



Disclosure

This letter provides an understanding regarding any conflicts of interest within or between my business practices.

Through the services of Integrity Divorce Solutions, LLC, I provide a fee-for-service business, which helps my clients in the area of divorce counseling. I am the primary stock holder in this company.

Through Ten Capital Investment Advisors, LLC, I offer my clients a fee-for-service business, which helps them in the area of financial planning. I represent Ten Capital Investment Advisors, LLC as a Financial Consultant and receive a percentage of fees charged through this company. I own no stock in this company.

I also offer my clients investment and insurance products through Ten Capital Investment Advisors, LLC. Although I primarily utilize these companies for my investment and insurance products, I may use other companies for their financial products when it is deemed to be in the best interest of my clients. Through the sale of any of these financial products I am compensated on a commission basis.

When you work with me through Integrity Divorce Solutions, LLC, or Ten Capital Investment Advisors, LLC, you will be charged a fee for the service rendered through either of those companies separately and independently. So that there will be no future misunderstanding, any recommendations to pursue financial planning or to purchase the products will require no obligation on your part to complete the financial planning or to purchase the products through me.

I emphasize that you are not obligated in any way to purchase the financial planning services or the products from me. You are free to select any financial planning firm, brokerage firm, insurance or real estate agent or other vendors you desire for the implementation of any recommendations.

Neither myself nor Integrity Divorce Solutions, LLC, are authorized to render legal advice or prepare legal documentation for you. You should look into your own lawyer for these services. We are not authorized to prepare or amend the filing of personal income, gift or estate tax returns for you. You should look to your own accountant for these services. We are not authorized to serve as a trustee for you. Acting upon the advice of your lawyer, you should select appropriate individual(s) or trust companies to provide this service.

This letter serves as an understanding of my business practice and as an explanation of any potential conflicts of interest.

Stephanie Farrar, MBA
Certified Divorce Financial Analyst®
Integrity Divorce Solutions, LLC