

## FINANCIAL DISCLOSURE AND CONSENT

As you know, Evan Farr is a Certified Elder Law Attorney specializing in Asset Protection, and is the primary owner and principal attorney of the Farr Law Firm, A Professional Corporation. Evan is also personally licensed to sell securities and provide investment advice, but instead of offering these services himself, has chosen to become affiliated with **Protection Point Advisors (“PPA”)**, an SEC-registered Investment Advisory Firm whose legal name is EWG Elevate, Inc. dba Protection Point Advisors.

Acting as a Solicitor, Evan Farr is referring you as a potential client to PPA because he believes that you may benefit significantly from the investment advisory and asset protection services that PPA offers, and Evan wants to insure that Farr Law Firm clients are in investments and other financial products that are appropriate for them. Both the Farr Law Firm and PPA **always** put the needs of our clients first. Evan Farr is affiliated with PPA, but he is not authorized to provide investment advice on behalf of PPA or to act for or bind PPA in any way. No investment advisory agreement with PPA will become effective unless and until accepted by you and PPA.

Evan Farr has a written agreement with PPA under which he will receive a percentage of any advisory fees paid by you to PPA, so long as you remain with PPA and Evan Farr maintains an active Solicitor relationship with PPA. **There will never be any difference in the level of advisory fees that you will be charged as a result of this Solicitor arrangement. In other words, you, the client, will never pay higher fees because your business was referred to PPA by Evan Farr.**

Because Evan Farr may earn a percentage of any advisory fees paid by you to PPA, he has a potential conflict of interest in recommending that you use PPA’s services, and is hereby disclosing to you this conflict and the other information enumerated below, and requesting your acknowledgment of this potential conflict:

(a) Evan Farr is licensed as an investment advisor representative and is acting as an affiliated in-house Solicitor for PPA. He is not employed by PPA. He assists PPA by recommending the investment advisory services offered by PPA to potential clients who he thinks will benefit from such investment advisory services.

(b) PPA and the Farr Law Firm are separate entities. Legal services are provided by Farr Law Firm and not by PPA. Investment advisory services are provided by PPA and not by Farr Law Firm or Evan H. Farr.

(c) PPA is not responsible for the supervision of, or the control over, any legal services that have been, or will be, rendered to you, and Farr Law firm is not responsible for the supervision of, or control over, the investment advisory services you may receive through PPA.

(e) Because Evan Farr has a potential conflict of interest in advising you with regard to your decision to establish a relationship with PPA, you may want to discuss this matter with independent legal counsel. Further, because other firms are licensed to provide investment advisor services, you should feel free to check with other firms regarding such services and fees.

If you have any questions concerning this document, please contact PPA at (916) 367-4540 or via email to [rick@protectionpointadvisors.com](mailto:rick@protectionpointadvisors.com).

## CONSENT AND RELEASE

I understand and acknowledge receipt of this document, Evan Farr’s potential conflict of interest, and my right to seek advice of independent counsel before signing this Acknowledgment and before using any services provided by PPA. I consent to the Solicitor fee arrangement between PPA and Evan Farr as described above. I authorize the Farr Law Firm to disclose all personal, financial, and health information collected from me for use in my legal planning to PPA for review in evaluating my financial situation and providing appropriate financial recommendations.

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Print Name

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Signature

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## **INSURANCE DISCLOSURE AND CONSENT**

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 principal attorney of the Farr Law Firm. Evan Farr is also personally licensed to sell life insurance and long-term care insurance (and hybrid products combining both life insurance and long-term care coverage), which he does through an insurance agency, RetireMinting, Inc., with which he is affiliated as strategic partner. As with all products sold by insurance companies, the sale of any insurance will result in a commission paid by the insurance company to RetireMinting and Evan Farr as the producing insurance agents.

Because Evan Farr may earn a commission from your purchase of insurance through RetireMinting, he has a potential conflict of interest in recommending that you purchase certain insurance, and is hereby disclosing to you this conflict and the other information enumerated below, and is requesting your acknowledgment of this potential conflict:

1. Legal services are provided through the Farr Law Firm, and not through RetireMinting.
2. Financial services are provided through RetireMinting, and not through the Farr Law Firm.
3. RetireMinting is not licensed to practice law, and is 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 any insurance-related or financial products, and is therefore not legally responsible for the supervision of, or control over, any insurance products you may purchase through RetireMinting.
5. If you purchase through RetireMinting an insurance product that offers a commission to the producing agent, then Evan Farr, as a licensed insurance agent, will receive financial compensation as a result of the commission that is paid by the insurance company.

## **CONSENT AND RELEASE**

I understand and acknowledge Evan Farr's potential conflict of interest and my right to seek advice of independent counsel before signing this Consent and before purchasing any insurance through RetireMinting. I acknowledge that I have read and 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 RetireMinting for review in evaluating and providing appropriate insurance solutions.

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