

**AGREEMENT**

I \_\_\_\_\_,  
[print your name, no trust or business entity]

in connection with any and all services offered to me by W. Ryan Fowler and the Privacy and Financial Shield (hereinafter referred to as "PF Shield"), I understand and agree to the following:

- 1) I understand and agree that I will not disclose to anyone outside of my immediate family household (not including "room-mates"), other than someone who is assisting me in the implementation of a PF Shield asset protection program, any asset protection strategy which is given to me in the course of a paid consultation with PF Shield.
- 2) I understand and agree that failure to abide by this agreement may be grounds for PF Shield to discontinue further consultation and assistance to me, without a refund of any payments that I have given to W. Ryan Fowler or PF Shield.
- 3) I understand and agree that I have neither requested nor received legal and/or tax advice from W. Ryan Fowler or PF Shield.
- 4) I understand and agree that W. Ryan Fowler of PF Shield has not made or implied any claim that PF Shield's services would in any way eliminate or reduce tax liability.
- 5) I understand and agree that at the time of the execution of this agreement, I am solvent as is defined by the Universal Fraudulent Transfers Act, and I do not intend to become insolvent after implementing any asset protection plan in order to hinder, delay, or defeat any creditor.
- 6) I understand and agree that W. Ryan Fowler of PF Shield has recommended that I consult with a properly licensed attorney or other qualified professional, to better understand the ramifications of any asset protection program that I use.
- 7) I understand and agree to follow all applicable U.S. federal and state laws in connection with the asset protection services that are provided to me by W. Ryan Fowler and PF Shield. I further agree to hold W. Ryan Fowler and PF Shield harmless from any legal and/or tax claims which may arise from their services on my behalf.

Print name and address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_