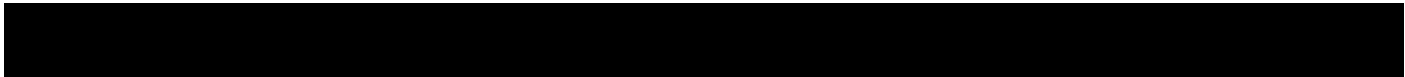


Addendum to Engagement Agreement for Residents of the State of Wisconsin



- A. EXAMINATION OF ACCOUNT. FFEF will provide the opportunity to Client to examine his/her account in FFEF's office during regular business hours. Furthermore, FFEF will deliver a legible copy of this contract, executed by FFEF and Client immediately after it is executed by Client.
- B. FFEF'S FEES/CHARGES. Client acknowledges and agrees to the rates charged by FFEF, which are an initial setup fee of twenty-five dollars (\$25.00) and a monthly charge not to exceed one hundred twenty dollars (\$120.00) or ten percent (10%) of the monthly payment amount actually received by or on behalf of Client, whichever is less.
- C. NO FEES ON ADVANCES. FFEF will not charge a fee on any money advanced or returned to the Client.
- D. NOTICE TO CONSUMER: Do not sign this agreement before you read it. You must be given a copy of this agreement.
- E. GOVERNING LAW. This agreement shall be governed by the laws of the State of Wisconsin and the parties hereto agree to be subject to the courts of the State of Wisconsin.

Dated this _____ day of _____, 20__.

Wm. Richards Cluny

Family Financial Education Foundation

BY: Wm. Richards Cluny

ITS: President / CEO

Client

Co-Client

Note: No charges other than those specified above are to be charged to client.