

**CrossCurrent WealthManagement, LLC
Investment Advisory Agreement**

This investment advisory agreement is between CrossCurrent WealthManagement, LLC. (CrossCurrent) and you. CrossCurrent is registered with the State of Arkansas, and you are retaining us to act as your investment advisor in accordance with the terms and conditions of this agreement.

Any discretion, regarding your funds, exercised by us will be limited by our being prohibited from withdrawing funds or securities from your account(s). We will only reallocate assets within your account(s). The following statements are intended to outline the responsibilities of the parties with regard to the investment management services to be provided by CrossCurrent:

1. We will give you the benefit of our continuing study of economic conditions, securities markets and other economic issues. On the basis of these studies, we will provide investment management regarding the allocation of your assets, including the specific allocation of money market funds, stocks and bonds, Certificates of Deposit, municipal and government securities, mutual funds, unit investment trusts, annuities, exchange traded funds, and other appropriate investments.
2. We will, after consulting with you, recommend that you establish and maintain, in your name, account(s) into which you shall deposit funds and/or securities, which shall be referred to as assets under management.
3. You may at any time increase or decrease your assets under management. Your account(s) will, at all times, be held solely in your name and will require your authorization for withdrawal, except to transfer to accounts pre-approved by you.
4. You will receive statements (either via mail or electronically) directly from your custodian(s) (ie, Interactive Brokers (IB), etc.), as appropriate; and therefore, will not receive statements from CrossCurrent.
5. You agree to pay CrossCurrent a fee for managing your account(s). At Interactive Brokers, the fee will be applied on a daily basis as a percentage of net liquidation value stated as an annualized percentage (252 business days are applied in the computation method at IB). The annualized fee will be 1.15%.
6. You acknowledge that past performance of investments recommended by us should not be construed as an indication of future results, which will prove to be better or worse than past results. Your investments will go up or down, depending on market conditions. While we endeavor to manage your funds in the best manner possible, we can make no promises or guarantees any of our services will result in a profit to you.
7. Any controversy or claim arising out of or relating to this agreement, or the breach thereof, shall be settled by arbitration, in accordance with the commercial arbitration rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator may be entered in a court having jurisdiction.
8. This agreement may be modified upon such terms as may be mutually agreed upon in writing. This agreement is terminable by you within ten business days, without penalty, from the date of acceptance. Any fees paid in advance are refundable on a prorated basis. Either party may terminate this agreement upon written notice. The agreement is not assignable by us without your advance written consent.
9. You hereby certify that you are legally empowered to enter in or perform this agreement. If this agreement is established by a corporation, the undersigned certifies that the agreement has been duly authorized, executed and delivered on behalf of such corporation and that the agreement is a validly certified copy of a resolution of the Board of Directors of the corporation to that effect and authorizing the appropriate officers of the corporation to act in connection with this agreement.
10. This agreement will be governed by the laws of the State of Arkansas. This agreement contains all the understanding of the parties as to this agreement.

Printed Name(s): _____

Signed: _____ Date _____

CrossCurrent: _____ Date _____