



DUVALL WEALTH & TAX PLANNING CLIENT AGREEMENT

Between **Duvall Wealth & Tax Planning** (the "Advisor") and _____ (the "Client")

Effective Date: _____

1. Services Provided:

The Advisor agrees to provide the following services to the Client:

Financial Planning (as defined by CFP® Board): A collaborative process that helps maximize a Client's potential for meeting life goals through Financial Advice that integrates relevant elements of the Client's personal and financial circumstances.

Investment Advice: Tailored investment recommendations based on the Client's financial situation, risk tolerance, and investment objectives.

Tax Advice: Assistance with tax planning and strategies to optimize tax implications related to investments and financial decisions.

2. Investment Policy:

The Client will complete an investment policy statement (IPS) with the Advisor, which will include:

Risk Tolerance: Options include Low, Moderate, or High risk.

Investment Time Horizon: Short-term (less than 3 years), Medium-term (3-10 years), or Long-term (more than 10 years).

This policy will guide the selection of investment vehicles and strategies.

3. Fees:

Monthly Fee: The Client agrees to pay a monthly fee between \$200 and \$500, determined by the complexity of services required. The specific fee will be agreed upon based on the initial assessment and any subsequent changes in service needs.

Monthly Retainer Fee: _____

4. Arbitration:

Any dispute, claim or controversy arising out of or relating to this Agreement or the breach, termination, enforcement, interpretation or validity thereof, including the determination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in Tabernacle, NJ, before one or more arbitrators. The arbitration shall be administered by [American Arbitration Association / JAMS] under its rules for the resolution of disputes. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

5. Termination:

Either party may terminate this agreement at any time by providing written notice to the other party. Upon termination, final payment shall be required for offboarding and regulatory/archiving work.

6. Confidentiality:

All information provided by the Client to the Advisor will be held in strict confidence and will not be disclosed to third parties without the Client's prior consent, except as required by law.

7. Governing Law:

This Agreement shall be governed by and construed in accordance with the laws of the State of New Jersey.

8. Amendments:

This Agreement may only be amended by a written document duly executed by both parties.

9. Acknowledgement:

By signing below, the Client acknowledges that they have read, understood, and agree to the terms and conditions of this Agreement.

Client Signature: _____ Date: _____

Advisor Signature: _____ Date: _____

Statement of Investment Policy (SIP):

1. Purpose and Scope:

Defines Client's investment objectives, risk tolerance, and time horizon.

Outlines permissible investments and asset allocation.

2. Investment, Return, and Risk Objectives:

Investment Objectives and Risk Tolerance: Client selects from:

- ☐ Aggressive Growth: High risk for significant growth, less liquidity concern.
- ☐ Moderate Growth: Accepts some leverage, seeks long-term returns over income.
- ☐ Cautious Growth: Moderate risk, seeks long-term appreciation.
- ☐ Growth and Income: Balanced approach to growth and income.
- ☐ Current Income: Focus on income with moderate risk.
- ☐ Capital Preservation: Emphasis on principal protection with minimal risk.

Client Information:

Liquid Net Worth:

- ☐ \$0 - \$500k
- ☐ \$501k - \$1 Million
- ☐ +\$1 Million

Percentage of Net Worth Invested:

- ☐ 0% - 25%
- ☐ 26% - 50%
- ☐ +50%



Investment Time Horizon:

☐ 0 - 3 Years

☐ 3 - 10 Years

☐ +10 Years

Use of Margin:

Advisor does not recommend or manage margin use.

Acknowledgments:

Client understands and agrees with the SIP, will update Advisor on changes, acknowledges no guaranteed returns, and understands the advisory role.

Signatures:

Client Signature: _____ Date: _____

Advisor Signature: _____ Date: _____



TAX RETURN PREPARATION AGREEMENT

Outlined below is a service agreement between Joshua Duvall, CFP®, RTP (tax preparer), and you (client, customer, tax payer).

1. Services Provided:

Joshua Duvall, CFP®, RTP will perform the following services:

Engage you in a brief consultation to assess the most economical filing method, with the greatest benefit to you.

Complete a federal tax return (1040, 1041, 1120s, or 1065).

Complete the applicable state return(s).

Review all documents received and analyze the potential for attaining more deductions and credits.

Prepare your return to be e-filed with the IRS and applicable state(s).

Share a summary of the prepared return and discuss if necessary.

2. Representation:

Joshua Duvall, CFP®, RTP is not legal counsel and does not speak with the IRS on your behalf.

3. Delivery of Completed Tax Return:

Completed tax returns (or a copy) will be provided following full payment of services rendered.

The Customer will receive a PDF version of tax return copy.



4. Security:

Joshua Duvall, CFP®, RTP will take every reasonable precaution to safeguard client information and prevent identity theft, including encrypted digital storage, password protected devices, and secure wifi networks.

5. Payment of Services Rendered:

Payment is due in full at the completion of services rendered, prior to actually e-filing the return.

Payment for services rendered is due on all completed tax returns whether the client is to receive a refund or not.

6. Arbitration:

Any dispute, claim or controversy arising out of or relating to this Agreement or the breach, termination, enforcement, interpretation or validity thereof, including the determination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in Tabernacle, NJ, before one or more arbitrators. The arbitration shall be administered by [American Arbitration Association / JAMS] under its rules for the resolution of disputes. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

7. Client's Responsibilities/Amendments:

Joshua Duvall, CFP®, RTP is not responsible for returns completed with inaccurate or missing documentation. It is the clients responsibility to maintain all documentation and records of tax return related information for future reference or audit. The client will hold harmless Joshua Duvall, CFP®, RTP, for any and all errors related to missing or inaccurate information.

Please acknowledge that you have read and agree to the terms and conditions above.

Client Signature: _____ Date: _____

Advisor Signature: _____ Date: _____