Responsible INVESTING

FINANCIAL COACHING AGREEMENT

Client Name(s): _____

Client Address: _____

Telephone:_____ Email _____

This agreement, between the coach, Mary Ellen McCarthy of Responsible Investing, and the above-named client will begin on _____. The agreement will continue for _____ months with a fee of $_____, payable in advance. This coaching agreement includes _____ hours of one-on-one coaching sessions, augmented with _____ hours of research and email support from the coach. While not anticipated, any additional research services beyond that contractually agreed to herein will be provided, after consultation with the client, and billed at an hourly rate of $_____. A 24-hour cancellation policy is in effect. Less than 24 hours notification of a missed appointment will be charged in full to the client.

The services to be provided by the coach to the client are financial coaching, including both one-on-one or tele-coaching, as well as email support and research services provided by the coach, as designed jointly with the client. The client understands that the power of the coaching relationship can only be granted by the client. Financial Coaching is not investment advice, financial planning or money management. Rather, coaching seeks to empower the client through education and skill building so that the client is better able to make his/her own financial choices. Coaching services include goal clarification, brainstorming, asking questions, teaching clients how to find, understand and use tools, information and financial data widely available in the public domain (such as Morningstar and mutual fund prospectuses). The client has the right to decline or make counter offers to all coaching requests. The coach uniformly agrees to respect and maintain the highest level of confidentiality.

During the course of a financial coaching program, the coach may share with the client information and/or independent research or opinions on stocks, funds, insurance products and other services using outside sources believed, but not guaranteed, to be accurate. In no case should these data be construed as a solicitation to buy or sell a particular issue or product. Financial coaching is not a replacement for financial advisory and planning services; rather it enables the client to work with inancial advisers, planners and brokers more effectively. The coach works strictly on a fee for service basis, and does not accept commissions or other remuneration from any brokerage or financial services firm.

The client expressly agrees that he/she is participating in coaching as a purely voluntary activity, and that he/she assumes all investment and financial risks potential in this activity.

Our signatures on this agreement indicate a full understanding of, and agreement with, the information outlined above.

Please make checks payable to Responsible Investing. There is a $50 charge for returned checks.

_____	_____	_____	_____
Client	Date	Coach	Date
_____	_____		
Client	Date		

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