

## **FINANCIAL PLANNING DISCLOSURE AND AUTHORIZATION**

As you know, Evan Farr is a Certified Elder Law Attorney specializing in Elder-Focused Asset Protection, including Medicaid Asset Protection and Veterans Asset Protection, and is the owner and principal attorney of the Firm Law Firm. Evan is also personally licensed to sell certain financial / insurance products, which he does through a financial company that he owns – Lifecare Financial Services, LLC. Evan and Lifecare Financial also work regularly with another financial company with which Evan is affiliated as Strategic Partner – Retirement Prosperity Group (RPG). Through Lifecare Financial and RPG, we are able to offer our clients, when appropriate, certain very specialized financial products that are established and structured in ways that serve to protect and preserve assets of our clients, especially in connection with helping our clients pay for possible long-term care expenses. As with all products sold by insurance companies, the sale of any products will result in a commission paid by the insurance company to RPG and Lifecare Financial as the producing insurance agents.

Because Lifecare Financial might earn a commission from the sale of certain products, Evan Farr (and, by extension, other attorneys in the firm) have a potential conflict of interest in referring you to work with RPG and recommending the purchase of certain products, and we therefore have an ethical obligation to disclose to you this conflict (which we are doing herein) and the other information enumerated below, and to obtain your acknowledgment of this conflict and your consent for Lifecare Financial to sell you annuities and/or other insurance-related products on which Lifecare Financial may earn a commission.

1. Legal services are provided through the Farr Law Firm, and not through Lifecare Financial or RPG.
2. Financial services are provided through Lifecare Financial and RPG, and not through the Farr Law Firm.
3. Neither Lifecare Financial nor RPG is licensed to practice law, and are therefore not responsible for the supervision of, or the control over, any legal services that have been, or will be, rendered to you by the Farr Law Firm.
4. The Farr Law Firm is not licensed to sell annuities or any other insurance-related or financial products, and is therefore not legally responsible for the supervision of, or control over, any financial products you may purchase through RPG or Lifecare Financial.
5. If you purchase through RPG and Lifecare Financial a financial product such as an annuity or other insurance product that offers a commission to the producing agent, then Evan Farr, as a licensed insurance agent and as the owner of Lifecare Financial, will receive financial compensation as a result of the commission that is paid by the insurance company out of the profits earned by the insurance company.

Kindly acknowledge receipt of this disclosure and your consent and understanding by signing and dating this document in the spaces provided below. Thank you for being a valued client!

### **CLIENT ACKNOWLEDGMENT AND CONSENT**

I understand and acknowledge Evan Farr’s potential conflict of interest, and my right to seek advice of independent counsel before signing this Acknowledgment and before purchasing any financial product through RPG and Lifecare Financial. I acknowledge that I have read and fully understand this disclosure and have received a copy for my records. I further authorize the Farr Law Firm to disclose all personal, financial, and health information collected from me for use in my legal planning to Lifecare Financial and to Retirement Prosperity Group for review in evaluating and providing appropriate financial products.

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Signature

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Date

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Signature

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Date