

Client Engagement Document

Shashank Hedao

(True Value Financial Inc.)

Offering

Financial Strategies for Individuals and Businesses

Prepared for:

I would like to thank you for the opportunity to meet with you to discuss your financial affairs and welcome the opportunity to work with you as your financial Advisor. This engagement letter is intended to outline the specific terms of the financial planning engagement between:

Shashank Hedao

and

Please be assured that all information that you provide to me will be kept strictly confidential. During the financial planning process it may, on occasion, be necessary to consult with other third-party professionals and before doing so, I would obtain your written permission to disclose your personal information to such parties.

In order to ensure that the financial plan is comprehensive and contains sound and appropriate recommendations, it is required from you as my client to provide complete and accurate information regarding all aspects of your personal and financial situation. This information includes: objectives, financial needs, financial priorities and values, as well as documents such as: investment statements, tax returns, copies of wills, powers of attorney, insurance policies, employment benefits, retirement benefits, relevant legal agreements. This list is not all inclusive and any other relevant information should be disclosed in a timely manner. Furthermore, it will be your responsibility to ensure that any material changes to your circumstances are disclosed to me on a timely basis as they could impact the financial planning recommendations.

I wish to advise you that I have no other conflicts of interest in the acceptance of this engagement and will advise you in writing should any conflicts arise.

I look forward to working with you and helping you reach your financial goals.

I focus on the unique financial aspects and requirements of individuals' financial needs, as well as those of small business owners. I research, develop, and implement innovative strategies towards achieving the insurance and investment needs of our clients.

I, **Shashank Hedao**, have been in the financial-services industry for more than 13 years, and specialize in areas of insurance, retirement and estate planning as well as preserving wealth and transferring estates. I am also qualified to assist in Pension Maximization, tax-sheltered investments, and the use of Segregated Funds for tax efficiencies and creditor protection.

As a **Certified Financial Planner (CFP®)**, I am licensed to provide you services and advice with Personal and Business Financial, Tax and Retirement Planning, Life Insurance, Disability Insurance, Critical Illness Insurance, Long Term Care Insurance, Segregated Funds, and Employee Benefit packages. I am also licensed to sell Mutual Funds and bring the best funds in specific categories directly to you. I have many resources at my disposal including a team of experts in various areas of specialty to help me bring you the best and most extensive solution. In instances when I draw from areas of expertise from third party specialists, I commit that I will make the appropriate introduction that is relevant to the strategies in question at the time.

My objective is to open your mind to new and innovative approaches to dealing with your financial affairs. It is expected that you will make appropriate timely decisions to implement the plan (or a component). I would like to maintain consistency in follow ups to implement and monitor the plan.

Compensation

I am compensated by the companies with whom I place your business. This compensation is usually in the form of commissions paid when your contract is issued and delivered. Sometimes my compensation is on the basis of continuing commissions' payable each year your plan is in effect. I am also liable to repay commissions received if your business does not stay with the supplier company according to their regulations.

In addition, I hope to build a relationship with you where you will feel comfortable referring me to friends and associates that you feel might be able to benefit from my services.

Any changes to the terms presented in this engagement letter will be advised in writing. Our professional relationship will continue on an on-going basis, until either party submits written notification to terminate the engagement.

Yours truly,

(Shashank Hedao)

I have read, understood and accept the terms outlined in this engagement letter.

Client 1

Client 2

Dated: _____