

**SELECTOR[®] VARIABLE RATE INVESTMENT ADVISORY AGREEMENT
SEPARATE WRITTEN DISCLOSURE**

Pursuant to SEC Rule 206(4)-3 of the Investment Advisers Act of 1940

Referring Advisory Firm: _____

Referring Investment Advisory Representative: _____

Investment Advisor: Foy Financial Services, Inc. (FFS)
12501 Holdrege
Lincoln, NE 68527

- There is no direct or implied affiliation between Foy Financial Services, Inc. (FFS) and the Referring Investment Advisory Representative (RIAR) and their Referring Advisory Firm (RAF) beyond the terms of the Investment Advisory Agreement, and the terms of the Solicitor's Agreement executed between Foy Financial and the RAF.
- Foy Financial and the RAF have entered into a written agreement pursuant to which FFS will compensate the RIAR for introducing or referring clients to FFS.
- FFS pays to the RAF a referral fee paid by the Client to FFS for as long as the account remains under management. It is understood that the referral fee will be paid from the management fee that is earned, received and retained by FFS from the Client and all payments to the RIAR are based on the RAF's applicable compensation schedule.
- The total advisory fee is the sum of the investment advisory fee retained by FFS and the referral fee paid to the RAF in an amount not to exceed 2.50% annually.
- The advisory fee for this Investment Advisory Agreement is 0.45% (FFS) + _____% (RAF) for a total of _____% annually.

Client hereby acknowledges receipt of this disclosure

X _____
Client's Signature *Date*

X _____
Joint Client's Signature (if applicable) *Date*

X _____
Referring Investment Advisory Representative's Signature *Date*