

Addendum to Engagement Agreement for Residents of the State of Idaho

- A. NOTICE TO CONSUMER: Do not sign this agreement before you read it.
- B. GOVERNING LAW. This agreement shall be governed by the laws of the State of Idaho and the parties hereto agree to be subject to the courts of the State of Idaho.

Dated this ____ day of _____, 20____

Wm Richards Cluny

Family Financial Education Foundation

BY: Wm. Richards Cluny

ITS: President and CEO

Client

Co-Client