



MILESTONES

FINANCIAL PLANNING, LLC

Johanna Fox Turner, CPA, CFP[®], RLP[™] Member-Owner

Exhibit A: Investment Advisory Services

Milestones Financial Planning, LLC/Johanna Fox Turner, CPA, CFP[®], RLP[®] (“the Advisor”) is a Fee-Only[®] Investment Advisor/Investment Advisor Representative. the Advisor provides investment management services to its clients as follows:

1. The Advisor will assist the client in opening an account (the “Account”) with either E*TRADE (for SIMPLE IRA accounts) or Scottrade (non-SIMPLE IRA accounts), hereinafter referred to as the “brokerage firm”. Clients transfer cash, securities and other property into these accounts, either by deposit directly from client or by direct transfer from a different brokerage account(s). MFP does not have custody of any assets in the Account. The Advisor will not be liable for any charges imposed by the brokerage firm with respect to the Account.
2. Clients authorize the Advisor to invest and reinvest the cash, securities and other property in the Account in its discretion. At the specific request of the client, the Advisor will email clients to advise them of investments to be made before initiating any transactions. Otherwise, the Advisor is not required to consult with clients in advance. By signing this Engagement Letter, client authorizes the Advisor to act as agent to order purchases and sales of securities and other property for the Account in client’s name. This authorization will be a continuing one and will remain in full force and effect until the Advisor has received written notice of revocation thereof.
3. Clients receive a quarterly account statement; the default method is email but clients can receive the statement by U. S. Postal Service at their request. the Advisor and its representatives will also be available to meet with clients periodically and to discuss account activity.
4. The Advisor makes no explicit or implied guarantees with respect to the outcome of any investment made on clients’ behalf.
5. The Advisor keeps all client information strictly confidential. Clients should review and be familiar with MFP’s Privacy Policy, which is always available on our website.
6. The Advisor charges fees for financial planning and investment advice and management as detailed and described in the Engagement Letter and Schedule B, Fee Structure.
7. In addition to the Advisor, clients have full authority over the Account to make purchases and sales, to add to the Account or to make withdrawals therefrom. Clients are expected to notify the Advisor of any changes they make to the Account as they occur.

8. The Advisor is registered as an Investment Advisor under the laws of the state of Kentucky.
9. The Advisor and its employees, other customers, and members of their families and affiliates, may hold and have transactions in securities with respect to which investment advice is given hereunder.
10. The Advisor will not be under any liability for any act or failure to act with respect to investment advice hereunder except in the absence of good faith, provided that this point does not relieve the Advisor from any liability imposed by the Securities Act of 1933, the Employee Retirement Income Security Act of 1974, or other applicable law, which cannot be waived.