Commitment Agreement

At Georgijev Financial Group, our clients are partners. Together we have a single goal and that is to reach your financial goals today and in retirement and, as partners, we share the responsibility for success. This service agreement focuses on our commitment to you and looks at what we will need in return to help you succeed.

1. *Portfolio Reviews*

It is critical that we meet regularly to review your portfolio, assess any changes in your circumstances and keep you abreast of any issues that may affect your financial future. You can expect to receive a call or email from a member of our team to set a face-to-face meeting at least once a year. We will, in addition, touch base by telephone or email throughout the year as needed.

We believe that the key to reaching your goals is your financial plan. We provide a comprehensive financial planning service for those clients who entrust us with managing their entire investment portfolio. Our commitment is to update your plan every 24 months. That process will take approximately 2 hours of your time but is critical to staying on track and providing us with the information we need to provide sound advice.

2. *Full Range of Services*

We believe that our role is at the centre of a broader professional network. To that end, we either provide or facilitate all services to support our clients. Among the services that we offer are:

Planning	Review/ Analysis	Asset Protection	Referral Network
•Retirement Planning •Education Planning •Multi-Generational Financial Planning •Business Succession Planning •Trusts & Charitable Giving •Cash Flow Planning	•Portfolio Analysis •Risk Review •Insurance Needs Analysis •Cash Flow Analysis	•Life Insurance •Critial Illness Insurance •Disability Insurance •Long-Term Care	•Accounting •Legal Services •Mortgages/Lending •Car & Property Insurance

3. *Service*

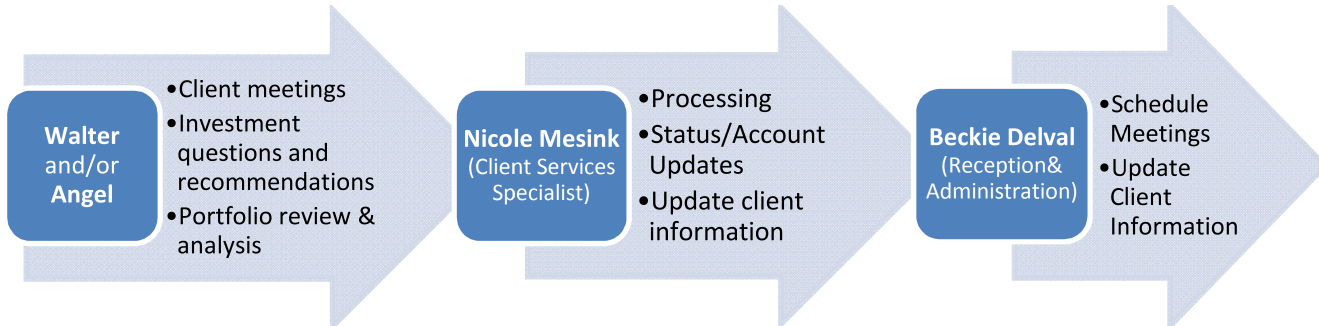
To help you understand what you can expect in terms of service on a day-to-day basis, we have established the following standards:

Response time: You can expect that any call made to our office before 3:30 p.m. will be returned by your advisor, or someone on the team, on the same day. Calls made after 3:30 will be returned on the next business day.

Problem resolution: While we endeavor to execute all business without error, we promise that any problems will be resolved within three business days. If that is impossible, we will provide you with a status report within that time

4. *Your Team*

We have assembled an outstanding team and each individual plays an important role in meeting your needs. Below is a rundown on your financial management team with GFG, along with details on who to call with specific questions.



5. *Client Education*

We believe that the interests of our clients are best served when they are educated on key financial issues. To that end, we will provide a quarterly newsletter by email called "The Perspective" that focuses on a range of topical and easy to understand issues for our clients. When appropriate we will point you to articles of specific relevance to your situation.

6. *Our Education*

As you can see from the volume of coverage in the media, this is a complex and dynamic industry. In order to ensure that we are completely up to date, we commit to no less than 30 hours of continuing education every year. This is accomplished by attending conference calls and conferences on a variety of financial planning, investment, insurance and tax topics.

7. *Your Commitment to Us*

This is a two way street and we view our clients as partners. In return we ask that our clients commit to meeting with us, provide us with all the information that we need and ensure that we are managing all of your assets. It is only with full disclosure that we can fulfill our promises to provide the best advice.

Based on our initial assessment of your long-term goals and risk tolerance, we have agreed on an asset mix for your portfolio. This mix was identified to provide you with the growth that you are seeking, while maintaining your peace of mind. As such, it excludes investments that are speculative in nature. We will do our best to remind of the course we have chosen and urge you not to deviate.

Signed,

Walter V. Georgijev, CFP
Wealth Advisor & Financial Planner

Angel Georgijev-Lowe, CFP, CHS
Wealth Advisor & Financial Planner

Client Name (print)	Client Signature	Date
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