**Conflict of Interest Disclosure**

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

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

Through Estes Financial Services, Inc., I offer my clients financial planning and asset management that on a fee-only basis. I have a vested interest in directing business to this firm. I also sell insurance products as well.

When you work with me through Smart Financial Divorce, LLC, or Estes Financial, 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, asset management, or to purchase insurance products will require no obligation on your part to complete those recommendations through me.

I emphasize that you are not obligated in any way to retain me as your financial planner, asset manager, or insurance agent. You are free to select any financial planning firm, Registered Investment Advisor, or insurance agent or other vendors you desire for the implementation of any recommendations.

I am not authorized to render legal advice or prepare legal documentation for you. You should look into your own lawyer for these services. I am 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. I am 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.