

Financial Planning Engagement

Please print, preferably in capital letters and black ink. All information requested is **required** unless *optional* is indicated.

PRIMARY CLIENT INFORMATION

JOINT CLIENT INFORMATION (AUTH. SIGNER/CUSTODIAN/TRUSTEE)

Name (first, MI, last/trust/entity)

Social Security number or Tax ID

Please refer to information on file for the following account registration and continue to the Signatures section on page 5.

Registration type

/ / Birth/Trust date Entity/Not applicable

Marital Status Single Married Domestic partner Widowed

Citizenship U.S. citizen Resident alien Non-resident alien

(Questionnaire required for resident alien, non-resident alien, or U.S. citizen living abroad)

Country of origin (for resident and non-resident aliens only)

Legal U.S. Address (required – no P.O. Box)

Address 1

Address 2

City, state, zip

Mailing Address (optional – P.O. Box permitted)

Address 1

Address 2

City, state, zip

Daytime/Work phone

Evening/Home phone

Cell phone

Email address

USA PATRIOT Act Information (required by federal law)

Driver's license Passport State issued ID Other: _____

Alien registration card – required for all resident aliens

Non-documentary – subject to non-documentary procedures

Document number

/ /

State/Country issued

/ / /

Expiration date (mm/dd/yyyy)

Date issued (mm/dd/yyyy)

Reason ID Documentation Not Required:

Documentation already on file at Cambridge Minor Exempt or entity

Employment Information for Primary Investor (not applicable to trust/entity)

Employed Self-employed Retired Student

Not employed/Not applicable

Name of employer

Occupation (if self-employed, specify nature of business)

Name (first, MI, last/trust/entity)

Social Security number or Tax ID

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Occupation (if self-employed, specify nature of business)

PRIMARY CLIENT INFORMATION (CONT.)

Affiliation Information for Primary Investor – Are you, your spouse, or any other immediate family members, including parents, in-laws, siblings, and dependents:

1. A political official? Yes No If yes, please check appropriate choice(s):
 Elected official who has legal authority to hire a professional for their affiliated government entity
 Elected official who has appointment authority, or can influence the hiring, of a financial professional for their affiliated government entity
 No potential influence to hire a financial professional for government entity
2. Employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, or branch manager of a broker-dealer firm) or a financial regulatory agency?
 Yes, broker-dealer or municipal securities dealer No
 Yes, FINRA
 Yes, RIA
 Yes, state or federal securities regulator
3. A director, 10 percent shareholder, or policy-making officer of a publicly traded company?
 Yes, please list name and symbol of the company No
4. A senior military, governmental, or political official of a non-U.S. country?
 If Yes, please list name of country and complete and submit No
the Politically Exposed Persons Form with this document

JOINT CLIENT INFORMATION (CONT.)

Affiliation Information for Joint Investor – Are you, your spouse, or any other immediate family members, including parents, in-laws, siblings, and dependents:

1. A political official? Yes No If yes, please check appropriate choice(s):
 Elected official who has legal authority to hire a professional for their affiliated government entity
 Elected official who has appointment authority, or can influence the hiring, of a financial professional for their affiliated government entity
 No potential influence to hire a financial professional for government entity
2. Employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, or branch manager of a broker-dealer firm) or a financial regulatory agency?
 Yes, broker-dealer or municipal securities dealer No
 Yes, FINRA
 Yes, RIA
 Yes, state or federal securities regulator
3. A director, 10 percent shareholder, or policy-making officer of a publicly traded company?
 Yes, please list name and symbol of the company No
4. A senior military, governmental, or political official of a non-U.S. country?
 If Yes, please list name of country and complete and submit No
the Politically Exposed Persons Form with this document

FINANCIAL INFORMATION

Refers to Primary client Primary and joint clients or minor Joint client or minor Household

Annual income <\$20,000 \$20,000-\$50,000 \$50,000-\$100,000 \$100,000-\$200,000 \$200,000-\$500,000 >\$500,000

Net worth *Total assets minus total liabilities, excluding primary residence, but including all other personal holdings*

<\$50,000, must specify: \$ _____ .00 \$50,000-\$100,000 \$100,000-\$250,000 \$250,000-\$500,000 \$500,000-\$1 million

\$1-\$2 million >\$2 million, must specify: \$ _____ .00

Federal tax bracket _____ % Net investable assets \$ _____ .00

If the Financial Planning Engagement is owned or controlled by more than one individual or entity, "I" refers to all account owners. I certify under penalties of perjury that the Social Security or taxpayer identification number provided above is correct. By signing below, I represent and warrant that the information provided on this Financial Planning Engagement 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 which is herein incorporated by reference. Cambridge may use third-parties to perform administrative tasks on its behalf, such as preparation of other information in conjunction with the Agreement. **By signing below, I authorize the sharing of my nonpublic personal information in accordance with the Cambridge Privacy Policy (please see the last pages of the Financial Planning Engagement). I will contact the Cambridge Compliance Department by calling 800-777-6080 if I do not want this information shared with non-affiliated third parties. By signing below, I consent to the review of email correspondence exchanged between me and my financial professional. Such review is required of Cambridge pursuant to regulation. The Agreement which is herein incorporated by reference 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 and disclosure agreement.

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 professional¹

Date

Supervisor approval

Date

¹ My signature indicates that I have reviewed 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.

Financial Planning Engagement Agreement

1. Scope of Our Engagement: This will confirm the terms of our recent conversation during which Client has agreed to engage the services of Cambridge Investment Research Advisors, Inc. (CIRA), a registered investment adviser, and its financial professional, who is affiliated with CIRA as an Investment Advisor Representative, and whose name appears on the signature page, to provide certain financial planning services. These services will be selected by Client and Client's financial professional from the choices listed on Schedule A and/or digital invoice, the terms of which are incorporated into this agreement ("Agreement"). These services may include such things as developing a full financial plan, budgeting, portfolio evaluation, educational funding planning, retirement planning, tax projections and planning, risk management, including a review of insurance coverage (which will generally exclude property and casualty insurance unless Client's financial professional is licensed to and does sell these products), planning for special needs family members, negotiation of the purchase of substantial assets, and estate planning (which may include recommendations for the use of vendors to assist with the creation of needed estate documents). Financial professional will provide written or verbal recommendations, depending on the services selected and mutually agreed to by Client.

2. Client Responsibilities: The services, plans, and recommendations will be based on the accuracy of the written and oral information and data provided by Client and Client's active participation in the process. The plan or recommendations developed will include recommendations designed to help Client achieve his or her personal goals and objectives. Client may accept or reject any or all of the recommendations. Therefore, Clients are urged to ensure all information and data provided by Client or Client's outside financial professional is accurate and that Client provides full and complete answers to financial professional's requests for personal information. Otherwise, the conclusions drawn and the recommendations made may not be suited to Client's actual personal situation.

3. Information and Documents Client Will Provide: With Client's permission, financial professional may coordinate with Client's attorney, accountant, or other financial professionals to collect information related to Client's financial or other personal issues. CIRA and financial professional will not share this information or the information Client provides to CIRA directly with anyone unless mutually agreed upon and the information sharing is necessary to achieve Client's objectives under this Agreement, or as may be required by law.

4. What Client Will Pay Us: CIRA and financial professional will provide the services Client selects from the choices included on Schedule A and/or digital invoice in return for timely and full payment of the financial planning fee, as specifically described on Schedule A and/or digital invoice and approved by Client, as evidenced by Client's signature or approval of digital invoice. These fees do not cover expenses incurred by Client in connection with Client's use of other financial professionals, such as Client's attorney or accountant, in connection with this process. The financial planning fee for ongoing engagements can be automatically escalated each year based on a predetermined calculation method as outlined on the digital invoice and approved by Client, as evidenced by approval of the digital invoice. Financial planning fees may increase by a set amount, a specified percentage, or percentage based on the Consumer Price Index (CPI). The CPI will be based on data directly from the Bureau of Labor Statistics, and uses the CPI-U updated monthly for the previous month's new data.

5. Important Considerations: Client's financial professional may be a Registered Representative of Cambridge Investment Research, Inc. (Cambridge), which is an affiliated broker-dealer registered with the Securities Exchange Commission (SEC) and a member of the Financial Industry Regulatory Authority (FINRA). As such, Client's financial professional as a Registered Representative is capable of effecting on Client's behalf transactions in various securities products, including stocks, bonds, mutual funds, variable annuities, and variable life insurance. However, Client is always free to execute securities transactions and purchase insurance products through someone other than Client's financial professional. If Client chooses to purchase securities products through his or her financial professional in the separate capacity as a Registered Representative, then all such transactions will be placed through Cambridge. In this event, Cambridge and Client's financial professional will receive compensation, including commissions and possible 12b-1 fees normally paid in connection with the sale of securities products. If Client elects to purchase insurance products through Client's financial professional, his or her financial professional will receive commissions normally paid in connection with these products in a separate capacity as a licensed life insurance agent. This compensation will be in addition to the fees Client will pay for financial planning or investment advice under this Agreement.

If the financial professional designated on this Agreement is no longer affiliated with CIRA, or is no longer serving as financial professional to Client due to retirement, disability, or death, and Client wishes to retain the advisory services from CIRA pursuant to this Agreement, Client may allow CIRA to appoint a new financial professional for Client.

6. Services Not Provided: CIRA and financial professionals do not provide legal advice or prepare legal documents, such as wills and trusts, however, financial professionals, as part of their estate planning services, may recommend certain vendors to assist with the creation of needed estate documents. Charges for these services may be included in the financial planning fee. Client must retain an attorney to provide legal advice. Charges for legal advice will be in addition to the charges Client will pay CIRA under this Agreement. CIRA and financial professional do not provide accounting advice and do not prepare income, gift, estate tax, or other such tax returns as part of our financial planning services. Client should retain a separate accountant or accounting firm to provide these services. In some cases, Client's financial professional may have an accounting practice separate and apart from his or her affiliation with CIRA or Cambridge. In that situation, Client's financial professional may offer to provide these services through his or her separate accounting practice. Charges for these services will be in addition to the charges Client will pay CIRA under this Agreement. The services under this Agreement do not include CIRA or financial professional providing investment management or supervision of investment accounts on behalf of Client. In the event that Client desires such investment management or supervision services, Client will be required to execute a separate agreement and may pay a fee in addition to the fees paid by Client to CIRA and financial professional under this Agreement.

7. ERISA Accounts: If the services under this Agreement involve an account that is maintained on behalf of a plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), the Pension Protection Act of 2006, or similar government regulation, CIRA acknowledges that when CIRA or financial professional provides advice about securities held in the ERISA account on a regular basis pursuant to this Agreement that this advice would constitute investment advice to a retirement plan or to retirement plan assets for compensation, and therefore, CIRA would be a "fiduciary" as such term is defined under Section 3(21)(A)(ii) of ERISA. CIRA will act in good faith and with the degree of diligence, care, and skill that a prudent person rendering similar services would exercise under similar circumstances in providing such fiduciary services.

Financial Planning Engagement Agreement

CIRA is not an "investment manager" as defined in Section 3(38) of ERISA and does not have the power to manage, acquire, or dispose of any plan assets, and is not the "administrator" of Client's retirement plan as defined in ERISA.

8. Disclosure of Important Information: The Client acknowledges receipt of applicable disclosure documents including, but not limited to, ADV Part 2A (CIRA's Brochure), ADV Part 2B (Financial professional's Supplemental Brochure), and Client Relationship Summary (Form CRS), as required by the SEC, either before or at the time of signing an advisory agreement with CIRA. If Client has received other services by CIRA and financial professional these disclosure brochures may have previously been provided which will constitute appropriate delivery. CIRA does not accept prepayment of services more than \$1,200 for more than six (6) months in advance. While services are generally provided within 90 days, special circumstances can arise that would delay this delivery. If prepaid services have not been delivered within six (6) months, CIRA will refund prepaid fees to the Client and payment will not be required until services have been provided.

9. Termination of Engagement: This Agreement shall continue in effect until terminated by Client, CIRA, or financial professional by giving the other parties written notice at least 30 days prior to the date on which the termination is to be effective, unless both parties consent to a shorter notification period. Prepaid, unearned fees will be promptly refunded. Depending on the service provided these fees may be prorated. This Agreement will also terminate when one-time services have been provided and compensation for services has been received. If the appropriate disclosure brochures were not provided to the Client at least 48 hours before entering into this Agreement, such Client has the right to terminate the contract without penalty within five (5) days after entering into the Agreement. For the purposes of this provision, the Agreement is considered entered into when all parties to the Agreement have signed the Agreement. CIRA will refund any unearned, prepaid fees paid by Client. If Client has paid no fees in advance, any unpaid fees for services rendered will be due and paid by Client on the date of termination.

10. Confidential Relationship: All information, recommendations, and advice furnished by CIRA or its financial professional to Client under this Agreement shall be regarded as confidential by Client. CIRA and its financial professional agree to keep in strict confidence all information concerning the affairs of Client. CIRA and its affiliated entities are committed to protecting Client's confidential information. CIRA holds in confidence all information it receives from Client, including personal information it collects from Client or receives from other entities in connection with any of the financial or investment management services it provides. CIRA also requires entities with whom it deals to restrict use of Client's information. A complete privacy statement concerning CIRA's and its affiliated entities' privacy policy is provided in conjunction with this agreement. Client may obtain a copy of the privacy policy in person from Client's financial professional, through written request delivered to Cambridge Investment Research, Inc. Privacy Statement, 1776 Pleasant Plain Road, Fairfield, Iowa 52556, or simply by calling Cambridge at 800-777-6080.

11. Pre-Dispute Arbitration and Disclosure Agreement:

The following disclosure is required by various regulatory bodies, but should not limit the applicability of the following arbitration provision to or in any claim or controversy which may arise between you and Cambridge. This Agreement contains a pre-dispute 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 unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- 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, are hereby incorporated into this Agreement.
- h. Pre-arbitration discovery is generally more limited than and different from court proceedings.
- i. Any party's right to appeal or seek modifications of rulings of the arbitrators is strictly limited.
- j. 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. If at the time a demand for arbitration is made, or an election or notice of intention to arbitrate is served, the claims sought to be arbitrated would have been barred by the relevant statute of limitations or other time bar. Any party to this Agreement may assert the limitations as a bar to the arbitration by applying to any court of competent jurisdiction, and the parties expressly agree that any issues relating to the application of a statute of limitations or other time bar, are referable to such a court. The failure to assert such bar by application to a court, however, shall not preclude its assertion before the arbitrators. This agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under the federal securities laws.
- k. The award of the arbitrators or of the majority of them shall be final, and judgment upon the award rendered may be entered in any court, state or federal, having jurisdiction.
- l. 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; or who is a member of a putative class action who has not opted out of the class with respect to any claims encompassed by the putative class action until:
 1. the class certification is denied; or
 2. the class is decertified; or
 3. the Client is excluded from the class by the court.

Financial Planning Engagement Agreement

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. You agree, and in consideration of Cambridge carrying an account for you, Cambridge agrees, that all controversies which may arise between us, including any dispute involving Cambridge's present or former agents, employees, officers, and directors and including, but not limited to, those involving transactions in any account you have individually or jointly with or on behalf of another party at Cambridge, including those in which you have a beneficial interest, or the construction, performance, or breach of this or any other agreement between us, whether entered into prior, on, or subsequent to the date hereof, shall be fully and finally determined by binding arbitration conducted before, and only before, the arbitration panel set up by FINRA in accordance with its arbitration procedures. Any arbitration under this Agreement will be conducted pursuant to the Federal Arbitration Act and the laws of the state of Iowa.

- A copy of this arbitration agreement is hereby given to you, who shall acknowledge receipt thereof on this Agreement.
- If you file a complaint in court against Cambridge that contains claims that are subject to arbitration pursuant to this arbitration agreement, Cambridge may seek to compel arbitration of the claims that are subject to arbitration. If Cambridge seeks to compel arbitration of such claims, Cambridge must agree to arbitrate all of the claims contained in the complaint if you so request. If Cambridge seeks to compel arbitration of the claims you have filed in court that are subject to arbitration, you expressly agree to reimburse all fees, costs, and expenses incurred by Cambridge to enforce the arbitration provisions of this Agreement unless FINRA arbitration procedures permit the claim to be filed in court or enforcement of this provision would limit or contradict FINRA arbitration procedures.

By signing the Financial Planning Engagement Form, you acknowledge that you are aware that this agreement contains a binding arbitration provision that may be enforced by the parties.

12. Miscellaneous Items

Assignment – This Agreement may not be assigned by CIRA to another RIA firm or unaffiliated financial professional without Client's written consent.

Governing Law – This Agreement will be governed by the laws of the state of Iowa, without giving effect to the conflicts of law provisions thereof, and applicable provisions of the Investment Advisers Act of 1940.

Effectiveness – Our engagement will not commence until this Agreement is accepted by CIRA, as evidenced by the signature of our financial professional.

Entire Agreement – This Agreement is our final agreement with respect to the engagement described above and on Schedule A and/or digital invoice, supersedes all prior agreements between us regarding this engagement, and may not be modified or amended except in writing signed by all parties or by approving a new digital invoice.

Who we are	
Who is providing this notice?	This notice is being provided on behalf of Cambridge Investment Research, Inc. and its affiliates: Cambridge Investment Research Advisors, Inc., Continuity Management Group, LLC and TBS Agency, Inc. ("Cambridge").
What we do	
How does Cambridge protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Cambridge trains its associates on the proper handling of personal information and requires companies that help provide services to you to protect the confidentiality of personal information they receive.
How does Cambridge collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> Open an account Direct us to buy securities Give us your contact information Seek advice about your investments Enter into an investment advisory contract We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> Sharing for affiliates' everyday business purposes – information about your creditworthiness Affiliates from using your information to market to you Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <i>Nonaffiliates may include your financial professional's company and investment advisor firm, your financial professional's new broker-dealer, and investment adviser firm if your financial professional chooses to leave Cambridge, and other broker-dealers and investment adviser firm designated by your financial professional if he or she leaves Cambridge, retires, or sells his or her practice.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <i>Our joint marketing partners include banks, credit unions, retirement plans, and other financial institution programs.</i>
Other important information	
<p>We also comply with more restrictive state laws to the extent they apply. For example, if you reside in Vermont or California, we will automatically opt you out of sharing your information with nonaffiliates for marketing purposes unless you have provided Cambridge with written authorization to opt you in to such sharing. Further, if you reside in California, you have the right to know what personal information is being collected, whether that information is sold or disclosed and to whom, and the right to stop the sale of your personal information. For additional information, please refer to the table detailing your rights under California law at JoinCambridge.com.</p>	

FACTS	WHAT DOES CAMBRIDGE DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This financial information can include, but is not limited to, the following:</p> <ul style="list-style-type: none"> • Social Security Number • Investment experience • Assets • Account numbers • Income • Account transactions • Contact information • Account balance <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Cambridge chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does Cambridge Share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transaction, provide certain services, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you – Only if your financial professional leaves Cambridge, retires or sells his or her practice	Yes	Yes

To limit our sharing	<p>Call 888-245-0452 or visit JoinCambridge.com.</p> <p>Please note:</p> <p>If you are a new customer, we can begin sharing information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 888-245-0452 or visit JoinCambridge.com .