



LETTER OF ENGAGEMENT FOR PRO BONO FINANCIAL PLANNING AND ADVICE

We, the licensed financial advisor (“Advisor”) and pro bono financial planning recipient (“Pro Bono Client” or “Client”) signing this Agreement, acknowledge that we are entering into an engagement for Advisor to provide financial planning advice to Pro Bono Client. The Advisor has volunteered to assist the Pro Bono Client and will receive no compensation for services provided.

SCOPE OF SERVICES

The scope of the engagement will be jointly determined by Advisor and Pro Bono Client. Typically, the Client identifies areas of need (e.g., setting goals, creating a budget, prioritizing debt, managing cashflow and risk, etc) and the Advisor provides service to address the Client’s needs. Services provided can be as simple as the Advisor answering Client’s questions, to the creation of a financial plan for the Client.

A basic pro bono engagement has four steps: 1. Get Acquainted; 2. Get Organized; 3. Get Prioritized; 4. Get Stabilized. These steps can be covered in one or multiple meetings. As necessary, the Advisor may collaborate with Client’s other professional service providers, such as attorneys.

The Advisor is not responsible for implementing, monitoring or updating the plan provided; will have no authority or control over Client’s assets and no Power of Attorney; and will not sell any products or services to the Client. The Client agrees to be responsible for the decision to work with Advisor and for making all decisions related to the plan.

The engagement will end when the Advisor delivers the plan to the Client, or when either the Advisor, Wings for Widow, or the Client provide written notice that it has been terminated.

PRO BONO CLIENT RESPONSIBILITIES

- I understand that this is a short-term engagement and agree to do my best to promptly return calls or email contacts from Advisor.
- If Advisor requests my financial information, I will provide it in a complete and timely manner.
- I will not ask Advisor to make any financial decisions for me or to take any financial action on my behalf.
- I understand that the responsibility for financial decisions is mine and that I’m under no obligation to follow any recommendation provided by Advisor.
- I understand that any rude or inappropriate behavior towards the Wings for Widows Program Manager may lead to termination from participation in the program.

ADVISOR RESPONSIBILITIES

- I will treat the Client's financial situation as confidential and will not share my suggestions or financial plan with anyone but Client unless I have specific permission from the Client.
- I will be responsible for the engagement but may delegate tasks to others I work with, including paraplanners, CFP candidates or allied professionals.
- I have volunteered to provide free service and will not enter into a paid relationship with the Pro Bono Client. If the Client inquires about services beyond the pro bono engagement, I will refer the Client to the Wings for Widows Resource Services Directory.
- If the Client provides me with confidential, non-publicly available financial information (e.g. a credit report, bank account information, etc.). I agree to abide by the Privacy Policy printed at the end of this Agreement or to furnish Client with an alternative Policy.

PROFESSIONAL STANDARDS

Advisor will comply with all regulatory, professional and ethical obligations, including the CFP Board's Code of Ethics and Standards of Conduct. Advisor affirms that all professional licenses and certifications held by Advisor are in good standing and that Advisor has not at any time been censured, convicted or otherwise found by competent authority to be guilty of any fraudulent activity or professional misconduct.

LIABILITY & MEDIATION

Advisor and Pro Bono Client may be working together after having been matched by Wings for Widows. Neither Wings for Widows, nor their directors, funders, officers, employees, agents, assigns, or volunteers shall be liable for the accuracy or appropriateness of any advice provided by Advisor to Client. By accepting assistance, the Pro Bono Client agrees that the Wings for Widows Parties (1) are not providing any financial advice to the Client, (2) do not have any professional or business relationship with the Advisor, and (3) do not have or assume any responsibility or liability for the accuracy or appropriateness of the advice provided by the Advisor. Advisor is solely responsible for his or her professional advice and services. Both the Advisor and Pro Bono Client agree to hold the Wings for Widows Parties harmless from any loss, damage, cost or liability in any way arising from advice, acts or omissions related to the pro bono engagement. Further, the Pro Bono Client agrees to hold the Advisor, their business, or affiliated organizations harmless from any loss, damage, cost or liability in any way arising from such advice, acts or omissions. Should any concerns arise regarding the relationship between Advisor and Client, they each agree to try to resolve. Unresolved issues must then be submitted to non-binding mediation under the Commercial Mediation Rules of the American Arbitration Association. Any dispute still unresolved may then be submitted to binding arbitration under the Securities Industry Arbitration Rules of the American Arbitration Association.

AGREED TO BY:

Signature of Advisor:	Signature of Client:
Advisor Name:	Client Name:
Designation(s):	
Address:	Address:
Email:	Email:
Phone:	Phone:

PRIVACY POLICY

In the course of the engagement, Client may share sensitive, non-public personal information with the Advisor, including annual income, net worth, account balances and more.

Advisor will not disclose this non-public information to anyone, except:

- To comply with laws, regulations, or court or government order or request.
- When Advisor requires additional information from another professional such as an attorney, accountant, or other CFP professional to give Client accurate advice.
- To share with a person whom Client has authorized Advisor to share with.
- To protect against or prevent fraud, ID theft, claims or other liability.

Advisor will inform Client prior to sharing this information with any of the above.