

ADVISORY SERVICE AGREEMENT

This AGREEMENT is entered into this _____ day of _____, 20____, by and between Crown Capital Securities, L.P. ("Advisor") and _____ ("Client") whereby Client will be provided with certain investment advisory services through Advisor, more particularly described below. Such investment advisory services shall be performed by Gary A. Glockzin, an Advisory Associate ("Associate") of Advisor.

I. SERVICES TO BE PROVIDED

Advisor, through its Associate, shall provide Client with the following service(s):

Associate shall assist Client in developing an appropriate investment strategy for Account Assets. The strategy may include funding, maintaining, and/or liquidating the Account Assets while taking into considering Client's financial circumstances, investment objectives, and reasonable restrictions on the handling of Account Assets, if any. Client will inform Associate of any changes in Client's financial circumstances, investment objectives, or reasonable investment restrictions. Associate will also provide ongoing client services, such as: responding to Client's inquiries, monitoring Client's Account Assets, periodically consulting with Client regarding the Account Assets, updating Client's financial information, and periodically assisting Client in reevaluating Client's investment objectives and overall strategy.

Client hereby grants Advisor limited discretion and authority to purchase, sell, and exchange investments, including electronically traded funds (ETF), mutual funds at net asset value (NAV), or exchange among variable/index annuity subaccounts within the account as Advisor believes to be in the best interest of the account. Client understands that custodian or insurance company may impose certain transactional fees for such purchases, sales, and exchanges and that the Advisor will not participate in these fees; however, they are necessary to facilitate the transaction. This authorization does not grant Advisor permission to take delivery or possession of Client's funds or securities, except for fees due Advisor for services. Client acknowledges that Advisor will not be responsible for any loss or liability incurred by reasons of any willful or negligent action or failure to act on the part of Client's custodian or broker.

This trading authorization is a continuing one and shall remain in full force and effect until terminated by Client or Advisor pursuant to the provisions of this agreement. The termination of this authorization will constitute a termination of this agreement.

The Account Assets that are covered by this agreement are listed in Schedule A: Account Assets, Strategy, and Fees.

II. CLIENT'S RESPONSIBILITIES

Client agrees to provide financial information regarding pertinent matters as requested by Associate from time to time. Client also agrees to discuss needs and goals and projected future needs candidly with Associate and to keep Associate informed of changes in Client's situation, needs and goals. Client acknowledges that Associate cannot adequately perform its services on Client's behalf unless Client performs such responsibilities on his/her part and that Associate's analyses and recommendations are based on the information provided by Client. Client agrees to permit Associate to consult with and to obtain information about Client from Client's accountant, attorney, and other advisors. Advisor and its Associates shall not be required to verify any information obtained from Client, Client's attorney, accountant, or other advisors, and is expressly authorized to rely thereon.

III. VALIDITY OF FINANCIAL PLANNING ADVICE AND FINANCIAL PLAN

Client understands that any financial recommendation, plan, strategy, and updates are valid only as of the date of the origination. They are not valid for any period of time beyond such date regardless of whether they were presented in a written or verbal format.

IV. REGISTRATION

Advisor represents and warrants that it is registered as an investment advisor with the Securities and Exchange Commission and in the states in which Advisor provides advisory services pursuant to the Investment Advisors Act of

1940 as amended, and that such registrations are currently effective. Such registration does not indicate or represent any mark of approval by the Securities and Exchange Commission.

V. COMPENSATION

Client shall pay Advisor a fee and/or a commission as compensation for all services furnished under the Agreement. Associate shall share in the compensation received by Advisor. The fees charged pursuant to this agreement shall not exceed two (2.00) percent for the first five-hundred-thousand (\$500,000) dollars, one-and-one-half (1.5%) percent of the next five-hundred-thousand (\$500,000), and one (1.0%) percent over one-million (\$1,000,000) dollars for asset-based programs; the maximum rate is five-hundred (\$500) dollars per hour for hourly billed programs; and commissions will not exceed what is considered fair and reasonable in accordance with the FINRA Rules of Fair Practices. The specific details of the services and related compensation to be provided under this Agreement can be found in Schedule A: Account Registration, Strategy, and Compensation.

We may group certain related client accounts for achieving the minimum account size and determining a fee schedule. We also retain the discretion to negotiate alternative fees schedules on a client-by-client basis. Client facts, circumstances, and needs are considered in determining the fee schedule, including: the complexity of the client, assets originally placed under management, anticipated future assets, related accounts, portfolio strategy, account composition, reports, and other factors deemed pertinent. All fees are agreed upon prior to entering into the contract.

There are other costs that the Client may incur, in addition to the compensation received by the Advisor, including but not limited to:

1. Operating and marketing costs of mutual funds, variable annuities, ETF, or other program sponsors passed on or deducted from returns.
2. Mark-ups, mark-downs, and spreads taken by market makers.
3. Account maintenance, transaction, and account closing cost charged by custodian.
4. Exchange fees, transfer taxes, and mailing fees.
5. Wire transfer, overnight fees, and certificate issuance fees.

See sponsor and custodian documents for detailed information on additional costs. If you need a copy of any document you can receive it by requesting it directly from sponsor, custodian, or us.

VI. CONFIDENTIALITY

All information and recommendations furnished by either Client or Advisor and its Associates to the other shall at all times be treated in strictest confidence and shall not be disclosed to third persons except as may be required by law or except upon the prior written approval of the other party to this Agreement. Advisor is hereby given absolute authority by Client to disclose, provide copies of and communicate information obtained from Client or developed by Advisor and its Associates, to those persons and entities listed in Schedule C: Authority to Disclose Information.

VII. BASIS OF ADVICE

Client acknowledges that Advisor obtains information from a wide variety of publicly available sources and that Advisor has no sources, and does not claim to have sources, of inside or private information. The recommendations developed by Advisor and its Associates are based upon the professional judgment of Advisor and its individual Associates and neither Advisor nor its individual Associates can guarantee the results of any of their recommendations. Client, at all times, shall elect unilaterally to follow or ignore completely or in part, any information, recommendation, or counsel given by Advisor and its Associates under this Agreement.

VIII. NON-EXCLUSIVE CONTRACT

It is understood that Advisor renders investment advisory services, for Clients and customers other than Client. Nothing in this Agreement shall be deemed to impose upon Advisor any obligation to recommend for purchase or sale by or for the Client any security or other property which the officers, Associates or employees of Advisor may purchase or sell for their own accounts or which Advisor may recommend for any other client. Similarly, nothing in this Agreement shall be deemed to impose upon Advisor, and its Associates any restrictions on the purchase or sale of securities for their own accounts. As a result, Advisor, its officers, directors, controlling persons, employees, or Advisory Associates may have a position or interest in securities which are recommended for Client to purchase or sell. Furthermore, it is possible that Advisor, its officers, directors, controlling persons, employees, or Associates may

purchase or sell securities in front of Client and at a better price than the price obtained for Client or contrary to the recommendations made to Client or may make contrary recommendations to clients in similar financial circumstances.

IX. CONFLICTS OF INTEREST

A. Client acknowledges that he/she understands that:

1. Advisor is also a securities broker-dealer registered with the Financial Industry Regulatory Authority. ("FINRA"), and that Associates who advise Clients are also associated with Advisor as securities representatives registered with FINRA;
2. Various Associates are also agents for various insurance companies, and/or hold real estate licenses.
3. Advisor and its Associates may recommend to Client that he/she purchase securities which may have a load or sales commission; and
4. A conflict exists between the interests of Advisor and its Associates and the interests of Client.

B. If Client decides to implement any of the recommendations through Advisor and its Associates in any of the above listed capacities, Client hereby consents to the above described conflicts of interest and to receipt by Advisor, its branch managers and its Associates, of fees for providing financial planning services as provided herein. Additionally, Client consents to the receipt by Advisor and its Associates of any sales commissions attributable to such transactions (as listed previously) as are generated by implementation of any recommendations.

C. Client is under no obligation to act on the recommendations of Advisor or its Associates. If Client elects to act on any of the recommendations, Client is under no obligation to effect any investment, insurance, real estate or securities transaction through Advisor or its Associates.

X. LEGAL AND ACCOUNTING SERVICES

It is expressly understood and agreed that Advisor and its Associates will not prepare accounting or legal documents for the implementation of the Client's financial and investment plans. Client agrees that his personal attorney and/or accountant solely shall be responsible for the rendering and/or preparation of the following:

- A. All legal and accounting opinions and determinations, and
- B. All legal and accounting documents.

XI. DATA COLLECTIONS

The person or persons who perform the function of collecting confidential financial data for analysis from Client with Client's permission may not necessarily be Associates of Advisor. Such individuals may be paid a fee by Advisor for the time expended in the collection of such confidential data.

XII. TERMINATION

- A. Any hourly financial consultation and planning services provided to Client associated with this Agreement terminate upon the delivery of such services to Client.
- B. Any ongoing portfolio management fees or other services provided to Client associated with this Agreement terminate upon 30 days' written notice as described below.

Either party may terminate this Agreement upon thirty (30) days' notice by registered mail to the address set forth herein except that Client may terminate this Agreement without penalty within five business days of the date hereof. Upon termination, no refund will be made for services completed other than within the first five days of the date hereof.

XIII. ASSIGNMENT

This Agreement shall not be assigned by Advisor without the prior written consent of the Client. Subject to the previous sentence, this Agreement shall be binding on the heirs, executors, administrators, legal representatives, successors, and assigns of the respective parties.

XIV. ACKNOWLEDGEMENT OF DISCLOSURE

Client hereby acknowledges receipt of Part 2A of Form ADV: Firm Brochure, a disclosure statement containing the equivalent information, or a disclosure statement containing at least the information required by Schedule H of Form ADV if the client is entering into a wrap fee program sponsored by the investment adviser. If the proper disclosure statement was not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory contract with this investment adviser, then the client has the right to terminate the contract without penalty within five days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract, or in the case of an oral contract otherwise signified their acceptance, any other provisions of this contract notwithstanding.

XV. CONSTRUCTION

Headings used in this Agreement are for convenience only, and shall not affect the construction or interpretation of any of its provisions. This Agreement may be executed in several counterparts, each of which shall be deemed an original. In the event that more than one person executes this Agreement as Client, each person signing as Client agrees to be jointly and severally bound by each obligation assumed by Client hereunder. Each of the provisions of this Agreement is severable, and the invalidity or inapplicability of one or more provisions, in whole or in part, shall not affect any other provision. This Agreement shall be governed by the laws of the State of California.

AGREED TO AND ACCEPTED BY:

CROWN CAPITAL SECURITIES, L.P.

CLIENT

Advisory Associate:

X

Advisory Associate Signature

Gary Glockzin

Print Advisory Associate Name

Branch Manager:

X

Branch Manager Signature

Gary Glockzin

Print Branch Manager Name

X

Client Signature

Print Client Name

X

Additional Client Signature

Print Additional Client Name

Date: _____

Client Address:

Street Address

City, State Zip

Home Office:

X

Home Office Signature

Print Home Office Name

Title: _____

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