

Life-Mapping Financial Experience Agreement

Pennyfarthing Investment Management, L.L.C.

Re: _____.

This agreement sets forth the terms and conditions under which Pennyfarthing Investment Management, L.L.C. (PIM) will provide services to you:

1. **Services:** PIM will access to the Bright Penny Community™ on-line goal-setting and retirement-planning experience. PIM is under no obligation to provide investment recommendations.
2. **Confidential Relationship:** All information and advice furnished by either party to the other will be treated as confidential and will not be disclosed to third parties except as required by law and as required in the course of providing advisory services. When you direct PIM to do so, PIM will share information with other service providers and individuals as you may specify.
3. **Non-assignment:** No assignment, as that term is defined in the Investment Advisers Act of 1940, of this Agreement may be made by PIM without your prior written consent.
4. **Termination:** This Agreement may be terminated by you or by PIM at any time upon written notice to the other.
5. **Representations:** You will furnish PIM with true copies of any and all governing documents of the Account. PIM may rely on any notice from any person reasonably believed to be authorized and does not assume responsibility for the accuracy of the information furnished by you or any other party.
6. **ERISA:** If the Assets are retirement assets subject to ERISA, PIM acknowledges that it is a fiduciary with respect to the Account.
7. **Fees:** PIM's compensation for services will be calculated and paid in accordance with the Schedule of Fees set forth on Schedule A.
8. **Risks:** You acknowledge that investing is subject to risks, including possible loss of the principal invested.
9. **Entire Agreement:** This Agreement contains the entire agreement and understanding between PIM and you regarding PIM's investment advisory and investment management services. No amendment, modification or waiver of this Agreement, including Schedule A, will be effective unless it is in writing and signed by PIM and you. Please confirm your agreement to the above by signing in the location below.

Agreed, confirmed and accepted this

_____ day of _____, 20_____

Pennyfarthing Investment Management, L.L.C

By: _____

Schedule A

Pennyfarthing Investment Management, L.L.C.

Fees

Fees are \$50, payable in advance for donation to the non-profit recipient of your choice, for access to the Bright Penny Community online financial life-mapping experience.

Receipt of Disclosure Statement

You have received a copy of PIM's disclosure statement more recently than 48 hours. You will have the option of terminating this Agreement without penalty within five business days. Acknowledge receipt of the disclosure statement by initialing here.
