



3148 Hagadorn Road, Mason, MI 48854  
Phone 517.858.0362 Fax 877.261.3386  
churchorganizers@gmail.com  
www.churchorganizers.org  
Facebook.com/ChurchOrganizers  
Twitter.com/ChurchOrganizers

## I. INVESTMENT ADVISORY SERVICES

The Registered Investment Adviser, Church Organizers Foundation, will provide investment advisory services as may be reasonably required by Customer in his/her responsibilities and involvement with the service, including but not limited to assistance in the following:

1. In choosing appropriate investment objectives and setting the special instructions for the management of the assets in the account.
2. In understanding the investment management process, investment objectives, and the investment strategies undertaken as part of the service.
3. In monitoring reports, statements, and performance results.
4. In monitoring Customer's ongoing needs and financial situation to help in changing investment objectives and special instructions when appropriate.
5. In answering questions about service.

At the opening of the account, and at least annually thereafter, the Customer's Investment Adviser Representative (IAR) will be available for a meeting with the Customer specifically for the purpose of reviewing investment objectives and special instructions when appropriate. The Investment Adviser Representative will take discretionary actions or execute any documents on behalf of Customer but will not take possession of funds or securities of Customer.

## II. TERMINATION

This agreement shall remain in full force and effect until terminated by either of the parties hereto. Termination shall occur upon at least 30 days written notice. In such an event, Church Organizers Foundation shall be paid through the date of termination. Either party may terminate this agreement with or without cause. This agreement will terminate automatically if Church Organizers Foundation's or the Investment Adviser Representative's state or federal investment adviser registration shall lapse, be revoked, be suspended, or cease to be effective for any reason. The Customer may terminate the contract, without penalty, within five (5) business days from the signing of the contract.

## III. CONFIDENTIALITY

All Customer information shall be treated on a confidential basis and shall not be released to any person or entity without Customer's authorization or unless otherwise requested by law, regulation, or court order.

## IV. DISCLAIMER

Neither Church Organizers Foundation nor the Investment Adviser Representative will be responsible for and is hereby released from any loss or damages in any form resulting from the failure of Customer to fulfill any of his/her responsibilities under this agreement or to provide Church Organizers Foundation with complete, accurate, current, and truthful data. The disclaimers or limitations of liability of Church Organizers Foundation in Section V, and elsewhere in this Investment Advisory Agreement do not constitute a waiver of any right of Customer provided by the Advisors Act, state or other federal securities laws or OFT, and Customer retains all such rights.

## V. DISCLOSURE

Customer acknowledges and understands that Church Organizers Foundation may provide investment advice or other services to other Customers at fees which differ from the fee schedule set out in this Agreement depending upon the expected service demands of and the unique fee arrangement with each Customer, that other similar forms of investment advice may be available at lower cost, and that the fees received by Church Organizers Foundation its services may be higher than the remuneration associated with other alternative forms of investment. Church Organizers Foundation is a Registered Investment Adviser and will always maintain its registration as an Investment Adviser under applicable state and federal laws and has furnished Customer with disclosures required by law. The agreement will be governed by the state in which the Customer resides.

## VI. PRE-DISPUTE ARBITRATION AGREEMENT

This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows: (A) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed; (B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited; (C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings; (D) The arbitrators do not have to explain the reason(s) for their award; (E) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry; (F) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court; (G) the rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.



Customer agrees that all controversies that may arise between Customer and Church Organizers Foundation concerning any order or transaction, or the continuation, performance or breach of this or any other agreement between Customer and Church Organizers Foundation, whether entered into before, on, or after the date this account is opened, shall be determined by arbitration before a panel of independent arbitrators set up by the Financial Industry Regulatory Authority (FINRA). If Customer does not notify Church Organizers Foundation in writing within five (5) days after receiving from Church Organizers Foundation a written demand for arbitration, then Church Organizers Foundation shall make such a designation on behalf of Customer. Customer understands that judgment upon any arbitration award may be entered in any court of competent jurisdiction.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or (III) the Customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

**VII. CONFLICT OF INTEREST**

A conflict exists between the interests of Church Organizers Foundation and the interests of the Customer. Depending on the type of account that could be used to implement a financial plan, such compensation may include, but is not limited to, advisory fees, and marketing support payments from mutual fund and annuity sponsors. To the extent that the Investment Adviser Representative (IAR) recommends that the Customer invest in products and services that will result in compensation being paid to Church Organizers Foundation, this presents a conflict of interest. This compensation to Church Organizers Foundation may be dependent on the product or service that the IAR recommends. Therefore, the IAR may have a financial incentive to recommend that a financial plan be implemented using a certain product or service over another product or service. The IAR may receive additional cash or non-cash compensation from advisory product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives.

**VIII. MISCELLANEOUS**

No assignment of this Agreement shall be made without the written consent of both parties. Any notice or service of process to be given hereunder shall be enough if in writing and addressed to the parties at a current residence or place of business. This Agreement is binding upon the parties hereto and their respective executors, administrators, heirs, and successors in interest and may not be amended or modified in any way except by a subsequent written Agreement executed by the parties.

**IX. OTHER PROVISIONS**

Church Organizers Foundation votes proxies on behalf of Customers for which it has authority in a way it believes to be in the best interests of Customers as outlined in Part 2A (Item 17) of the Form ADV.

**X. ADVISORY FEES**

Advisory fees are as disclosed below. Please acknowledge that Church Organizers Foundation may receive an advisory fee by initialing below. Please select the % amount according to the asset amount under management and initial. Please initial the appropriate Investment Policy Statement.

- A) Customer acknowledges that the Investment Adviser Representative recommending Church Organizers Foundation services may receive a portion of the fees paid on the agreement.

Customer Initials \_\_\_\_\_

- B) Customer will pay an advisory fee to Church Organizers Foundation of \_\_\_\_\_% per year based on TYPE \_\_\_\_\_ fee schedule. Advisory fee calculations are based on account values for monthly billing periods. Fees will be calculated by multiplying the previous month’s ending account value by the monthly rate factor. Partial months will be calculated pro-rata from commencement through the first month’s billing period. Thereafter, fees shall be billed on regular monthly intervals.

Customer Initials \_\_\_\_\_

The annual fee for investment advisory services will be charged as a percentage of assets under management according to the selected schedule below.

**TYPE I – STANDARD ACCOUNT FEE SCHEDULE**

<i>Assets Under Management</i>	<i>Fees</i>
\$25,000 - \$99,999	1.40%
\$100,000 - \$499,999	1.25%
\$500,000 - \$999,999	1.10%
\$1,000,000 - \$2,999,999	1.00%
\$3,000,000 - \$4,999,999	0.85%
Over \$5,000,000	0.70%

## TYPE II – ENDOWMENT ACCOUNT FEE SCHEDULE

<i>Assets Under Management</i>	<i>Fees</i>
\$5,000 - \$99,999	0.00%
\$100,000 - \$249,999	0.35%
\$250,000 - \$499,999	0.45%
\$500,000 - \$999,999	0.50%
\$1,000,000 - \$2,999,999	0.55%
Over \$3,000,000	0.60%

Church Organizers Foundation fees are payable monthly, in advance, within ten (10) days following the beginning of the month for which said fees will be incurred. Church Organizers Foundation Customers authorize the account custodian to debit Customer accounts for the amount of the investment advisory fee or may request a direct billing method. At the inception of the relationship and each month thereafter, Church Organizers Foundation will notify Customer's custodian of the amount of the fee due and payable to Church Organizers Foundation based on the fee schedule and contract. The custodian does not validate or check the fee, its calculation, or the asset value on which the fee is based. They will deduct the fee from Customer accounts or, if more than one account, from the account(s) Customers designate to pay the advisory fees. In limited situations, Church Organizers Foundation may provide an alternate payment method.

Each month, Customer will receive a statement directly from the custodian showing all transactions, positions, and credits/debits into or out of Customer accounts; the statement will reflect the advisory fee paid by Customer to Church Organizers Foundation.

Advisory fees shall be pro-rated for capital contributions made during the applicable calendar quarter (except for de minimis contributions). Accounts opened in mid-month will be assessed a pro-rated management fee. Certain Customers of Church Organizers Foundation with pre-existing relationships may initially be charged fees which are than those set out above. Existing Customer as of June 22, 2016 may be charged under prior fee schedules. With regards to employee-related accounts, family-member accounts, and certain other accounts, the quarterly fees may be less, depending upon several factors, including portfolio size, length of employment, and relationship to the employee. In our sole discretion, we may waive the minimum account size.

Church Organizers Foundation may modify its fee schedule or change billing periods at its discretion upon 30 days written notice to Customer and to Investment Adviser Representative. Fee structure must fall within the guidelines set forth above.

Existing accounts with Church Organizers Foundation that are transferred from one custodian to another will be billed for the full monthly period. For those accounts that are billed in advance and are transferred before the end of the current billed cycle, Church Organizers Foundation may, but is not obligated to, refund any portion of the billed fee representing the remaining billing period. Accounts will be billed within 10 days of the billable month. Payment of advisory fees to Church Organizers Foundation will be automatically withdrawn out of Customer account assets held by the custodian. Direct billing to the Customer can be requested. Church Organizers Foundation reserves the right to aggregate billing fees and withdraw such fees from related accounts where liquidity exists. Occasionally, Church Organizers Foundation will be instructed to perform administrative services not included in the Advisory Fee. Payment of these additional fees will be processed in accordance with the advisory fee.

### C) INVESTMENT POLICY STATEMENT

\_\_\_ \_\_\_ **NO VOLATILITY RISK:** I am unwilling to risk losing any of my capital due to fluctuations or volatility in the value of my securities or otherwise. Absolute preservation of my capital is more important to me than is the possibility that my capital may grow or that my income will exceed that provided by securities offering no volatility risk (i.e. money market funds or short-term Treasury Bills). I understand that this means that over the long-term the total return on my investment will probably be significantly less than if I had chosen a more aggressive investment strategy.

\_\_\_ \_\_\_ **REDUCED VOLATILITY RISK:** I am willing to risk a degree of year-to-year volatility which could reduce the value of my portfolio in order to seek slightly greater long-term returns than those provided by securities offering no volatility risk (i.e. money market funds, or short-term Treasury Bills). I still wish to be conservative in my investment choices but feel that with proper management of risk, I will be able to obtain a slightly higher return on my investment over the long term. While I would like to reduce the possibility of negative annual returns, I understand that there will be fluctuations in the value of my portfolio. Protection against capital risk is one of my goals while my other goal is to generate a degree of long-term capital growth.

\_\_\_ \_\_\_ **INTERMEDIATE VOLATILITY RISK:** I am willing to risk a greater amount of volatility which could reduce the value of my portfolio in exchange for the possibility of greater long-term returns. I understand that this may mean significant fluctuations in the year-to-year value of my portfolio and I am willing to accept a higher volatility risk for potentially higher long-term rewards. Along with my primary desire for growth, I do have a secondary need to preserve capital; so, while a greater amount of volatility is acceptable, I would like an approach that protects against extreme volatility. I don't want to undertake the most aggressive investment style, but I do wish my advisor to be aggressive nevertheless while still recognizing a secondary need to preserve capital. In general, I would like my portfolio to suffer less volatility than that typically associated with the stock market, even though this may limit my returns compared to that of a more aggressive style.

\_\_\_ \_\_\_ **INCREASED VOLATILITY RISK:** I can take high levels of capital risk; and in volatility typically associated with the stock

market. I want my advisor to use its most aggressive management style on my behalf to achieve the high level of long-term growth typically associated with the stock market. My goal is growth over a long period of time, and thus I do not need to protect against the risk of extreme fluctuations in the value of my portfolio.

**D) Specify any Special Instructions or Restrictions (if any)**

I also wish that the following Special Instructions or Restrictions, if any, be used in managing my portfolio. I understand that these restrictions or instructions may lessen the Investment Adviser Representative's ability to meet my chosen Investment Objectives.

---

---

---

**XI. CUSTOMER'S SIGNATURE(S)**

I have chosen a fee-based platform over other methods of compensation for my account.

**Receipt of Form ADV, Investment Advisory Agreement and Investment Policy Statement Acknowledgement and Acceptance:**

**AGREED AND ACCEPTED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_\_\_\_.**

\_\_\_\_\_  
Customer Signature (Print Name)

\_\_\_\_\_  
Customer Signature (Print Name)

\_\_\_\_\_  
Church Organizers Foundation / Registered Investment Adviser / Date