

Financial Planning Application and Agreement

Mutual of Omaha Investor Services
 3300 Mutual of Omaha Plaza
 Omaha, NE 68175-1020
 Member FINRA/SIPC



Mutual of Omaha
MUTUAL of OMAHA
 INVESTOR SERVICES, INC.

Plan Information

NetX360 Account Number	TKH – Financial Planning
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Client Information

Client #1			Client #2		
<input type="checkbox"/> (Check box if the contact information is the same as Client #1)					
Name			Name		
Social Security or Tax ID Number (EIN)		Date of Birth (Mo/Date/Yr.)	Social Security or Tax ID Number (EIN)		Date of Birth (Mo/Date/Yr.)
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Widowed	# of Dependents	Gender	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Widowed	# of Dependents	Gender
Legal Address (not a P.O. Box)			Legal Address (not a P.O. Box)		
City / State / ZIP Code / Country			City / State / ZIP Code / Country		
Mailing Address (if different from Legal Address)			Mailing Address (if different from Legal Address)		
City / State / ZIP Code / Country			City / State / ZIP Code / Country		
Email Address			Email address		
Home Phone		Work Phone	Home Phone		Work Phone
Mobile Phone			Mobile Phone		
<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Student/Minor Child <input type="checkbox"/> Homemaker <input type="checkbox"/> Not Employed			<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Student/Minor Child <input type="checkbox"/> Homemaker <input type="checkbox"/> Not Employed		
Job Title or Occupation		Years w/ Employer	Job Title or Occupation		Years w/ Employer
Employer Name			Employer Name		
Business Address			Business Address		
City / State / ZIP Code / Country			City / State / ZIP Code / Country		
USA PATRIOT Act Verification			USA PATRIOT Act Verification		
ID Type (Select one) <input type="checkbox"/> Driver's License <input type="checkbox"/> Passport <input type="checkbox"/> Other Government-issued ID		ID Number	ID Type (Select one) <input type="checkbox"/> Driver's License <input type="checkbox"/> Passport <input type="checkbox"/> Other Government-issued ID		ID Number
Issue Date (mm/yyyy)	Expiration Date (mm/yyyy)	State/Country Where Issued	Issue Date (mm/yyyy)	Expiration Date (mm/yyyy)	State/Country Where Issued
Country of Citizenship			Country of Citizenship		
ID Verification Comments			ID Verification Comments		

Financial Plan Type (select one)			
<input type="checkbox"/> Consultation Total Fee Amount (\$) Amount Paid Today (\$)	<input type="checkbox"/> Plan Review Total Fee Amount (\$) Amount Paid Today (\$)	<input type="checkbox"/> Comprehensive Plan Total Fee Amount (\$) Amount Paid Today (\$)	<input type="checkbox"/> Ongoing Financial Plan Complete the recurring payment information below in the Mutual ePay or Pershing Brokerage Account Payment Option sections for Ongoing Financial Plans

Fees and Payment Options

Financial planning services are offered at a fixed fee, hourly fee, monthly fee or quarterly fee basis as outlined in the MOIS Form ADV Part 2 document. The fee is not based on, or related to, the performance of your funds or assets. If applicable, fees may include applicable taxes.

You may pay for the fees related to the financial planning services provided to you by your Advisor through one of the options described below. Check the box of the payment option you wish to use.

Ongoing financial planning fees will be billed in arrears:

- On the billing date following the first full month or quarter of financial planning service after MOIS has approved the comprehensive financial plan for delivery to you, or
- If you have already received a comprehensive plan, fees will commence on the billing date following the first full month or quarter of financial planning service.

<input type="checkbox"/> Mutual ePay Payment Option - Mutual ePay is a payment portal that allows you to pay for your financial planning service fees through electronic fund transfer via your checking or savings account. Mutual ePay offers the ability to automatically pay one-time or recurring financial planning fees. Information below is required to establish your Mutual ePay profile.	<input type="checkbox"/> Pershing Brokerage Account Payment Option – You may pay for your financial planning service fees by initiating a one-time or recurring debit from a Pershing brokerage account. Information below is required to debit your brokerage account for payment of financial planning service fees.	<input type="checkbox"/> Physical Check Payment Option – You may provide a physical check drawn from your checking account. The check must be made payable to MOIS and is only available for one-time payments
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Payment Frequency		Debit Frequency		Physical Check Amount
<input type="checkbox"/> One-Time Payment	<input type="checkbox"/> Recurring Payment Choose one: <input type="checkbox"/> Monthly Recurring <input type="checkbox"/> Quarterly Recurring	<input type="checkbox"/> One-Time Debit	<input type="checkbox"/> Recurring Debit Choose one: <input type="checkbox"/> Monthly Recurring <input type="checkbox"/> Quarterly Recurring	<input type="checkbox"/> One-Time Payment
One-Time Payment Amount	Recurring Payment Amount	One-Time Debit Amount	Recurring Debit Amount	One-Time Payment Amount
Date of One-Time Payment	Day of Month for Recurring Payment (choose one) <input type="checkbox"/> 1 st <input type="checkbox"/> 15 th	Date of One-Time Debit	Day of Month for Recurring Debit (choose one) <input type="checkbox"/> 1 st <input type="checkbox"/> 15 th	

Account Type <input type="checkbox"/> Checking <input type="checkbox"/> Savings	Pershing Account Number	
Name of Payor(s) as shown on Bank Account		
Bank Routing Number		
Bank Account Number		

<p>When choosing the Mutual ePay Payment Option, MONEY WILL BE WITHDRAWN FROM YOUR ACCOUNT AS SPECIFIED ABOVE. By checking the Mutual ePay Payment Option box above, I (we) authorize MOIS to withdraw funds from my (our) account for the one-time and/or recurring fees related to financial planning services and understand that the amounts may differ. I (we) authorize my financial institution to pay from my (our) account to MOIS any preauthorized bank account withdrawals. I (we) agree that my financial institution shall be fully protected in honoring any such payment and that its rights and responsibilities regarding the payment shall be the same as if the payment were signed personally by me (us). I agree to notify MOIS in writing of any changes in my account information. This authorization will remain in effect until I (we) have provided written notice to MOIS that I (we) wish to cancel this authorization.</p>	<p>By checking the Pershing Brokerage Account Payment Option box above, I (we) authorize MOIS to debit the amounts specified above from my (our) Pershing brokerage account and credit the MOIS Pershing sundry account</p>	<p>By checking the Physical Check Payment Option box above, I (we) acknowledge that I (we) have provided a check to my (our) Advisor for the One-Time Payment Amount listed above as payment for the financial planning services provided by my (our) Advisor.</p>
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Client Agreement and Signatures

Mutual of Omaha Investor Services, Inc. ("MOIS," "Mutual of Omaha Financial Advisors," "Mutual of Omaha Advisors," "we," or "us"), a broker-dealer and investment adviser registered with the Securities and Exchange Commission ("SEC") and a member of the Financial Industry Regulatory Authority, Inc., ("FINRA"), agrees to perform financial advisory services (the "Services") for clients ("you") subject to the following terms and conditions. The investment advisory services of MOIS are provided to you through an appropriately licensed and qualified individual who is an Investment Advisor Representative ("Advisor") of MOIS.

Part 2A of the MOIS Form ADV ("Brochure") contains important information regarding the Services you have selected and is a part of this Agreement. This Agreement and the Brochure constitute the entire agreement between the parties and supersede any prior understanding or agreement with respect to these Services. The terms and conditions of this Agreement are not negotiable and the unauthorized addition of terms or conditions renders this Agreement null and void.

Financial Planning Services

Comprehensive Financial Plan

MOIS may develop for you a personal financial plan ("Plan") which reflects your financial needs and objectives. The Firm can create a single-issue financial plan and/or provide ongoing financial planning support.

If you elect to have a Plan developed for you, your Advisor will meet with you to collect the relevant personal financial information and documents necessary to prepare the Plan. The Advisor will analyze and evaluate the information received from you.

Your Advisor will furnish you with a financial analysis including general recommendations designed exclusively for the purpose of achieving the personal financial goals derived from the information you have furnished to the Advisor. The Plan will include a detailed written review, evaluation of your financial requirements and objectives, and a discussion tailored to your needs regarding general financial and investment strategies. The Plan will include general recommendations; such as asset allocation or risk management strategies. The Plan may cover some or all of the following subjects, depending on your personal situation:

- Accumulation planning (e.g., education funding)
- Debt (e.g., home mortgage)
- Income replacement analysis
- Estate analysis
- Portfolio analysis (e.g., asset allocation)
- Qualified plan distributions
- Retirement planning
- Income and asset protection
- Survivor needs analysis

Business oriented financial planning generally focuses on managing risks and providing employee benefits. It can include analyzing financial data and recommending ways to pursue financial goals.

The Plan may include illustrations and projections based, in part, on assumptions and rates as determined by the Advisor in consultation with you. Illustrations and projections provided in the Plan (including illustrations and projections of general recommendations and strategies described in the Plan) are not guaranteed. Because the Plan will be based on the information you have supplied, you should make certain that all data contained in the Plan is accurate and complete.

The Advisor will review the Plan with you when it has been completed. You retain the right to elect unilaterally whether or not to follow, completely or in part, any recommendations contained in the Plan.

The Plan will typically be completed and delivered to you within six months from the date you sign this agreement. After we deliver the Plan, your financial planning advisory relationship with MOIS and the Advisor ends. MOIS will not automatically monitor or update the plan.

Under a new agreement, which may be subject to additional fees or commissions, MOIS and the Advisor may help you implement some or all of the recommendations from the Plan. You can also choose to work with one of MOIS's affiliates or other financial institutions that are qualified to implement the specified investment recommendations.

Financial Plan Reviews

Your Plan is meant to address your immediate financial needs and objectives, while keeping appropriate long-term and life-long financial strategies in focus. Because changes in personal circumstances may have significant financial implications, the Advisor may recommend a periodic review of your Plan. You have no obligation to take advantage of our review services.

The Advisor will typically complete the review within sixty days from the date you sign this agreement. After we deliver the plan review, your financial planning advisory relationship with MOIS and the Advisor ends. MOIS will not automatically monitor or update the plan review.

Ongoing Financial Planning Support

MOIS offers ongoing financial planning support. This service generally involves multiple meetings or discussions with your Advisor relating to your specific financial situation. Similar to a stand-alone financial plan, the Advisor will initially gather information relating to your financial needs, goals, and anticipated changes. Ongoing financial planning support also involves the generation of a financial plan, which establishes the foundation for the ongoing support. Your Advisor will monitor the objectives and recommendations outlined in the Plan such as investment performance and cash flow. During ongoing meetings or discussions, your Advisor will continue to discuss your financial situation and provide ongoing financial advice. Ongoing financial planning support may include online access to financial planning software, which allows you to utilize various electronic tools and provide input on your financial plan. In addition, this service may provide you with access to a data aggregation system to assist with effective monitoring of your financial accounts. You

will receive ongoing communications from MOIS or your Advisor, which may be in the form of newsletters, teleconferences, quarterly updates, or other types of communications relating to your financial situation.

These services do not include investment management services.

Ongoing financial planning support services will continue until terminated in writing by either party. MOIS may terminate your ongoing financial planning support at any time based on the Firm's oversight of the planning support provided by your Advisor.

Financial Consultations

MOIS offers financial consultations in order to discuss financial planning issues that may not require a comprehensive financial plan. One-time financial consultations are intended to cover mutually agreed upon topics related to investments or financial planning. MOIS financial consultations may consist of a review of new or existing issues that may have an impact on your financial situation; including but not limited to:

- income or asset protection
- cash flow and budgeting
- retirement, investment, social security, or business planning

The consultation will typically be completed and delivered to you within sixty days from the date you sign this agreement. After we deliver the consultation, your financial planning advisory relationship with MOIS and the Advisor ends. MOIS will not automatically monitor or update the consultation.

Scope of Services

Neither we, nor the Advisor, render accounting, tax or legal advice, and no portion of the fees for services rendered under this Agreement relates to accounting, tax or legal services. If such services are necessary, they are your responsibility. It may be appropriate for our Advisor to consult with and obtain information from your accountant, attorney or other advisor.

Responsibility of Client

You agree to provide, on a timely basis, information regarding income and expenses, investments, income tax situations, estate plans, and other pertinent matters as requested by your Advisor from time to time. You also agree to discuss needs, goals and projected future needs with your Adviser and to keep your Advisor informed of changes in your financial situation. You acknowledge that your Advisor cannot adequately perform their services on your behalf unless you perform such responsibilities and that your Advisor's analysis and recommendations are based on the information provided by you. You agree to permit your Advisor to consult with and obtain information about you from your accountant, attorney, and any other applicable advisor. The Advisor shall not be required to verify any information obtained from you, your attorney, accountant or any other advisors and is expressly authorized to rely on the information received. You are free at all times to accept or reject any recommendation from your Advisor and you acknowledge you have the sole authority with regard to the implementation, acceptance, or rejection of any counseling or advice from your Advisor.

You also acknowledge that your Advisor obtains information from a wide variety of publicly available sources and that the Advisor has no sources, and does not claim to have sources, of inside or private information.

Confidentiality

All information and recommendations furnished by you shall be treated in confidence and shall not be disclosed to third parties except as provided in the Mutual of Omaha Privacy Notice or as required by law. If you have not already done so, please carefully read the Mutual of Omaha Privacy Notice.

Receipt of Disclosure Documents

You acknowledge receipt of a copy of the MOIS Form ADV 2A Disclosure Brochure, which has been prepared and delivered in accordance with the Investment Advisers Act of 1940 and the rules and regulations thereunder. The Brochure contains important information concerning the qualifications and business practices of MOIS.

You also acknowledge receipt of the Form ADV Part 2B Brochure Supplement, which contains important information regarding the business practices and background of your Advisor.

Cancellation, Amendment, Assignment and Notices

Either party may cancel this Agreement at any time. If we receive your written cancellation request before we deliver the plan, we are entitled to be paid for the time spent preparing the plan. We may refund any excess fees to you at our sole discretion. This Agreement is not assignable by either party without the written consent of the other. It may be amended only by a written agreement signed by you and by an officer of MOIS. All notices and other communications thereunder shall be in writing.

Agreement to Arbitrate Controversies

I / we agree that all controversies which may arise with Mutual of Omaha Investor Services, Inc. (MOIS) and its agents, employees and officers concerning any business transaction with MOIS, including the construction, performance or breach of this or any other agreement between us (whether entered into prior, or is subsequent to the date hereof) shall be determined by arbitration only before the Financial Industry Regulatory Authority (FINRA) according to FINRA's Code of Arbitration Procedures.

Arbitration must be commenced by service upon the other party of a written demand for arbitration or a written notice of intention to arbitrate. The law of the State of Nebraska will apply in all respects, including but not limited to determination of applicable statutes of limitation and available remedies. Nebraska law shall be applied without regard to that State's principles of conflicts of law. The decision or award of the arbitrator or a majority of them shall be final, and judgment on the award may be entered in any state or federal court having jurisdiction.

Signatures

Please note that this Client Agreement contains a pre-dispute arbitration agreement which is set forth on this page. By signing below, the owner(s) agree that the information provided on this document is accurate and complete and they have been provided with the Arbitration Disclosure.

By signing below, you acknowledge that:

1. You have received and read the MOIS Form ADV Part 2A and Part 2B, the Affiliate Marketing Opt-Out Notice and the Mutual of Omaha Privacy Policy;
2. You have received, reviewed and understand the Customer Relationship Summary (Form CRS) in its entirety;
3. You understand and agree to all terms which apply to the Services and Fee Payment Options you selected;
4. You have read and understand this Agreement, which contains the pre-dispute arbitration provision. This financial planning services Agreement is agreed to between us effective as of the date you signed below.

Date	City	State
Client #1 (Printed Name)	Client #1 (Signature)	Date
Client #2 (Printed Name)	Client #2 (Signature)	Date

Advisor Use Only - USA PATRIOT ACT ATTESTATION – TO BE COMPLETED BY MOIS REPRESENTATIVE

- I certify that I personally met with the proposed planning clients and reviewed the above identification document. To the best of my knowledge it accurately reflects the identity of the proposed clients.
- I was unable to personally review the identification documents. I certify that, to the best of my knowledge, the information provided by the clients is true and accurate.

MOIS Advisor (Printed Name)	MOIS Advisor (Signature)	Date
MOIS Advisor (Prod. #)	Advisor Pershing Code (3-digit)	Division Office Number and Name

Execution of the contract to be completed by the Home Office

Mutual of Omaha Investor Services, Inc.

Printed Name	Title
Signature	