



Expectations of Engagement

Village Financial Services — Fractional CSA Partnership

This document outlines how we work — what you can expect from Village Financial Services, what we need from you, and where the boundaries of our service begin and end. Read it once, reference it as needed. The goal is a clean working relationship with no surprises on either side.

1. Scope of Service

Your Fractional CSA is a virtual operational support professional embedded in your firm's systems. They are not an employee, a compliance officer, or a financial advisor. They are a skilled, trained operations specialist whose job is to execute the tasks you assign — accurately, professionally, and on time.

What We Do

- **Schwab Advisor Center & Altruist:** All account servicing, money movement, paperwork processing, digital workflows, TOA management, and custodian follow-up from start to finish.
- **CRM Management:** Task tracking, contact updates, data entry, workflow execution, and client record maintenance.
- **Client Communication Support:** Drafting and sending correspondence, appointment scheduling, and responding to routine client inquiries within your firm's guidelines.
- **Rollover Calls:** Outbound calls with clients to 401(k) plan providers to initiate and follow up on rollover requests.
- **Document & File Management:** Organizing, naming, uploading, and archiving files within your designated storage platform (ShareFile, Box, Google Drive, SharePoint, etc.).
- **Holisticplan Support:** Tax return uploads, data entry into tax planning software, and drafting tax letters based on advisor-provided guidance.
- **Financial Planning Software:** Data entry in eMoney, MoneyGuidePro, or similar platforms; building out goals, scenarios, and analyses per advisor direction.
- **Compliance Tasks & Reporting:** Completing compliance-related administrative tasks as directed by the advisor. Regulatory filings and compliance determinations remain the advisor's responsibility.
- **Billing & Pre-Billing:** Preparing billing runs, reviewing fee schedules, and flagging discrepancies for advisor review.
- **General Administration:** Scheduling, calendaring, email support, PowerPoint decks, desktop publishing, and other administrative functions.

What We Do Not Do

- Provide investment advice, financial planning recommendations, or compliance determinations of any kind.
- Manage, access, or authorize financial transactions without explicit written direction from the advisor.
- Write CRM workflows from scratch.
- Produce webinars, AI-generated marketing content, or video production.
- Serve as a compliance officer, FINRA-licensed representative, or RIA in any capacity. VFS is not an RIA.
- Act as a primary point of contact for clients.
- Take direction from anyone other than authorized personnel at your firm or your clients.

2. How It Works

Your FCSA Works Inside Your Systems

Your Fractional CSA operates exclusively within your firm’s tech stack — your CRM, your custodian platform, your document storage, your email. They do not work from VFS systems for advisor-specific tasks. This means proper access setup before kickoff is not optional; it’s the foundation the entire engagement runs on.

Task Assignment

All tasks must be assigned through your CRM. When you assign a task, **set the due date as the date you want us to begin work** — not the final completion deadline. Note your preferred completion date in the task description. This gives us time to plan and execute properly.

Do not assign work via email, text, Slack, or any other channel. Tasks assigned outside the CRM are not tracked, cannot be prioritized, and may be missed. This is not a preference — it is a requirement.

Turnaround Times

Priority Level	Expected Turnaround
High Priority (client emergency, time-sensitive – money movement, new client onboarding)	24 business hours (same day, when possible — contact your FCSA directly to confirm bandwidth)
Normal Priority (standard requests)	2–3 business days or less
Low Priority (archiving, ops manual updates, file organization)	7–10 business days
Recurring Tasks (weekly, monthly, quarterly)	Must be scheduled in advance with agreed-upon lead time
Large Projects (mailings, scheduling campaigns, newsletters)	Requires scheduling; contact FCSA to scope and plan

Oversight & Quality Control

All new engagements include a dedicated onboarding period during which Team Lead provides active oversight of your FCSA’s work. As the engagement matures and workflows are established, oversight transitions to a periodic review model. If you have concerns about quality or communication at any point, contact Olivia directly.

Security & Confidentiality

All VFS team members complete cybersecurity training, sign a Cybersecurity Policy, and execute a Confidentiality and Non-Disclosure Agreement prior to engaging with any client. Equipment is managed and monitored through LiquidMo. Background checks are conducted at hire and are available upon request.

Your client data is never stored on VFS systems. All advisor-specific files are stored in your designated storage platform only. Credentials are managed through Roboform and are never shared or stored in browsers.

3. Pricing Overview

All services are billed at \$100/hour, by the minute. There are no hidden fees, no markups on materials, and no surcharges. Invoices are issued monthly, in arrears, on or around the 1st of the month for the prior month’s activity.

Standard Retainer

20-hour minimum per month · \$100/hour · Minimum monthly invoice: \$2,000

Invoices are issued monthly in arrears, on or around the 1st of the month. Unused hours do not roll over — they expire at the end of each month.

What’s Included vs. Billed Separately

Included at Hourly Rate	Billed Separately
All services in VFS Rate Schedule	Large project engagements (scoped separately)
Custodian paperwork and follow-up	Printed documents (\$.10–\$.20/page + hourly)
Rollover calls with 401(k) providers	Faxes (\$.20/page + hourly)
Holistiplan support (uploads, data entry, tax letters)	Postage, envelopes, and consumed materials
Financial planning software data entry	
General admin, scheduling, reporting	

Third-Party Platform Costs

VFS's hourly rate covers our time — it does not cover the vendor fees your firm may incur when adding your FCSA as a user to your platforms. These costs are set by the vendor, billed directly by them, and are the advisor's responsibility.

Required to Get Started — All Four Must Be in Place Before Kickoff

- **Firm email address** — A branded email account under your firm's domain. Your email platform (Microsoft 365, Google Workspace, etc.) will charge their standard per-user rate to create this account.
- **CRM access** — Most CRMs (Redtail, Wealthbox, Salesforce, Advyzon, etc.) charge a per-user seat fee. Confirm the cost with your provider before kickoff.
- **Custodian access** — Adding a user to Schwab Advisor Center or Altruist is free. We'll walk you through security group setup during the kickoff meeting.
- **File storage access** — Google Drive and OneDrive/SharePoint typically add users within existing plans at no extra cost. ShareFile, Box, and Dropbox Business charge per-user fees — check with your vendor.

Optional Tools — Know the Costs Before You Add Your FCSA

- **Holistiplan** — Additional users are free. No added cost to include your FCSA.
- **Financial planning software** — Most platforms charge for additional seats. This includes eMoney, RightCapital, MoneyGuidePro, and similar tools. Confirm per-user pricing with your vendor before adding your FCSA.
- **Other fintech tools** — Jump AI, Black Diamond, Orion, and similar platforms may require a paid seat. Check with your vendor.

4. Operations Consulting: Available Separately

Your Fractional CSA executes work inside the systems you already have. Building those systems is a different discipline, and as noted above, writing CRM workflows from scratch sits outside the scope of your FCSA engagement. Village offers operations consulting as a separate engagement, available to Fractional CSA client firms across all supported CRMs and custodians.

What Operations Consulting Covers

- **CRM Migration:** Household and account structuring, record migration and in-scope cleanup, field and naming standards, and team training when you move between CRMs.
- **New Client Journey:** A standardized prospect pipeline through fully onboarded client, including advisor and operations handoff points.
- **Review Meeting & Scheduling:** Standard meeting types, scheduling rules and ownership, and pre-meeting and post-meeting processes.
- **Service Processes:** 15 to 20 customized service workflows with custodian-specific guidance, defined roles, and clear handoff standards.
- **Integration & Automation:** Native CRM integrations plus third-party automation through Zapier, priced per integration or automation built.
- **Billing Setup:** Fee schedules, billing groups, householding logic, and calculation methods, tested before go live.

How It Differs from Your FCSA Engagement

- **Consulting builds the system. Your FCSA runs it.** We design and configure the structure, standards, workflows, and automations. Your FCSA executes inside them.
- **It is scoped, quoted, and invoiced separately.** A consulting engagement does not draw against your retained FCSA hours.
- **Ongoing record work stays with your FCSA.** CRM scrub work outside a migration engagement, ongoing data maintenance, day-to-day execution, and small post-engagement refinements run through your existing retainer at your standard rate.
- **Training is always included.** Every engagement includes role-based training so your team can confidently run what we build.

Full descriptions, timelines, and pricing are in the Operations Consulting Services Menu. If you would like to scope an engagement, contact Olivia Allen at hello@villagefs.com.

5. What We Expect from You

A Fractional CSA engagement only works when both sides hold up their end. These are not suggestions — they are operational requirements.

- **Use the CRM for all task assignments.** Email, text, and instant messaging are not task channels. Tasks assigned outside the CRM will not be tracked and may not be executed.
- **Set up tech access before kickoff.** Your FCSA cannot start work until they have the necessary access to your custodian, CRM, document storage, and any other required platforms. Delays in access setup push back the start date.
- **Provide clear, written instructions.** Vague tasks produce vague results. The more context you provide upfront — what you need, by when, for whom — the better the output. For most tasks, provide at least 24 hours' lead time.
- **Attend your check-in meetings.** We require check-in meetings with your FCSA no less than every two weeks. These meetings keep the engagement aligned and surface issues before they compound. Consistent no-shows are a pattern we address directly.
- **Trust the process.** It takes time to build a rhythm. Especially in the first 60–90 days, follow through on meetings, give feedback directly, and stay focused on the long-term. If something isn't working, tell us. We would rather fix it than lose the engagement.
- **Respect the Non-Solicitation clause.** During the term of this agreement and for 18 months following termination, you may not directly or indirectly solicit, hire, or engage any VFS team member who provided services to your firm in the prior 12 months — including through third parties, staffing firms, or any indirect arrangement. If you wish to hire a VFS team member directly, this requires prior written consent from VFS and payment of a placement fee equal to 6 months of that individual's average monthly revenue to VFS. This is a binding contractual obligation, not a courtesy.

6. What You Can Expect from Us

- **Responsive communication.** Your FCSA logs into your systems daily. Routine tasks are acknowledged and turned around within stated timeframes. You will not be left wondering where something stands.
- **Proactive follow-through.** We go beyond the literal task. If your FCSA notices a related item that needs attention — a missing acknowledgement letter, a discrepancy in the CRM, a pending rollover that's stalled — they will flag it or address it without being asked.

- **Direct feedback and perspective.** We have worked across enough advisory firms to know what works and what doesn't. If we see an inefficiency in how tasks are being routed or a process that could be tightened, we will tell you.
- **Consistency and accountability.** If there is a delay, you will be told why. If a task requires more time than expected or is waiting on a third party, it will be noted in the CRM. We do not go silent.
- **Confidentiality.** Your data and your clients' data is handled with the highest degree of care. Access to your systems is strictly limited to your assigned FCSA and, where applicable, the VFS team lead overseeing the engagement.

7. Communication Protocols

Routine Requests

All task assignments go through the CRM. This applies to new tasks, follow-ups, and changes to existing tasks. If your CRM is unavailable, a brief email to your FCSA is acceptable as a temporary workaround — but the task must be entered into the CRM as soon as the system is back up.

High-Priority or Urgent Items

For true emergencies, contact your FCSA directly — by phone or your firm's approved messaging channel — to confirm they have the immediate bandwidth to handle it. High-priority items must still be entered in the CRM. Urgency does not eliminate documentation.

Escalations

If you have a concern about your FCSA's work, responsiveness, or the engagement overall, contact Olivia Allen directly at hello@villagefs.com. Do not let concerns sit — early conversations are easier than late ones.

8. Termination & Transition

Agreement Term

This engagement is effective from the date the Services Agreement is executed through December 31 of the same year, at which point it automatically renews for successive 12-month terms each January 1. VFS will provide updates to the Agreement and/or Rate Schedule from time to time; updates take effect 30 days after delivery.

Termination

Either party may terminate this agreement at any time by providing 30 days' written notice. Upon termination, VFS will return or delete any client confidential information upon request, discontinue all services, and cease access to your systems. Outstanding invoices for services rendered remain due regardless of termination.

Retainer Increases

If your usage exceeds your retained hours in two consecutive months, VFS reserves the right — upon written notice — to increase your retainer to the average number of hours used across those two months for all future months. This ensures your FCSA's time is properly reserved for your firm.

Late Payments

Invoices are due within 30 days of receipt. Balances unpaid beyond 30 days accrue a late charge at 1.5% per month or the maximum rate permitted by applicable law, whichever is less until paid in full.