

Joshua Duvall, CFP

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CLIENT DISCLOSURE AND ACKNOWLEDGEMENT

Zoe Financial Inc (“Promoter”) wishes to introduce you to Joshua Duvall, CFP (“Advisor”), a state or SEC registered investment advisory firm. Joshua Duvall, CFP provides investment advisory services as described in its Form ADV Part 2A (Firm Brochure), a copy of which is provided with this document.

Promoter has a written agreement with Advisor under which the Promoter refers prospective clients to Advisor in exchange for a fee from Advisor. Should you elect to become an investment advisory client of Advisor, Promoter will be compensated by receiving a share of the fee paid to Advisor by you, in accordance with the following:

Assets Under Management Arrangement

- Zoe (Solicitor) will receive 15-25% of any revenue that comes from referred client(s). Revenue share will continue for the entirety of the client advisor relationship.

Fixed Fee Arrangement

If the *Advisor* service is charged as a fixed fee for stand alone financial planning services that may be separate from or without investment management services, *Advisor* shall pay directly to Solicitor a referral fee equal to a certain percentage of the annual fixed fee in accordance with the schedule below.

- Zoe Financial receives 25% of any revenue that comes in the form of a fixed or hourly payment for services for a term of five (5) years.
- If client converts from a fixed payment to an assets under management fee at any point during this period then the agreed ongoing fee schedule between *Advisor* and *Zoe Financial* stands. If client stays with Advisor in a flat fee payment service (Fixed Fee Arrangement) for financial planning after year 5, the Zoe Financial will stop receiving the referral fee from Advisor.

No portion of this fee will be charged to you by Advisor and there shall be no difference in the level of advisory fees that you will be charged by Advisor as a result of this referral arrangement. In other words you, the client, will not pay higher fees because your business was referred by this promoter.

The Promoter is NOT affiliated with the Advisor or the Advisor's investment adviser firm (collectively, "Advisor"). In addition, the Promoter is not authorized to provide investment advice on behalf of the Advisor or to act for or bind the Advisor in any way. No investment advisory agreement between you, the client and Advisor will become effective until accepted by Advisor. The Promoter is not a current client of the Advisor.

Should you have any questions concerning this solicitor disclosure document, please contact the Advisor at the telephone number or e-mail address shown above.

(This document is not complete without a signed delivery acknowledgement below)

Acknowledgment of Receipt

The undersigned client(s) hereby acknowledge receipt of (1) Form ADV Part 2A and (2) a copy of this Solicitor's Disclosure Statement describing the arrangements between Zoe Financial, Inc and Joshua Duvall, CFP.

Client 1 Name

Client 1 Signature

Date

Client 2 Name

Client 2 Signature

Date