



Disclosure Agreement and Contract Concerning Investment Advice Provided To Retirement Investors

Quest Capital (“the Firm”) is providing this disclosure agreement and contract, between the Firm and the Account Owner, in connection with recent changes in regulations regarding certain retirement accounts as defined by the U.S. Department of Labor’s (DOL) Best Interest Contract Exemption (BICE) as well as the Employee Retirement Income Security Act (ERISA) of 1974. This has also been referred to as the Department of Labor Fiduciary Rule.

Among other provisions, the Firm acknowledges that it and its registered representatives/advisors will act as fiduciaries with respect to the investment advice subject to this contract. This contract pertains to retirement accounts that fall within the purview of the DOL’s BICE.

In addition, the Firm will adhere to the following Impartial Conduct Standards:

- 1) The Firm and its registered representatives/advisors will provide advice that is in the best interests of the retirement investor at the time of the recommendation.
- 2) The Firm and its registered representatives/advisors or affiliates will not receive compensation for their services that would exceed reasonable compensation within the meaning of ERISA
- 3) Any statements about the recommended transaction, fees and compensation, material conflicts of interest, and any other matters related to the retirement investor’s investment decisions will not be misleading at the time they are made.

With respect to conflicts of interest, the Firm does not offer any proprietary brokerage products. The Firm only offers products develop by unaffiliated mutual fund and annuity sponsors. In addition, the Firm warrants the following:

- 1) The Firm has adopted and will comply with written policies and procedures reasonably and prudently designed to ensure that advisers adhere to the impartial conduct standards.
- 2) In formulating the policies and procedures, the Firm identified and documented any material conflicts of interest and adopted measures to prevent the material conflicts of interest from causing violations of the impartial conduct standards, with a designated person responsible for addressing and monitoring these issues.
- 3) The Firm’s policies and procedures require that neither the Firm nor (to the best of its knowledge) affiliates use or rely on quotas, appraisals, performance or personnel actions, bonuses, contests, special awards, differential compensation or other actions or incentives that are intended or would reasonably be expected to cause registered representatives/advisors to make recommendations not in the best interest of the retirement investor (although differential compensation that is not counter to the retirement investor’s best interest is allowable).

Information regarding potential conflicts of interest, compensation and fees is located at www.questcapital.com. Information regarding the Firm’s policies, procedures and specific disclosures of costs, fees and compensation associated with the recommended transaction can obtained upon written request to the Firm.

The terms of this disclosure agreement and contract will be considered in conjunction with, and as part of, all other representations, agreements or understandings between the Firm and the Account Owner and subject to all governing stipulations and provisions.

Account Owner

Date

Quest Capital Strategies, Inc.

Date