



Ridgewood Investments
623 Morris Avenue
Springfield, NJ 07081
Tel: 973-544-6970
Fax: 973-544-4026

INVESTMENT MANAGEMENT AGREEMENT

Re: *Client(s)* _____
Account(s) _____

To Ridgewood Investments LLC (“Ridgewood”):

The above Client(s) (“Client”) employs you (“Advisor”) as investment advisor for the Account and/or accounts listed above, and Advisor agrees to serve in that capacity, on the following terms and conditions.

1. DISCRETIONARY AUTHORITY

Advisor shall have full power and authority to supervise and direct the investment of the Account, making and implementing investment decisions, all without prior consultation with Client, in accordance with the investment style selected by Client for each account, except for such restrictions or investment guidelines as Client shall provide Advisor in writing and as accepted by Advisor.

2. CUSTODY OF ASSETS

Client shall appoint a custodian (“Custodian”) to hold the assets of the Account. Advisor shall not be the custodian. If Client desires, Advisor can assist Client in selecting an appropriate party to serve as custodian of Client assets. Advisor shall have no liability with respect to custody arrangements or any act, conduct or omission of the Custodian.

3. NOTIFICATION OF ADDITIONS OR WITHDRAWALS

Client agrees to notify Advisor in writing each time funds or securities are deposited to, or withdrawn from the Account. Client further agrees to hold Advisor harmless from and against any liability, cost or lost opportunity that may arise from Client’s failure to provide Advisor timely notification in writing of deposits to, or withdrawals from, the Account.

4. REPORTS

Client will receive either electronic or paper statements at their email or postal address set forth herein from their brokerage and/or custodian firm. Advisor does not assume responsibility for the accuracy of information furnished to Client by any other party. If Client causes the Account to be on margin, Client acknowledges that Advisor’s performance reporting may not be accurate.

5. PROXIES AND OTHER LEGAL NOTICES

Decision on voting of proxies will be made by Advisor unless Client directs to the contrary in writing. Advisor shall not be required to render any advice or take any action with respect to securities or other investments presently or formerly held in the Account, or the issuers thereof, which become the subject of any legal proceedings, including class actions and bankruptcies.

6. CONFIDENTIAL RELATIONSHIP

All information and advice furnished by either party to the other shall be treated as confidential and shall not be disclosed to third parties except as may be required by law. Except as to Client’s trusted and retained advisors (such as Client’s accountant) who also agree to keep this information confidential, Client agrees not to share or disclose information about Advisor’s investment ideas, including securities held in accounts managed by Advisor or information regarding the transactions, techniques, managers, and investment vehicles that Advisor utilizes in providing its services to Client. To the extent that Advisor introduces any third party investment advisors in providing services to Client, Client agrees not to work directly with such third party advisor after termination of this agreement by Client for a period of 24 months. This non-

circumvention clause shall not apply to third party mutual funds purchased by Advisor for Client.

7. NON-EXCLUSIVE AGREEMENT

Advisor acts as advisor to other clients and may give advice, and take action, with respect to any such client which may differ from the advice given, or the timing or nature of action taken, with respect to the Account. Advisor shall have no obligation to purchase or sell for the Account, or to recommend for purchase or sale by the Account, any security which Advisor may purchase or sell for any other clients. Client recognizes that transactions in a specific security may not be accomplished for all client accounts at the same time or at the same price.

8. FEES

Client agrees to pay Advisor fees for its services in accordance with the terms of this agreement as further detailed in the STYLE AND FEE ADDENDUM attached hereto. If Client was introduced to Advisor through a third party solicitor authorized in writing by Advisor, Client authorizes Advisor to pay a portion of Advisor's fees to solicitor pursuant to the terms of a written solicitation agreement between solicitor and Advisor. Pursuant to such agreement, Client acknowledges receipt of additional disclosures from the solicitor. Other than the introduction, solicitors are not authorized to provide information or discretionary investment management advice to Clients. Clients should deal directly with Advisor in all matters concerning our services and accounts managed by Advisor.

9. BROKERAGE

Advisor shall enter orders for the Account with brokers in accordance with instructions set forth in this agreement. Advisor may utilize some of Client's brokerage commissions to pay for research services in compliance with Section 28(e) of the Securities Exchange Act of 1934, and as a result, Client may pay a commission on transactions in excess of the amount of commission another broker or dealer would have charged. Advisor shall not be liable for any act or omission of any broker.

10. AGREEMENT NOT ASSIGNABLE

No assignment (as that term is defined in the Investment Advisors Act of 1940) of this Agreement may be made by Advisor without Client's written consent.

11. TERMINATION

This Agreement may be terminated at any time upon thirty (30) days' prior written notice by either party. Fees will be prorated to date of termination and any unearned portion of prepaid fees will be refunded. If, during the term of this Agreement, Client or the person directing the Account dies

and there is no successor, this Agreement shall continue in effect until such time as Advisor has been given direction by the deceased's personal representative until an executor or administrator is appointed.

12. REPRESENTATIONS BY ADVISOR

Advisor represents that it is registered or is exempt from registration as an investment advisor under the Investment Advisors Act of 1940 and respective state laws. If the Account is subject to the Employee Retirement Income Security Act of 1974 as amended ("ERISA"): a) Advisor acknowledges it is a "fiduciary" as that term is defined by ERISA with respect to the Account; and b) Advisor shall, if necessary, obtain and maintain a bond satisfying the requirements of Section 412 of ERISA.

13. REPRESENTATIONS BY CLIENT

The undersigned represents that employment of Advisor is authorized by and does not violate any applicable regulations, agreements or instruments and agree(s) that:

- a) s/he (they) has (have) full legal capacity and authority to execute this Agreement acting jointly as regarding joint accounts and severally regarding individual accounts and to hire Advisor to handle all accounts listed in this agreement and bound by all applicable terms herein as if there were a separate agreement in place for each account.
- b) this Agreement is a legal, valid and binding obligation of Client enforceable against Client;

c.) Investing involves a number of risks, including the risk of capital loss. Client understands and assumes the risks associated with making investments as described in the Advisor's website, marketing materials, disclosure statements and this agreement. Past performance does not guarantee future results.

If the Account is subject to ERISA, the undersigned acknowledges that s/he (they) is (are) a "named fiduciary(ies)" with control or management of the assets of the Account.

Client agrees that (a) the Account may be invested in a concentrated manner in a limited number of securities or industries and have limited diversification; and (b) such limited diversification and concentration increase volatility and risk. If the Account is subject to ERISA, Client further represents that its other assets are sufficiently diversified so that Advisor's limited diversification of investment of the Account will not constitute a violation of Sections 404 or 406 of ERISA.

Client agrees that if Advisor will be inheriting existing positions, Advisor is not assuming responsible for tracking, reporting, or managing tax consequences of selling existing positions. Client will notify Advisor, in

advance of requests that Client may have with regard to disposition of existing positions and direct Client's relevant CPA or other advisor to be responsible for gathering relevant information and planning for the tax implications, including estimated taxes due, as a result of any securities dispositions made by Advisor in the process of moving the client's assets into the investment strategies request by Client under this agreement.

14. COMMUNICATIONS

Advisor's instructions with respect to securities transactions may be given orally and, where deemed necessary, may be confirmed in writing. Client agrees that Advisor is authorized to rely on oral or written instructions with respect to the Account from Client or Client's Broker or other advisor, who may be changed or amended from time to time, upon written notice to Advisor, without further communication from Client. (If Client does not want to grant this authorization, please strike out this paragraph.)

Notices required to be given under this Agreement shall be sent by certified mail or overnight courier and shall be deemed effective upon delivery to the Advisor at the address specified above, to the Client at the address specified and to the Custodian, at such address as it may specify to Advisor in writing. Advisor may rely on any notice from any person reasonably believed to be genuine and authorized and may also rely on oral or written (including emailed) instructions from the client.

15. FORM ADV, PART II

Client acknowledges receipt by mail or in electronic form of Advisor's Disclosure Statement or Brochure on Form ADV Part 2A and 2B (available on Advisor's Internet website at www.ridgewoodinvestments.com) no later than the date of execution of this Agreement. Accordingly, Client shall have the option to terminate this Agreement without penalty within five business days after that date of execution; provided, however, that any investment action taken by Advisor with respect to the Account prior to the effective date of such termination shall be at the Account's risk.

16. ARBITRATION

Client agrees that any controversy or claim, including, but not limited to, errors and omissions arising out of, or relating to, this Agreement or the breach thereof, shall be submitted to arbitration conducted by the American Arbitration Association in accordance with its Commercial Arbitration Rules, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Any arbitration shall be held in the County of New York, State of New York. However, this

paragraph does not constitute a waiver of any right provided by the Investment Advisors Act of 1940, including the right to choose the forum, whether arbitration or adjudication, in which to seek dispute resolution.

17. PRIVACY POLICY AND DISCLOSURE

Ridgewood Investments is committed to maintaining the privacy of your personal data and will undertake reasonable steps to ensure that your personal data is kept secure against unauthorized access or disclosure. The personal data you supply to us will be processed by us, associated companies, employees, and/or agents to administer the service(s) for which you have applied or may apply for in the future. This may involve the transfer of data by electronic media including the Internet. We may pass information to financial and other organizations involved in fraud prevention to protect our customers from theft and fraud. Additional personal data may be collected from you and recorded throughout the course of your relationship with us. To comply with Anti-Money Laundering regulations we may need to request additional evidence of identity from you. We may use a credit reference agency for this purpose who may record that an enquiry has been made. Unless otherwise indicated, the personal data you supply is necessary to enable Ridgewood Investments to provide the requested service. Your information will be held in confidence and not passed to any company or person, other than as already indicated, without your permission or unless required by law. Please review our privacy policy for additional information about how we handle your information.

18. ENTIRE AGREEMENT; GOVERNING LAW

This Agreement constitutes the entire agreement of the parties with respect to management of the Account. Except as to limited email authorization for additional accounts to be added to or subtracted to this agreement and changes to account fee schedules, or applicable investment strategies, this agreement can be amended, as to its terms, only through a written document signed by all parties to this agreement. However, Client can add or subtract accounts, change fee schedules, or amend strategies to be managed by Investment Advisor (subject to all the terms of this agreement) in writing by email or facsimile after the date of this agreement. In such instance, the email or facsimile will be added to client's file and the account or account(s) added will be managed and governed by all the terms of this agreement as of the date of client's new authorization (in writing). If authorization is sent by email, Client and Advisor agree that client's name and/or authorization provided in email will serve as electronic and legally binding signature. This Agreement shall be governed by the laws of the State of New York.

**STYLE AND FEE ADDENDUM
TO INVESTMENT MANAGEMENT AGREEMENT**

INVESTMENT STYLE

Advisor has broad discretion to manage the account(s). Client’s account(s) shall be managed in accordance with the following investment style(s) as further described in Advisor’s Disclosure Statement or Advisor’s Form ADV, Part IIA

If indicated here, the following accounts will be managed with the initial strategies indicated below (strategy choice(s) can be adjusted by subsequent instruction from or conversations with the client or in the sole discretion of the Advisor at any time). In addition, accounts can combine one or more strategies at the request of clients or in the discretion of Advisor:

<i>Accounts(s)</i>	<i>Investment Style</i>
_____	<input type="checkbox"/> <i>Core Value</i>
_____	<input type="checkbox"/> <i>Dividend Growth</i>
_____	<input type="checkbox"/> <i>Core Dividend</i>
_____	<input type="checkbox"/> <i>Funds/Enhanced Index</i>
_____	<input type="checkbox"/> <i>Balanced</i>
_____	<input type="checkbox"/> <i>Income</i>
_____	<input type="checkbox"/> <i>Multiple Strategies</i> _____
_____	<input type="checkbox"/> <i>Other (Specify Below)</i>

Additional Notes/Specifics: _____

Core Value Strategy – investments are not limited based on market capitalization, style, asset class, security, and/or industry sectors. Investments are made opportunistically with an investment horizon of a minimum of three to five years- though there is no limitation and investments can be for much shorter or longer periods. Typical portfolio is highly concentrated and will generally consist of between ten and forty positions at any given time. Primary object is to pursue total return over 5+ years utilizing stocks and other securities.

Dividend Growth and Core Dividend – investments made with an emphasis on companies with growing dividends. Core Dividend has a greater emphasis on current yield whereas Dividend Growth will generally have a lower current yield but greater chance of higher dividend growth. Investments not limited by market capitalization, asset class or industry. Typical portfolio is highly concentrated and will generally consist of between twenty and fifty positions at any given time. Primary object is to pursue total return over 5+ years utilizing stocks and other securities.

Funds/Enhanced Index –investments made primarily using passive and/or actively managed funds, chosen by advisor, generally with a value emphasis. Client acknowledges that funds involve additional transaction costs and or expenses charged for internal fund management. These accounts may also include individual stocks and securities in the discretion of the Advisor.

Balanced – Investments made to balance the objectives of growth and long-term compounding with an additional objective of generating a higher level of current income/interest/dividends through ownership of individual equity securities and equity funds and fixed income, bonds, and dividend paying stocks and funds. Balanced accounts may include significant use of mutual funds and/or exchange traded funds as part of investment mix at discretion of Advisor.

Income – Investments made to emphasize generating current income through ownership of individual securities and/or funds with an emphasis on fixed income, bonds, and income and bond funds. Balanced accounts may include significant use of mutual funds and/or exchange traded funds as part of investment mix at discretion of Advisor. May include individual equities, preferred stocks, REITS, MLPs, etc. as well.

Multiple Strategies and Other strategies include: *Quantitative Value Strategies and Alternative Investment Strategies*. Advisor has discretion to combine multiple strategies in a single account. Please consult Form ADV and advisor's brochure regarding details of these strategies and direct any questions to Advisor.

Please note: All strategies are managed for long-term results. Typical portfolio is concentrated. Closely tracking a particular index or avoiding near-term volatility are not explicit objectives in any of Advisor's equity investment strategies. Advisor's primary emphasis is on seeking to generate attractive long-term results – investing involves risks; there is no guarantee that good results will be obtained or that our investment objectives will be successfully achieved. Past performance does not guarantee future results.

INVESTMENT MANAGEMENT FEE

Investment management fees will be charged to the client based on the follow fee schedule. Unless specific accounts are specified, the listed billing rate(s) will be applicable to all accounts under this agreement

The investment management fee for accounts _____ shall be:
_____% of the market value for the first \$ _____ of assets; then
_____% of the market value for the next \$ _____ of assets; then
_____% of the market value for any of the balance of assets in the account(s).

The investment management fee for accounts _____ shall be:
_____% of the market value for the first \$ _____ of assets; then
_____% of the market value of any excess above \$ _____

The investment management fee for accounts _____ shall be:
_____% of the market value of the accounts which will apply to the following listed accounts:

The investment management fee for accounts _____ shall be:
_____% of the market value of the accounts which will apply to the following listed accounts:

Investment Management Fees for the following accounts _____ shall be based on the investment performance (gains) of the accounts as further detailed and agreed to in the attached Performance Fee Rider to this Investment Management Agreement – available only to Qualified Clients as further specified in the attached Rider

Fees due under this agreement are payable quarterly in arrears except as to performance components of fees, if any, which shall be calculated pursuant to the Performance Fee Addendum. Quarterly fees shall be based on the Account's net asset values based on market prices at the end of each quarter. Fees shall be pro-rated from the date of initiation or termination if less than a full quarter and may at the Advisors sole discretion, be adjusted for additions and withdrawals during the relevant period. For accounts custodied at brokerage firms: If Advisor's fees are to be paid from the Account, Advisor's fees may be charged in the same manner as the custodial brokerage firm charges the Account.

ALTERNATIVE BILLING ARRANGEMENTS AND MINIMUM FEES

Fees will be deducted directly from client accounts unless Client requests otherwise under the section titled "FEE BILLING" below – Client requesting billing arrangements other than to be deducted directly from the account will incur an additional quarterly billing charge of \$25.00 per account per Quarter (\$100.00 per year) for each account that requires Advisor to invoice client directly – this charge is necessary to offset Advisor's administrative costs to bill client directly instead of deducting fees directly from the relevant account. Client will pay each respective custodian directly for custody, clearing, and brokerage costs and other costs as specified in this agreement. Client agrees that it will provide 30 days

advance notice, as required under the terms of this agreement, of its intention to terminate the agreement and transfer assets under Advisor's supervision.

If client fails to provide notice, Client agrees that it will be responsible for all pro rata fees due and payable under this agreement. If Client transfers assets without paying fees when due, Client agrees to pay for Advisor's incremental costs and expenses, including legal and collection expenses required to collect its past due fees for services rendered as well as foregone interest on amounts past due. In the event Advisor is unable to deduct the fees directly from an account, such as in the case of some 529 plans, Client agrees that Advisor, in its sole discretion may deduct the applicable fees from other accounts held by Client, subject to a minimum annual fee of \$100.00 per year (\$25.00 per quarter) per account that requires the fee to be deducted from another account or accounts held by Client.

Unless otherwise waived based on total clients assets being managed for a single household relationship exceeding our suggested annual aggregate minimum of \$500,000 total assets per household, all accounts (other than accounts with zero balances awaiting deposit of client assets and any 529 plan accounts) will be subject to a minimum per account charge of \$500 per account per year (\$125 per quarter). The above minimum per account charges will not be applied to accounts billed solely on a performance basis.

FEE BILLING

Ridgewood's investment advisory fee should be billed and paid as follows: (Clients selecting "Bill Client" or "Bill Following" – either in this agreement – or by subsequent request at any time - will be charged an additional administrative charge of \$100.00 per account per year for each account with alternate billing arrangements)

- Bill custodian (*Our preferred and default method*)
- Bill client
- Bill following:

Name _____
Address _____
City _____ State _____ Zip _____
Phone _____ Fax _____
Email _____

CUSTODY

Client selects the following custodian(s):

- Custodian: TD Ameritrade Advisor Services Fidelity Institutional Brokerage
 Charles Schwab Institutional Folio Institutional
 Interactive Brokers Other (Complete Information Below)

Firm _____
Address _____
City _____ State _____ Zip _____
Phone _____ Fax _____
Account(s) _____

BROKERAGE

Advisor may place orders for the execution of transactions for the Account with or through such brokers, dealers, or banks as Advisor may select. Advisor may aggregate certain transactions for the Account with transactions in the same security done on behalf of some or all of Advisor’s other clients on the same day. In authorizing this direction, the undersigned acknowledges that Client has been informed that:

- (a) a portion of Advisor’s clients may be referred by various brokers or solicitors including client’s broker
- (b) Client’s broker may have referred Client to Advisor and as a result, Advisor has a potential conflict of interest in negotiating on Client’s behalf, the brokerage commission rate or the amount of the flat fee for brokerage;
- (c) the brokerage commission rate or flat fee for brokerage which Client has negotiated may be higher or lower than that which could be obtained from another brokerage firm or which Advisor’s other clients may pay;
- (d) Advisor may not be able to aggregate trades for the Account with those of Advisor’s other clients and obtain volume discounts and therefore may not be able to obtain best execution for the Account; and
- (e) the price the Account pays or receives for a security may be higher or lower than the price paid or received by Advisor’s other clients who utilize different brokers than the Account.

The undersigned, on behalf of Client, represents to Advisor that s/he has determined that, in view of the services being provided by Broker which may include manager selection, performance measurement and custodial services, the direction of the Account’s brokerage to Broker and the brokerage payment arrangement set forth herein: (a) are in the best interests of the Account; and (b) if the Account is subject to the Employee Retirement Income Security Act of 1974 as amended, (“ERISA”), are (1) for the exclusive purpose of providing benefits to participants and beneficiaries of Client, and (2) shall not constitute, or cause the Account to be engaged in, a “prohibited transaction” as defined by ERISA.

BY SIGNING BELOW, YOU INDICATE THAT YOU HAVE REVIEWED, COMPLETED AND ACCEPTED ALL THE TERMS OF THIS AGREEMENT INCLUDING THE INVESTMENT MANAGEMENT AGREEMENT, STYLE AND FEE ADDENDUM and CLIENT PROFILE AND QUESTIONNAIRE

AGREED AND ACCEPTED, JOINTLY AND SEVERALLY, BY

Primary Client

Additional Client

Client Signature _____

Client Signature _____

Print _____

Print _____

Title _____

Title _____

Date _____

Date _____

(For ERISA accounts, a “named fiduciary” must sign.)

AGREED AND ACCEPTED BY RIDGEWOOD INVESTMENTS LLC

Signature _____

Title _____

Date _____

CLIENT PROFILE AND QUESTIONNAIRE(confidential)
PLEASE FILL OUT COMPLETELY.

Primary Client _____
Address _____
City _____ State _____ Zip _____
Phone: Work _____ Fax _____
Home _____ Mobile _____
Other(s) _____
E-mail(s) _____
SS #s or Tax I.D.#s _____
Drivers License Number _____ DL State _____ DL Expiration _____
Date of Birth _____ Citizenship _____
Child#1 Name _____ DOB _____ SS# _____
Child#2 Name _____ DOB _____ SS# _____
Child#3 Name _____ DOB _____ SS# _____
Child#4 Name _____ DOB _____ SS# _____
Employer _____
Position _____ Salary _____
Employer's Address _____
Net Worth _____ Portion from Home _____
Liquid Net Worth _____
Amount of Investment Experience _____
Mother's Maiden Name _____
Primary Bank _____ Bank City/State _____
Other Comments _____

Additional Client _____
Address _____
City _____ State _____ Zip _____
Phone: Work _____ Fax _____
Home _____ Mobile _____
Other(s) _____
E-mail(s) _____
SS #s or Tax I.D.#s _____
Drivers License Number _____ DL State _____ DL Expiration _____
Date of Birth _____ Citizenship _____
Employer _____
Position _____ Salary _____
Employer's Address _____
Net Worth _____ Portion from Home _____
Liquid Net Worth _____
Amount of Investment Experience _____
Mother's Maiden Name _____
Primary Bank _____ Bank City/State _____
Other Comments _____

2. Other advisors/interested parties (*i.e. accountant, third party administrator, broker, legal counsel, etc.*):

Name _____ Share Statements/Info
 Title _____ Communicate Directly
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Fax _____
 E-Mail _____

Name _____ Share Statements/Info
 Title _____ Communicate Directly
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Fax _____
 E-Mail _____

Name _____ Share Statements/Info
 Title _____ Communicate Directly
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Fax _____
 E-Mail _____

3. Do you have an Investment Policy Statement applicable to the account or accounts?

- Yes (*please provide a copy*)
- No

Are there any additional guidelines or restrictions?

- Yes (*please indicate below or attach a copy*)
- No

Additional restrictions/guidelines: _____

4. For each account, indicate how you are funding the account (for transfers, include name of firm and current account number – send us a statement for each account):

Account #1: _____ Funding with: Cash Transfer from _____
 Account #2: _____ Funding with: Cash Transfer from _____
 Account #3: _____ Funding with: Cash Transfer from _____
 Account #4: _____ Funding with: Cash Transfer from _____
 Account #5: _____ Funding with: Cash Transfer from _____
 Account #6: _____ Funding with: Cash Transfer from _____
 Account #7: _____ Funding with: Cash Transfer from _____

5. Are there any ERISA accounts governed by this agreement? Yes No

If so, please list these accounts here: _____

6. Are there any taxable accounts? Yes No

If YES, please indicate: Federal tax rate ____% State tax rate ____%

7. Detail of Current Net Assets:

Cash	\$ _____	
Annuities/Insurance*	\$ _____	
Securities and Funds	\$ _____	
Residence #1	\$ _____	Mortgage Due: \$ _____
Residence #2	\$ _____	Mortgage Due: \$ _____
Residence #3	\$ _____	Mortgage Due: \$ _____
Real Estate #1	\$ _____	Mortgage Due: \$ _____
Real Estate #2	\$ _____	Mortgage Due: \$ _____
Private Businesses	\$ _____	Debt Owed: \$ _____
Other	\$ _____	
Total	\$ _____	

* For annuities, insurance list current cash value only

8. What percentage of your total investment assets will Ridgewood manage? _____%

9. Which other investment managers or financial advisors do you currently use?

10. If cash will be withdrawn on a regular basis, please indicate:

Amount \$ _____ Frequency _____

11. Do you have a written will? If so, who prepared your will and when was it last updated?

12. Do you have life insurance policies in force? If so, list amount of each policy and person covered (only provide if available)

Policy #1 Insured:	_____	Face Amount	_____
Policy #2 Insured:	_____	Face Amount	_____
Policy #3 Insured:	_____	Face Amount	_____
Policy #4 Insured:	_____	Face Amount	_____
Policy #5 Insured:	_____	Face Amount	_____

Is there an agent you work with for your insurance, if so, provide his contact info below:

Agent Name _____ Firm _____
Phone Number _____

13. Do you have disability insurance policies in force? If so, list amount of each policy and person covered (optional, if available)

Policy #1 Insured _____ Amount _____
Policy #2 Insured _____ Amount _____

14. How did you first find out about Ridgewood Investments? _____

15. If applicable, the name of person/firm who referred you to Ridgewood Investments

16. Please list one contact or friend who could appreciate an introduction to Ridgewood Investments

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