

3 – PAYMENT OPTIONS AND FEE DEBIT AUTHORIZATION

The following payment options for financial planning fees are available to clients.

Client initiated payment options:

AdvicePay - Financial professional will send electronic invoice for Client - manage payment options. (Requires financial professional to be AdvicePay user.)

Check - personal check made payable to **Cambridge Investment Research, Inc.** We cannot accept cash and generally do not accept cash equivalents, such as cashier's checks and money orders, because of federal statutes intended to combat money laundering.

Cambridge initiated payment options: (Allow up to 5 business days to establish an initial billing.)

Debit from approved investment account – Processed during first compensation run. Account must be a non-qualified account on a platform approved for fee-debiting. By signing the bottom of the page, Client authorizes Cambridge to automatically deduct the fees for the financial planning services from the account as indicated below. Client represents that all persons who are joint owners of this account have executed this Agreement. Client may terminate this automatic fee deduction at any time by providing written notice to CIRA at our address indicated under Section 9 in the Financial Planning Engagement. This will not terminate Client's obligation to pay any unpaid fees. Fee debit account number _____

If this Agreement is owned or controlled by more than one individual or entity, "I" refers to all account owners.

By signing below, I represent and warrant that the information provided on the referenced Agreement and the identification presented to verify my identity is true and accurate. I represent that I will notify Cambridge in writing immediately if there is any material change in the information I have provided, and I acknowledge that I have received, read, understand, and agree to be bound by and to abide by all of the terms and conditions set forth in the Agreement. Cambridge may use third-parties to perform administrative tasks on its behalf, such as preparation of other information in conjunction with this agreement.

The Financial Planning Engagement previously submitted and referenced above contains a pre-dispute binding arbitration and disclosure agreement clause, and certain other provisions, which may substantially affect my rights. By signing below, I acknowledge receipt of this pre-dispute binding arbitration disclosure agreement.

I/we hereby authorize Cambridge to initiate periodic debit entries to the bank account indicated above. This authority is to remain in full force and effect until Cambridge or my financial professional has received written notification from me (or either of us) of its termination, and in such manner as to allow Cambridge or my financial professional and my (our) bank a reasonable opportunity to act on it.

Signature of primary client (or authorized signer/custodian/trustee)

Date

Signature of joint client (or authorized signer/custodian/trustee)

Date

Financial professional (print name)

FP code

Signature of financial professional

Date

Supervisor approval

Date

My signature indicates that I have received the identification(s) presented by the above client(s), and certify that, to the best of my knowledge, the identification is genuine and unaltered and truly represents the identity of my client(s), or I have relied upon the non-documentary procedures. Additionally, I attest that I have provided the Form CRS to my client prior to or at the time of this engagement or change in services.

Joint investment account owner - If the joint investment account owner is not a joint client of the agreement, please sign below:

Joint account owner

Joint account owner signature

Date