services.

**Financial Planning Services**

Financial planning services help you understand your current financial situation and plan for the future. The Advisor will:

* **Understand Your Situation:** Gather and analyze your personal and financial information.
* **Set Goals:** Identify and prioritize your financial goals.
* **Evaluate Your Current Path:** Assess your current financial actions and suggest changes.
* **Create Recommendations:** Develop personalized financial advice.
* **Present the Plan:** Explain the recommendations and their benefits.
* **Implement the Plan:** Assist you in putting the recommendations into action.
* **Monitor and Update:** Review your progress and adjust as needed.

**Tax Planning and Preparation Services**

Tax planning and preparation services help you optimize your tax strategies and ensure compliance. The Advisor will analyze your financial situation, recommend tax-saving strategies, and prepare and file your individual tax return (1040 only). The client may opt out of the tax preparation service. If you opt out of the tax preparation service, the fee will remain the same.

**Investment Advisory Services**

Our investment advisory services manage your investment portfolio to help you reach your financial goals. We use a passive investment management approach, focusing on low-cost, tax-efficient index mutual funds or ETFs to build diversified portfolios that aim to match market returns.

Our investment philosophy and strategies are rooted in three key components:

* **Asset Allocation:** We choose the right mix of asset classes (stocks, bonds, cash) based on your risk tolerance, financial goals, and investment time horizon. This balances risk and return by diversifying your investments.
* **Asset Location:** We place different asset classes in taxable and tax-advantaged accounts (like IRAs or 401(k)s) to minimize taxes and improve after-tax returns. Tax-efficient investments go in taxable accounts, and tax-inefficient investments go in tax-advantaged accounts.
* **Asset Dedication:** This strategy matches your investments to your future financial needs by dividing your money into three parts: cash for immediate expenses, individual high-quality bonds for medium-term needs, and stocks for long-term growth. It is customized to fit your goals and risk tolerance, ensuring steady income and financial stability.

#### 2. Trading Authorization

Wealth Management is offered with discretionary trading authorization.

* **Discretionary Management**

You grant us discretionary authority to manage your account. This means we can make investment decisions, including the selection and amount of securities to buy or sell, without needing your approval for each transaction. However, you can set your account's investment objectives, guidelines, and restrictions. For example, you can specify that investments in any particular stock or industry should not exceed certain percentages of the portfolio's value. All investment decisions will be made in accordance with your goals, priorities, and risk assessment.

#### 3. Fiduciary Statement

SBS acts as a fiduciary, giving prudent advice, avoiding misleading statements, and receiving only reasonable compensation. Step By Step Financial, LLC is committed to providing objective and unbiased advice, ensuring that your interests always come first.

#### 4. Custody of Assets

The Advisor does not hold your funds or securities except for payment for services. A custodian will hold assets, and assets are held at Fidelity with Asset Dedication as a sub-advisor.

#### 5. Confidential Relationship

The Advisor will keep your information confidential according to applicable law and the Advisor’s Privacy Policy.

#### 6. Voting Proxies

The Advisor will not vote proxies for securities purchased for your account.

#### 7. Class Action Settlement Claims

The Advisor will not file class action settlement claims on your behalf.

#### 8. Code of Ethics

You acknowledge the Advisor’s Code of Ethics, available in the Advisor’s Form ADV, Part 2A.

#### 9. Fees

Fees for services are detailed in Schedule A. No fee increases will take effect without your consent. The Advisor will not require or solicit prepayment of more than $500 six months or more in advance.

#### 10. Additional Fees and Expenses

You may incur fees from mutual funds, exchange-traded, transaction, and custodial fees, separate from those paid to the Advisor.

#### 11. Valuation

Securities listed on a national securities exchange will be valued at the last quoted sale price. Other assets will be valued in good faith to reflect fair market value.

#### 12. Authority

SBS may select, appoint, retain, and terminate sub-advisors to manage your assets.

#### 13. Use of Outside Managers (Sub-Advisors)

Asset Dedication as an outside manager is only available for wealth management clients with discretionary trading authority. We recommend Asset Dedication’s investment strategies and services based on your needs, goals, and priorities.

#### 14. Related Transactions

The Advisor may effect transactions for its own account or others, similar to transactions for your account.

#### 15. Account Statements

You will receive statements from your custodian at least quarterly.

#### 16. Verbal Instructions Acceptable

You authorize the Advisor to act on your verbal instructions, except voicemail instructions, which will not be acted upon.

#### 17. Electronic Communications Acceptable

You consent to the electronic delivery of required disclosure documents and communications. You may revoke consent by notifying the Advisor.

#### 18. Receipt of Form ADV

You acknowledge receipt of the Advisor's Form ADV Parts 2A & 2B and Part 3 (Form CRS). If these documents were not delivered 48 hours before entering this Agreement, you can terminate without penalty within five (5) business days.

#### 19. Limited Liability

The Advisor is not liable for any loss except that resulting from a violation of fiduciary duty, applicable law, or an act of bad faith or negligence.

#### 20. Non-Waiver of Rights by Client

Nothing in this Agreement waives your rights under federal and state securities laws.

#### 

#### 21. Termination/Assignment

Neither party can transfer this Agreement to someone else without the other party's written consent. You or the Advisor can end this Agreement anytime, but you must give at least 30 days written notice. If either party ends the Agreement, it will take effect 30 days after the other party receives the notice unless you and the Advisor agree on a different date. If you've paid fees in advance and the Agreement has ended, you will get a refund for any fees that haven't been earned. If you pay fees after services are provided, you will only pay for the days you received services. The Advisor can end this Agreement immediately if you don't pay fees on time, provide false or misleading information, or don't cooperate with requests for information needed to perform the services.

#### 22. Governing Law

This Agreement is governed by the laws of the State of Oklahoma, except where federal securities laws are controlling.

#### 23. Venue

Any dispute will be resolved in Tulsa County, Oklahoma unless otherwise agreed by the Parties.

#### 24. Arbitration

Disputes may be settled by arbitration if both Parties agree. This Agreement does not waive your right to seek a judicial forum.

#### 25. Miscellaneous

Paragraph headings are for convenience only and do not affect the interpretation of this Agreement. Any inconsistent provision with present or future law will be rescinded or modified according to the law. This Agreement contains the entire understanding between you and the Advisor.

**Schedule A: Fee Schedule**

#### Wealth Management Fee Structure

##### Overview

Our investment management fee is based on the total investments we manage multiplied by the annual fee percentage. Fees are charged quarterly based on the value of managed accounts at the end of each calendar quarter.

##### Fee Breakdown

##### Assets Under Management Annual Fee:

* $250,000 - $1,000,000: 1.25%
* $1,000,001 - $3,000,000: 1.00%
* $3,000,001 - $4,000,000: 0.80%
* $4,000,001 - $5,000,000: 0.75%
* $5,000,001 and over: 0.70%

##### Cliff Fee Structure

* The entire balance is charged at the applicable rate.

##### Payment Terms

* Billing: One-fourth of the applicable annual fee will be billed in advance based on the household account values on March 31st, June 30th, September 30th, and December 31st
* Fee Deduction: Fees are deducted directly from the Client's accounts held in custody at Fidelity.

##### Fee Variation

The specific rate may vary from quarter to quarter depending on market performance and the proximity to the following fee bracket under the wealth management model.

##### Transfer of Assets

All managed assets will be transferred to Fidelity within the first 90 days of signing this agreement. Accounts that cannot be immediately transferred will be transferred as they become available.

##### Trading Authorization

Wealth management services are offered on a discretionary basis.

Schedule B: Client Annual Fee Calculation

#### Documented Fee Arrangement

* Assets Under Management Annual Fee % (as of the date of this Agreement):
* Investable Assets (as of the date of this Agreement):

#### Additional Notes or Information

#### Signatures

By signing below, you acknowledge that you have received and agree to abide by all the terms and conditions outlined in this Agreement with the Advisor, including Schedule A and B.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature - Client 1 Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature - Client 2 (if applicable) Date

**Step By Step Financial, LLC**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature - Authorized Representative Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Printed Name - Authorized Representative