

ARMA Financial Services, Inc. Retainer Agreement

1. I, _____, hereby retain and employ ARMA Financial Services, Inc. and J.P. Holyoak, Certified Divorce Financial Analyst, to provide financial counseling for me in the matter of my divorce. I agree to pay all fees and costs incurred. I agree to advance the sum of \$ _____ as a retainer against fees and costs of the consultation.

2. Hourly Fee Schedule: It is mutually agreed that I shall be charged for services at the rates set forth below:

- | | |
|---|-------------|
| • Consultation and Preparation | \$150.00/hr |
| • Travel Time | \$ 75.00/hr |
| • Court, Mediation, Arbitration and Hearing | \$200.00/hr |

1. Retainer and Payment: All work accomplished shall be charged against said retainer of \$ _____ until such time as the retainer is exhausted. I understand that the retainer may not pay all the fees and costs necessary to complete the consultation. Should the initial retainer be consumed, ARMA Financial Services may require additional retainers in an amount deemed to be appropriate. Any part of the retainer that is not used will be refunded.

I agree that any remainder charges above the retainer will be due and payable in full within 30 days of the final invoice. In the event of a delay in final court orders, I agree to bring my account current within 30 days of being invoiced. Any invoice not paid within 30 days will be assessed interest at the rate of 18% per annum (1.5% per month) plus costs of collection.

1. Obligation to Provide Accurate Data: I agree to provide ARMA Financial Services with accurate, reliable and complete financial statements and information. I understand ARMA Financial Services will rely exclusively on such information provided. Consequently, I agree I will not hold ARMA Financial Services or its divorce planners accountable for any errors or omissions in their work product resulting from my failure to provide accurate, reliable and complete financial information to them.

2. Independent Legal Advice: ARMA Financial Services provides supporting financial information and evaluations to be utilized by the client and the client's selected divorce attorney. ARMA Financial Services does not provide legal advice. Additionally, all work is deemed confidential, and subject to all applicable attorney-client privileges and work product protections.

SIGNATURE INDICATES THE ABOVE HAS BEEN READ AND AGREED TO:

Client

J.P. Holyoak

Date

Date

Client's Address: _____

Client's Phone Numbers: Home: _____ Work: _____ Cell: _____