



Letter of Agreement

Client #: _____

I/we have engaged Joseph W. Jacques, CPA, CFP (JWJ, CPA) as a registered representative. I/we understand that Mr. Jacques may act as a registered representative of Jacques Financial, LLC (JFLLC) member FINRA/SIPC, and is licensed to sell securities products such as mutual funds, stocks, bonds, fixed annuities, and variable annuities. When Mr. Jacques recommends such securities products, JFLLC generally receives an average commission of approximately 1% and generally receives an ongoing 12b1 or service fees of approximately 1.00-1.25% of Assets Under Management (AUM).

In addition to being a registered representative, Mr. Jacques is also an investment advisor with Jacques Advisors, LLC. If a client seeks advice only under consultation, Jacques Advisors will charge \$300 per hour. Advisory fees charged are in addition to fees charged for brokerage services.

Mr. Jacques is a principal of Jacques and Associates CPAs, LLC (Tax Preparation-only CPA firm). I/we understand that Mr. Jacques may utilize confidential income tax information obtained as a principal of Jacques and Associates CPAs, LLC, and I/we hereby grant permission to use such data as needed.

Mr. Jacques, as a registered representative, is required to make only recommendations that are in the best interest of customers. In addition, when recommending that a customer purchase shares in investment company products, Mr. Jacques shall either deliver or arrange to deliver a then-current prospectus. The prospectus includes very important information about commissions and fees associated with the investment as well as other pertinent information. Additionally, you should always review your copy of confirmations for any securities you purchase or sell.

Mutual Funds held in a brokerage account may incur a transaction charge to buy, sell, or exchange. You have the option to hold the mutual fund investment directly with the Fund Company to avoid additional charges. The minimum transaction fee is \$50. Mutual fund companies reimburse JFLLC for direct marketing costs such as postage. Pacific Life Insurance Company provides JFLLC a marketing support allowance for variable annuities of 5 basis points based on sales and 30 basis points based on Assets under management (AUM). For Indexed, Fixed and Income Annuities, Pacific Life Insurance Company provides JFLLC a marketing support allowance of 10 basis points based on sales. For Indexed, Fixed and Income Annuities, Annexus and The Quantum Group, provides JFLLC's affiliated firm, Jacques & Associates, CPAs LLC, a marketing support allowance between 100-150 basis points based on sales, respectively. For Indexed, Fixed and Income Annuities, Annexus, provides JFLLC's affiliated firm, Jacques & Associates, CPAs LLC, a marketing support allowance between 0-400 basis points based on sales, respectively. Pacific Funds pays JFLLC a marketing support allowance of 5 basis points based on sales and 5 basis points based on AUM.

I/we understand that any investment carries a risk of partial or complete loss and that Mr. Jacques, by law, cannot guarantee against any loss in a securities transaction or in a securities account. I/we realize that past performance of an investment vehicle does not guarantee future results. I/we agree to receive information and notices electronically and at the website listed above.

I/we have received the Business Continuity Disclosure, the Privacy Commitment Policy, the Form Customer Relationship Summary, and a copy of Jacques Advisors, LLC, Form ADV Part IIa Disclosure Brochure. I/we may access additional copies at: https://www.JacquesFinancial.com/p/disclosure

Client Signature Date Client Signature Date