Castling Financial Planning, Ltd.

Helping You Secure Your Future™

Castling Financial Planning, Ltd. Referral Arrangement for 2021

The following Referral Arrangement (Solicitation Agreement) is provided by ***Castling Financial Planning, Ltd.*** (henceforth identified as "***CastlingFP***"). It describes the referral benefit provided to clients and prospective clients of ***CastlingFP*** who refer new paying clients to the firm. Please take a moment to read through this short document and contact us if you should have any questions.

Providing Value is our Committment

CastlingFP realizes that generating new business can be the most difficult part of being in business. Frankly, we would rather focus on doing financial planning for existing clients, than doing marketing to drum up new business. And yet, satisfied clients remain the most genuine and effective form of advertising. So how can we turn this into a win-win situation for all, while still maintaining our high standards?

Referring a New Client to CastlingFP Provides Value For Both You and Them

Anyone can refer a new client to ***CastlingFP*** and you are not required to be an existing client of the firm. The person making the referral is credited with two hours of future, no cost financial planning services from ***CastlingFP***, to be used whenever they wish and for any of the services being provided by the firm at that time. The new client being referred will not pay any additional fees, as a result of the referral. Instead, the new client will receive his or her first two hours of financial planning services at no cost.

Restrictions and Additional Information

This document represents the entire Referral Arrangement among all parties.

This Referral Arrangement is in effect for all of **2021**, unless otherwise amended or canceled by ***CastlingFP*** and applies to new, paying (not pro bono) clients who have signed a Client Services Agreement with the firm.

This agreement is subject to all applicable State and Federal statutes and does not seek to limit any rights a consumer may have under the law.

The person making the referral is deemed to be a third-party solicitor and as such, certifies by signing below that he or she is not subject to any statutory disqualification under the Illinois Securities Law of 1953, as amended, or the 1940 Investment Advisers Act, as amended.

The solicitor must not make any false or misleading representations about ***CastlingFP***, nor render any financial or investment advice to the prospective client who is being referred.

The solicitor must deliver a copy (to be supplied by ***CastlingFP*** as a PDF email attachment) of Form ADV Part 2A-2B (***CastlingFP***'s Brochure) to the prospective client who is being referred, at the time of solicitation, unless the prospective client is told that it will be provided immediately upon contacting ***CastlingFP***. This Referral Arrangement constitutes the solicitor's entire disclosure statement and once signed by the prospective client, constitutes an acknowledgement of their receipt of ***CastlingFP***'s Brochure.

How to Request More Information Regarding Our Referral Arrangement

We value our relationship with every consumer. Part of that relationship is an openness to answer any questions you may have, concerning this agreement or any of our policies and procedures. We welcome your feedback. Please contact us at:

Mailing Address:
Castling Financial Planning, Ltd.
1337 Hunters Ridge East
Hoffman Estates, IL 60192
Office Hours by Appointment Only

Telephone:
224.353.8567
Email:
henry@YourIndependentAdviser.com

This agreement is in effect once executed by all three parties below. Please return signed original to address shown above or to authorized personnel of *CastlingFP*.

Person Making Referral (Solicitor)

Printed Name: ______________________________

Signature: ______________________________ **Date:** __________

Prospective Client being Referred

Printed Name: ______________________________

Signature: ______________________________ **Date:** __________

Authorized Signature on behalf of Castling Financial Planning, Ltd.

Printed Name: ______________________________

Signature: ______________________________ **Date:** ___________

Castling Financial Planning, Ltd. - General RIA Disclosures and Disclaimer

All investments involve risk, including risk of loss of principal.
Castling Financial Planning, Ltd. does not provide any investment or financial advice without performing an analysis of a client's situation and goals. Anything less is, at best, a sales presentation.
Castling Financial Planning, Ltd. is an hourly, fee-only financial planning practice and investment adviser, registered in the State of Illinois. Castling Financial Planning, Ltd. operates elsewhere, where permitted by state law, based upon the National De Minimus provision to the Investment Advisers Act of 1940.
Castling Financial Planning, Ltd. believes strongly in the concept of independent, fact based advice, which is not tainted by conflicts of interest. As a result, we do not sell any financial products, nor seek affiliations with any broker/dealers or other financial product providers.
Castling Financial Planning, Ltd. is not in the business of providing legal or tax advice. Please consult with your attorney or qualified tax professional, for legal and tax advice specific to your personal situation.
Castling Financial Planning, Ltd. is not responsible for events beyond its control, such as wars, strikes, natural disasters, terrorist acts and market fluctuations.
This disclaimer does not seek to waive, limit or minimize any rights a consumer may have under applicable state or federal laws.