

# RIA Account Profile



<input type="checkbox"/> New Account <input type="checkbox"/> Account(s) Update	Account Number
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## SECTION 1: TYPE

- Entity** (complete sections 2, 3, and 5 thru 10)   
  **Individual: Non-qualified** (complete sections 3 thru 10)   
  **Joint** (complete sections 3 thru 10)  
 **Custodial** (complete sections 3 thru 10)   
**IRAs – select one** (complete sections 3 thru 10):   
 Traditional     Roth     Simple     SEP     Beneficiary  
 **529** (complete sections 3 thru 10)   
 **401(k)** (complete sections 2, 3, and 5 thru 10)   
 **403(b)** (complete sections 2, 3, and 5 thru 10)

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When opening an account GK Wealth Management will ask for your name, address, date of birth, social security number and other information to correctly identify clients. GK Wealth Management will also ask to see a driver's license or other identifying documents.

## SECTION 2: ENTITY INFO

### Entity Options:

- Corporation     Estate     Partnership     Retirement Plan (401(k))   
 Sole Proprietorship     Limited Liability Corporation  
 Trust     Other \_\_\_\_\_

Additional paperwork is required to support Entity registrations

### Client Information for Entity Accounts (Trust, Corporation, Estate, Plans, or other non-person arrangement)

Legal Entity Name/Trust Title		Trustee Names			
Mailing Street Address	City	State	Zip	Tax ID Number	Country of Tax Residence
Legal Street Address ( <input type="checkbox"/> Check if same as above)	City	State	Zip	Trust Date (if applicable)	Last Amend Date
					<input type="checkbox"/> There are no other trustees other than the undersigned

### Legal Entity Verification: (select applicable type and provide corresponding documents)

- Trust** (Applicable pages of Trust Document)   
 **ERISA Plan** (Applicable pages of Plan Document)  
 **Corporation** (Certified Articles of Incorporation)   
 **Estate Entity** (Certified Court Appointment [dated within 60 days] and Death Certificate)  
 **Partnership** (Agreement)   
 **LLC** (Operating Agreement)

## SECTION 3: CLIENT #1 (For Primary Client/Trustee/Minor/Authorized Individual/Partner/Participant)

Name	Tax ID Number	Date of Birth	Telephone Number
Home Street Address (No P.O. Box)	City	State	Zip
Mailing Address ( <input type="checkbox"/> Check if same as above)	City	State	Zip
Email (By providing you agree to receive disclosure communications, no spam)			
Employment Status <input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed	Employer Name (if retired, write "N/A")	Occupation ( <b>former</b> if retired)	
Employer Street Address	City	State	Zip

- Are you a director, 10%+ shareholder or policy-making officer of a publicly traded company?  No     Yes, stock symbol \_\_\_\_\_
- Are you, your spouse, or any member of your immediate family employed by a broker/dealer?  No     Yes, company address \_\_\_\_\_
- Are you, your spouse, or any member of your immediate family a senior political figure?  No     Yes, name of SPF \_\_\_\_\_  
 Political title \_\_\_\_\_ Relationship to Account owner \_\_\_\_\_ Country of office \_\_\_\_\_

### Customer Identification (must be unexpired photo ID)

<input type="checkbox"/> Driver's License Number	<input type="checkbox"/> Passport Number	Expiration Date (mm/dd/yyyy)	State and Country	<input type="checkbox"/> <b>Please check here</b> if the Registered Representative has verified the Customer Identification used on this account.
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■ **SECTION 3 CONTINUED: CLIENT #2** (Joint Client/Trustee/Custodian/Authorized Individual/Partner)

Name	Tax ID Number	Date of Birth	Telephone Number
Home Street Address (No P.O. Box) ( <input type="checkbox"/> Check if same as Client #1)	City	State	Zip
Mailing Address ( <input type="checkbox"/> Check if same as above)	City	State	Zip
Email (By providing you agree to receive GK Wealth Management disclosure communications, no spam)			
Employment Status <input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed	Employer Name (if retired, write "N/A")	Occupation ( <b>former</b> if retired)	
Employer Street Address	City	State	Zip

- Are you a director, 10%+ shareholder or policy-making officer of a publicly traded company?  No  Yes, stock symbol \_\_\_\_\_
- Are you, your spouse, or any member of your immediate family employed by a broker/dealer?  No  Yes, company address \_\_\_\_\_
- Are you, your spouse, or any member of your immediate family a senior political figure?  No  Yes, name of SPF \_\_\_\_\_  
Political title \_\_\_\_\_ Relationship to Account owner \_\_\_\_\_ Country of office \_\_\_\_\_

**Customer Identification** (must be unexpired photo ID)

<input type="checkbox"/> Driver's License Number <input type="checkbox"/> Passport Number	Expiration Date (mm/dd/yyyy)	State and Country	<input type="checkbox"/> <b>Please check here</b> if the Registered Representative has seen and verified the Customer Identification used on this account.
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■ **SECTION 4: GENERAL FINANCIAL INFORMATION** (For Joint, IRA, Individual, or Custodial – report financials for minor)

Gross Annual Household Income	Tax Bracket	Net Worth*	Marital Status	# of Dependents	Liquid Net Worth*
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\*Definitions:

**Net Worth:** Assets, minus liabilities, in the client's net worth calculation include stocks, bonds, mutual funds and other securities, bank accounts, and other personal property. A primary residence should not be included among the assets or liabilities that constitute net worth.

**Liquid Net Worth:** Net worth minus assets that cannot be converted quickly and easily into cash. GK Wealth Management defines Liquid Net Worth as all assets that can be liquidated in 30 days, exclusive of real estate holdings. This includes, but is not limited to, checking & savings accounts, retirement accounts, all marketable securities, annuity accounts, cash, or cash equivalents.

■ **SECTION 5: SUITABILITY INFORMATION**

**Years of Investment Experience:** For custodial/entity accounts, the Investment Experience should be obtained from the custodian or authorized persons.

Stocks years	Bonds years	Mutual Funds years	Variable Annuities years	Variable Life Insurance years	Options years
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■ **SECTION 6: ACCOUNT OBJECTIVE**

For joint accounts select only one objective. If this is an entity, the objective should be chosen for the entity and not the trustee(s)/authorized persons. (If this is a group plan and suitability varies by participant, check here  and proceed to Section 10: Client Acknowledgment)

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Aggressive Growth</b> (focus on achieving capital appreciation by investing in securities with high growth potential) | <input type="checkbox"/> <b>Income with Moderate Growth</b> (focus is on generating current income while achieving moderate growth and preserving capital)                        |
| <input type="checkbox"/> <b>Growth</b> (focus on achieving capital appreciation)  | <input type="checkbox"/> <b>Capital Preservation</b> (main focus is on preserving capital in the account)   |
| <input type="checkbox"/> <b>Balanced</b> (some emphasis is placed on growth potential, while still focusing on preserving capital)                | <input type="checkbox"/> <b>Other</b> (This account objective does not match any of the three definitions above - please explain in detail below or attach paper as needed) _____ |

■ **SECTION 7: TIME HORIZON**

When do you anticipate taking withdrawal from this account?

- 1-3 years  4-7 years  8-15 years  16+ years  Combination – Explain: \_\_\_\_\_

How long do you anticipate holding the account assets?

- 1-3 years  4-7 years  8-15 years  16+ years  Combination – Explain: \_\_\_\_\_

■ **SECTION 8: ACCOUNT RISK TOLERANCE** (Check only one – what is **this account's** overall risk tolerance?)

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Speculative</b> (emphasis on alternative investments that can fluctuate dramatically in value)  | <input type="checkbox"/> <b>Moderate</b> (emphasis on a mix of income-oriented and growth-oriented investments, diversified portfolio with some market volatility) |
| <input type="checkbox"/> <b>Aggressive</b> (emphasis on investments that may fluctuate significantly)   | <input type="checkbox"/> <b>Moderately Conservative</b> (emphasis on cautious investments with some market volatility)   |
| <input type="checkbox"/> <b>Moderately Aggressive</b> (emphasis on a mix of investments that may fluctuate significantly short-term with other more stable investments) | <input type="checkbox"/> <b>Conservative</b> (emphasis on cautious investments with little market volatility)  |

■ **SECTION 9: PRIMARY SOURCE OF FUNDS FOR THIS ACCOUNT** (\*May require Replacement/Switch Form)

- |   |  |   |                                       |  |
|---|--|---|---------------------------------------|--|
| <input type="checkbox"/> Current Income | <input type="checkbox"/> Variable Annuity* | <input type="checkbox"/> Transfer of Assets | <input type="checkbox"/> Mutual Fund* | <input type="checkbox"/> Life Insurance Loan |
| <input type="checkbox"/> Bank CD        | <input type="checkbox"/> RIA Change        | <input type="checkbox"/> RMD                | <input type="checkbox"/> IRA          | <input type="checkbox"/> 401(k)              |
| <input type="checkbox"/> Savings        | <input type="checkbox"/> Fixed Annuity*    | <input type="checkbox"/> FIA                | <input type="checkbox"/> Other: _____ |  |

■ **SECTION 10: CLIENT ACKNOWLEDGMENT AND EXECUTION**

I certify that I am of full legal age in the state in which I reside, and I am authorized to open this account.

Under penalties of perjury, I hereby certify that : (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien). **The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

By execution of this Agreement, the client agrees that GK Wealth Management shall have no responsibility (financial or otherwise) for any adverse consequences resulting from, or attributable to, investments purchased or sold, or investment strategies undertaken, prior to the client's execution of this Agreement, including, but not limited to, investment losses, regardless of size or circumstances.

**ALL CLIENTS MUST SIGN.**

**Signatures:**

_____	_____	_____	
Client Signature	Client Name (print)	Date (mm/dd/yyyy)	
_____	_____	_____	
Joint Client Signature (if applicable)	Joint Client Name (print)	Date (mm/dd/yyyy)	
_____	_____	_____	_____
Rep Signature	Rep Name (print)	Date (mm/dd/yyyy)	Rep Code

# Discretionary Asset Management Agreement



This Asset Management Agreement (the “Agreement”) is made and entered into this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ (the “Effective Date”) by and between GK Wealth Management (hereinafter referred to as “Adviser”), a registered investment adviser and \_\_\_\_\_ (hereinafter referred to as “Client”).

Adviser shall provide Client with discretionary asset management services, which may include the strategic organization, structure and management of assets, and the coordination and selection of other professionals. Client will also complete a statement of investment selection and or other suitability forms that details Client’s financial profile and the assets that are subject to our management (the “Account”).

## 1. Scope of Engagement

- a. Client hereby appoints Adviser as an Investment Adviser to perform the services hereinafter described, and Adviser accepts such appointment. Adviser shall be responsible for the investment and reinvestment of those assets of Client designated by Client to be subject to Adviser’s management (which assets, together with all additions, substitutions and/or alterations thereto are hereinafter referred to as the “Assets” or “Account”);
- b. Client delegates to Adviser all of its powers with regard to the investment and reinvestment of the Assets and appoints Adviser as Client’s attorney and agent in fact with full authority to buy, sell, or otherwise effect investment transactions involving the Assets in Client’s name and for Client’s Account;
- c. Adviser is authorized, without prior consultation with Client, to buy, sell, and trade in stocks, bonds, mutual funds, and other securities and/or contracts relating to the same, on margin (only if written authorization has been granted) or otherwise, and to give instructions in furtherance of such authority to the registered broker-dealer and the custodian of the Assets;
- d. Client acknowledges that Adviser may, in accordance with Client’s investment objective(s), determine to allocate all or a portion of the Assets among various individual debt and/or equity securities and/or mutual funds, or other securities or investment contracts, or one or more of the Advisor’s proprietary models, and/or other money managers; and,
- e. Client agrees to provide information and/or documentation requested by Adviser in furtherance of this Agreement as it pertains to Client’s investment objectives, needs and goals, and to keep Adviser duly informed of any changes regarding same. Client acknowledges that Adviser cannot adequately perform its services for Client unless Client diligently performs Client’s responsibilities under this Agreement. Adviser shall not be required to verify any information obtained from Client, Client’s attorney, accountant or other professionals, and is expressly authorized to rely thereon.

## 2. Adviser Compensation

- a. Adviser’s annual fee for investment management services provided under this Agreement is in accordance with the fee schedule annexed hereto and made a part hereof as Exhibit A, B or C. The annual fee shall be prorated and details related to payment of the fee are also included at Exhibit A, B, or C. No increase in the annual fee shall be effective without 30 days prior written notification to Client;
- b. Unless Client pays Adviser directly for its services (in which event Adviser’s fee is due and payable upon receipt of Adviser’s billing invoice), Client authorizes the custodian of the Assets to charge the Account for the amount of Adviser’s fee as directed by the Advisor and to remit such fee to Adviser in accordance with required regulatory procedures;
- c. In addition to Adviser’s annual asset management fee, Client shall also incur, relative to all mutual fund and exchange traded fund (“ETF”) purchases, charges imposed directly at the mutual fund or ETF level (e.g. advisory fees and other fund expenses); and,
- d. No portion of Adviser’s Compensation shall be based on capital gains or capital appreciation of the Assets except as provided for under the Investment Advisers Act of 1940, and/or relevant state law.
- e. We may trade client accounts on margin. Each client must sign a separate margin agreement before margin is extended to that client account. Fees for advice and execution on these securities are based on the total asset value of the account, which includes the value of the securities purchased on margin. While a negative amount may show on a client’s statement for the margined security as the result of a lower net market value, the amount of the fee is based on the absolute market value.

**3. Custodian.** The Assets shall be held by an independent custodian, not the Adviser. Adviser is authorized to give instructions to the custodian with respect to all investment decisions regarding the Assets and the custodian is hereby authorized and directed to effect transactions, and otherwise take such actions as Adviser shall direct in connection with the performance of Adviser's obligations with respect of the Assets. The fees charged to Client by the custodian are exclusive of, and in addition to, Adviser's Compensation as defined in paragraph 2 above, and other charges discussed herein. Adviser does not share in any portion of the fees assessed by Client's custodian(s).

**4. Execution of Brokerage Transactions.** Unless otherwise agreed, Adviser will arrange for the execution of securities brokerage transactions for the Account through Broker-Dealers that Adviser reasonably believes will provide "best execution." In seeking best execution, the determinative factor is not the lowest possible commission cost but whether the transaction represents the best qualitative execution, taking into consideration the full range of a Broker-Dealer's services including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although Adviser will seek competitive commission rates, it may not necessarily obtain the lowest possible commission rates for Account transactions. Adviser does not obligate itself to seek the lowest transaction charges in all cases.

**5. Account Transactions.**

- a. Client recognizes and agrees that in order for Adviser to discharge its responsibilities, it must engage in securities brokerage transactions described in paragraph 1 herein;
- b. Commissions and/or transaction fees are generally charged for effecting securities transactions;
- c. Adviser, in return for effecting securities brokerage transactions through certain broker-dealers, may receive from those broker-dealers certain investment research products and/or services which assist Adviser in its investment decision making process for the Client.

**6. Risk Acknowledgment.** Adviser does not guarantee the future performance of the Account or any specific level of performance, the success of any investment decision or strategy that Adviser may use, or the success of Adviser's overall management of the Account. Client understands that investment decisions made for the Account by Adviser are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable.

**7. Directions to Adviser.** All directions by Client to Adviser (including notices, instructions, and directions relating to changes in the Client's investment objectives) shall be in writing. Adviser shall be fully protected in relying upon any such direction, notice, or instruction until it has been duly advised in writing of changes therein.

**8. Adviser Liability.** Except as otherwise provided by federal or state securities laws, Adviser, acting in good faith, shall not be liable for any action, omission, investment recommendation/decision, or loss in connection with this Agreement including, but not limited to, the investment of the Assets, or the acts and/or omissions of other professionals or third party service providers recommended to Client by Adviser, including a broker-dealer and/or custodian. If the Account contains only a portion of Client's total assets, Adviser shall only be responsible for those assets that Client has designated to be the subject of Adviser's investment management services under this Agreement without consideration to those additional assets not so designated by Client. The federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith, and therefore nothing in this Agreement will waive or limit any rights that Client may have under those laws.

**9. Proxies.** Client shall be responsible for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by Client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the Assets. Adviser is authorized to instruct the custodian to forward to Client copies of all proxies and shareholder communications relating to the Assets.

**10. Reports.** Client will receive confirmations of each transaction executed for the Account and a brokerage statement(s) no less than quarterly directly from the Custodian. Adviser may provide periodic reports to Client as deemed necessary by Adviser.

**11. Termination.** This Agreement will continue in effect until terminated by either party by written notice to the other party (email notice will not suffice), which written notice must be signed by the terminating party. Termination of this Agreement will not affect (i) the validity of any action previously taken by Adviser under this Agreement; (ii) liabilities or obligations of

the parties from transactions initiated before termination of this Agreement; or (iii) Client's obligation to pay advisory fees (prorated through the date of termination which means you will incur advisory fees only in proportion to the number of days in the quarter for which you are a client). Upon the termination of this Agreement, Adviser will have no obligation to recommend or take any action with regard to the securities, cash or other investments in the Account. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

**12. Assignment.** This Agreement may not be assigned (within the meaning of the Advisers Act) by either Client or Adviser without the prior written consent of the other party. Client acknowledges and agrees that transactions that do not result in a change of actual control or management of Adviser shall not be considered an assignment pursuant to Rule 202(a)(1)-1 under the Investment Advisers Act of 1940, and/or relevant state law.

**13. Non-Exclusive Management.** Adviser, its officers, employees, and agents, may have or take the same or similar positions in specific investments for their own accounts, or for the accounts of other clients, as Adviser does for the Account. Client expressly acknowledges and understands that Adviser shall be free to render investment advice to others and that Adviser does not make its investment management services available exclusively to Client. Nothing in this Agreement shall impose upon Adviser any obligation to purchase or sell, or to recommend for purchase or sale, for the Account any security which Adviser, its principals, affiliates or employees, may purchase or sell for their own accounts or for the account of any other Client, if in the reasonable opinion of Adviser such investment would be unsuitable for the Account or if Adviser determines in the best interest of the Account it would be impractical or undesirable.

**14. Death or Disability.** The death, disability or incompetency of Client will not terminate or change the terms of this Agreement. However, Client's executor, guardian, attorney-in-fact or other authorized representative may terminate this Agreement by giving written notice to Adviser.

**15. Arbitration.** Subject to the conditions and exceptions noted below, and to the extent not inconsistent with applicable law, in the event of any dispute pertaining to Adviser's services under this Agreement, both Adviser and Client agree to submit the dispute to arbitration in accordance with the auspices and rules of the American Arbitration Association ("AAA"), provided that the AAA accepts jurisdiction. Adviser and Client understand that such arbitration shall be final and binding, and that by agreeing to arbitration, both Adviser and Client are waiving their respective rights to seek remedies in court, including the right to a jury trial. Client acknowledges and agrees that in the specific event of non-payment of any portion of Adviser Compensation pursuant to paragraph 2 of this Agreement, Adviser, in addition to the aforementioned arbitration remedy, shall be free to pursue all other legal remedies available to it under law, and shall be entitled to reimbursement of reasonable attorneys fees and other costs of collection.

**16. Receipt of Disclosures.** Client hereby acknowledges receipt of Adviser's Privacy Policy Notice and a copy of Adviser's written disclosure statement as set forth on Part 2 of Form ADV (Uniform Application for Investment Adviser Registration) or otherwise meeting the requirements of Rule 204-3 of the Advisers Act, and/or applicable state law.

**17. Electronic Delivery.** Client hereby consents to the receipt of disclosure information, including, but not limited to, Adviser's Form ADV and privacy policy disclosures, and other forms of communication electronically. Client asserts that Client is capable of receiving such disclosures electronically, and understands that non-public personal information may be sent via e-mail or other electronic media, and that electronic media (including e-mail) may not be as reliable or secure as other forms of communication.

**18. Trade Errors.** All Account trades are placed electronically or telephonically by Adviser. Adviser assumes responsibility for any Account losses for trading errors directly resulting from Adviser's failure to follow Adviser's trading procedures or from a lapse in Adviser's internal communications. In such instances, the Account(s) will be compensated for any such corresponding losses. However, Client acknowledges that Adviser cannot and will not be responsible for Account errors and/or losses that occur where Adviser has used its best efforts (without direct failure on the part of Adviser) to execute trades in a timely and efficient manner. If a trade or some portion of a trade is not effected or an electronic "glitch" occurs which results in the Account not being traded at the same time or at the same price as others, and such occurrence is not a result of Adviser's failure to execute or follow its trade procedures, the resulting loss will not be considered a trading error for which Adviser is responsible. In addition, virtually all mutual funds, as disclosed in their prospectuses, reserve the right to refuse to execute trades if, in a fund's sole judgment, the trade(s) would jeopardize the value of the fund. Adviser

has no authority to change, alter, amend, or negotiate any provision set forth in a mutual fund prospectus. Client further acknowledges that Adviser cannot and will not be responsible for trades that are not properly executed by any clearing firm, custodian, mutual fund, or insurance company, when an order has been properly submitted by Adviser. Finally, Adviser cannot be responsible for a unilateral adverse decision by a mutual fund or insurance company to restrict and/or prohibit mutual fund asset management programs.

**19. Severability.** Any term or provision of this Agreement which is invalid or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of such invalidity or unenforceability without rendering invalid or unenforceable the remaining terms or provisions of this Agreement or affecting the validity or enforceability of any of the terms or provisions of this Agreement in any other jurisdiction.

**20. Client Conflicts.** If this Agreement is between Adviser and related Clients (i.e. husband and wife, life partners, etc.), Adviser's services shall be based upon the joint goals communicated to Adviser. Adviser shall be permitted to rely upon instructions from either party with respect to disposition of the Assets, unless and until such reliance is revoked in writing to the Adviser. The Adviser shall not be responsible for any claims or damages resulting from such reliance or from any change in the status of the relationship between the Clients.

**21. Applicable Law.** To the extent not inconsistent with applicable law, this Agreement shall be governed by and construed in accordance with the laws of the State of Utah. In addition, to the extent not inconsistent with applicable law, the venue (i.e. location) for the resolution of any dispute or controversy between Adviser and Client shall be in the state of Utah.

**22. Authority.** Client acknowledges that he/she/they/it has (have) all requisite legal authority to execute this Agreement, and that there are no encumbrances on the Assets. Client correspondingly agrees to immediately notify Adviser, in writing, in the event that either of these representations should change.

**THIS CONTRACT CONTAINS A BINDING ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES.**

IN WITNESS WHEREOF, Client and Adviser have each executed this Agreement on the day, month and year first above written. By each party executing this Agreement they acknowledge and accept their respective rights, duties, and responsibilities hereunder.

_____	_____	_____
Client Signature	Client Name (print)	Date
_____	_____	_____
Joint Client Signature	Joint Client Name (print)	Date
_____	_____	_____
Advisor Representative Signature	Advisor Representative Name (print)	Date





# BOND LADDER ADDENDUM

\*Required only if the account will have a custom bond ladder (please see the Strategy Cheat Sheet for further information on the various fixed income strategies)

## Cash Withdrawals

Coupon Only  None  Other (see below)

Amount	Frequency <input type="checkbox"/> Annually <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/> Other: _____	Start Date
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## Account Details

State of Residence	Client Marginal Tax Bracket
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Will this be implemented across multiple accounts? (Total custom bond ladder minimum is \$250,000 and the individual account minimum is \$50,000)

Yes (see below)  No

Account Number	Strategy	Dollar Amount

Does GK Wealth Management have permission to liquidate existing positions?

Yes  No

Does GK Wealth Management have permission to reinvest coupons and maturities?

Yes  No

## Customization

Yes (provide details below)  No

Special Instructions (Includes restrictions on maturities, ratings, types of bonds, specifics on cashflow needs, or the addition of securities, such as agency MBS, etc.)
---

\_\_\_\_\_  
Client Initial

\_\_\_\_\_  
Joint Client Initial

\_\_\_\_\_  
Advisor Representative Initial



## SCHEDULE A

Directions: Please specify the appropriate fee schedule for each account or aggregate accounts if other than disclosed on Exhibit A of this agreement.

Account Title	Custodian	Account Number	Advisory Fee

---

Client Signature

Name

DATE

---

Joint Client Signature

Name

DATE

---

Advisor Representative Signature

Name

DATE