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**Client Services Agreement**

Please review this Services Agreement (Agreement) carefully as it sets forth the understanding between the WKU Center for Financial Success (the Center), the Financial Success Counselor (the Counselor) and you (the Client) regarding the services that will be provided to you. Any questions about the content of this Agreement should be discussed prior to signature.

1. **Initial Services**. The Financial Success Counselor will provide consultation addressing the specific issue or issues you request as indicated on the Client Information Sheet.
2. **Future Services**. In addition to the specific services requested pursuant to this Agreement, the Counselor may provide you with services in the future upon specific request by you. The scope of such services will be determined at the time such services are requested. Such additional services will be subject to the provisions of this Agreement, including the provisions relating to the limitations on the Center and Counselor’s duties and liabilities.
3. **Client Representations**. Client represents to the Counselor the following and understands and agrees that the Counselor is relying on client’s representations as an inducement to enter into this Agreement:
	* Client will provide the Counselor with the necessary information to provide the agreed upon services.
	* Client is responsible for all final financial decisions and Client is under no obligation to follow, either wholly or in part, any recommendation or suggestion provided by the Counselor.
	* The Counselor obtains information from a wide variety of publicly available sources and cannot guarantee the accuracy of the information or success of the advice, which it may provide. The information and recommendations developed by the Counselor are based on the professional judgment of the Counselor and the information you provide to the Counselor.
	* Client agrees to hold WKU, affiliates, the Center and Counselor harmless for advice acted upon by the Client.
	* Client understands that no investment advice will be received as a part of the provided services.
	* If this Agreement is established by Client in a fiduciary capacity, Client hereby certifies that s/he is legally empowered to enter into or perform this Agreement in such capacity.
	* The Counselor performs services for other clients and may make recommendations to those clients that differ from the recommendations made to you.
4. **Confidentiality of Information**. The Financial Success Counselor will regard any information provided by you as confidential and all recommendations and/or advice provided by the Financial Success Counselor shall be confidential, with disclosure only upon such terms and to such parties as designated by the parties or as required by law.
5. **Termination**. Either party may terminate this Agreement at any time with written notice to the other.
6. **Governing Law**. This Agreement shall be governed by the laws of the Commonwealth of Kentucky.

Client hereby acknowledges receipt of the Center for Financial Success’ services agreement.

Client (Printed Name)

Client Signature Date

Signature on behalf of the Center for Financial Success Date