

Investment Advisory Agreement

1. Management of Account(s). (“Client / you”) hereby designate MR Advisers, Inc. (“MR / we”) as investment adviser to the assets in your account(s) (the “Account(s)”) held at [Schwab/Fidelity] (the “Custodian”). The investment guidelines (the “Guidelines”) for the Account(s) are set forth in Exhibit A to this investment advisory agreement (the “Agreement”). Subject to the Guidelines, you give us full discretionary authority to invest and reinvest, in your name, at your risk on your behalf, the securities, property, cash and other investments held in the Account(s) at such time and in such manner, as we deem advisable. You agree to inform us in writing of any restrictions placed on the management of the Account(s) and of any changes in your general financial circumstances that are relevant to our management of the Account(s). To provide our services, we are relying on the financial and other information you have provided us and we have used this information to develop the Guidelines. We have no duty or obligation to investigate the accuracy or completeness of this information. The Guidelines may be amended by our mutual agreement from time to time.

2. Custodial Arrangement. To carry out transactions in the Account(s), you hereby appoint us as your attorney-in-fact for the limited purpose of issuing instructions to the Custodian to purchase, sell and otherwise to trade in or deal with securities in the Account(s) and generally to discharge our duties under this Agreement. The Custodian will act as broker and qualified custodian of your assets. Nothing in this Agreement is intended or shall grant us any authority to obtain custody of any funds or securities in the Account(s).

3. Our Compensation. In consideration for our services we shall be entitled to an annual advisory fee (the “Advisory Fee”) of 0.5% of the total assets under management in the Account(s). The Advisory Fee is paid quarterly in advance based upon the value of the Account(s) as of the last day of the prior quarter. Our minimum Advisory Fee is \$500 per year per Account. For an Account opened intra-quarter, the Advisory Fee will be pro-rated. We will charge an additional one-time set-up fee of \$250 for each Account. For existing Account(s), there will be no charges on funds added during the quarter, nor adjustments made for funds withdrawn during the quarter. Our Advisory Fee will be deducted directly from the Account(s). Our compensation does not include any third party fees (including brokerage, custodian or other transactions fees) which will be charged separately to your Account(s).

4. Assignment/Change of Ownership. We may not assign (as defined in the Investment Advisers Act of 1940) this Agreement without your written consent. We will notify you of any material change to the ownership of MR within a reasonable time after such change.

5. Termination. Either of us may terminate this Agreement upon five days’ written notice to the other. If the Agreement is terminated prior to the end of a calendar quarter, we will refund a prorated portion of the Advisory Fee to you.

6. Limits On Liability. MR shall not, in the absence of willful misfeasance, bad faith or gross negligence on our part or reckless disregard of our obligations and duties hereunder, be liable to you for any act or omission in the course of, or connected with, rendering services hereunder. You shall indemnify and hold MR and its officers, employees and directors harmless from and against all losses and claims that relate to our performance of services under this Agreement, except to the extent such losses arose from our willful misfeasance, bad faith or gross negligence on our part or reckless disregard of our obligations and duties hereunder. Nothing herein shall in any way constitute a waiver or limitation of any rights, which you may have under any federal or state securities law, or any other applicable law.

7. Your acknowledgements. You acknowledge receipt of our Form ADV Part 2 and our Privacy Policy. You recognize that we perform services for various clients and that we may give advice and take action as to other clients that may differ from advice given or the timing or nature of action taken as to the Account(s). You acknowledge that we have no responsibility or liability under this Agreement as to any of your assets other than the assets in the Account(s). You acknowledge that we are not responsible for voting securities in the Account(s).

8. Governing Law. This Agreement shall be governed and construed in accordance with the laws of California.

MR Advisers, Inc.	Client
Date:	Date:

Exhibit A

This Exhibit A and amended versions, relate to the Investment Advisory Agreement executed on _____ between MR Advisers, Inc. and _____.

Your portfolio will be invested in passively managed, low cost Exchange Traded Funds (ETFs) to accomplish a highly sophisticated asset allocation strategy. Superior ETFs from the largest most experienced index providers have been carefully selected based upon their tracking error to benchmarks, breadth of the securities within the index, and assets under management by managers. Your portfolio will periodically rebalanced based upon individual ETFs, asset classes, and fixed income to equity targets and any contributions and withdrawals.

Returns come from your willingness to withstand ups and downs in the market. Our focus is on ensuring that your returns are reliable based upon the level of risk taken. We will invest each of your account(s) below in one of our Model Portfolios, which are built using various proportions of our Equity and Income Allocations. Our Equity Allocations generally contain all-cap and small cap US, foreign developed and emerging market equities and US REITs. Our Income Allocations generally contain high yield corporate bonds, government, emerging market sovereign bonds, government credit, and corporate bonds and may include TIPs and high yield dividend US equities.

Here is how we have agreed to invest each of your accounts at Schwab / Fidelity:

Your Account	Account Type	Model Portfolio (Allocations)	Your Goals

Agreed and Accepted By:
