Premier Client Engagement Standards

My purpose is to provide holistic financial planning to put you on the best path for you and your family. My process results in excellent long-term relationships with my clients. I believe the secret to any successful relationship is to have clear expectations from the beginning. I ask that you read the tenets by which I operate, what you can expect from me, and what I expect from you as my client.

My Tenets:

- Holistic financial planning is an ongoing process involving goal-setting, cash flow planning, risk management, portfolio analysis, asset allocation, investment management, retirement income planning, distribution analysis, tax planning, healthcare planning, asset protection, and estate planning.

- A values-based discovery process helps me understand your goals and determine what truly matters.

- I focus on your goals. My wealth management solution for you considers your return objective, risk tolerance, liquidity requirements and income needs, enabling me to design the plan that creates the highest probability that you will achieve your financial goals.

- I work for you and make decisions and recommendations based on your plan and not incentives to favor any particular strategy, asset class, fund manager or service provider.

- I employ a systematic approach to achieve thoroughness and efficiency in providing comprehensive holistic financial planning services.

- I believe in a disciplined investment approach based on long-term asset allocation. I do not believe it is possible to time or predict market movements.

- I employ a consultative approach. A terrific plan requires a time commitment from you as well as from me. Good communication is critical for ongoing success.

- Everyone should have the opportunity to live a great life. My goal is to help you achieve this.

- My fees are based on the services I provide to you, not on the size of your estate. My fees cover ongoing holistic financial planning services. My transparent fee structure ensures that my interests are aligned with your interests.

What I Deliver:

- I commit to always doing my best on your behalf. I am proud to serve in a fiduciary capacity for you. I love what I do and take pride in doing the best job possible.

- I look at all aspects of your life to create on ongoing financial plan that fits your goals, values, and resources, as well as maximizes your opportunities.

- I assist you with the “heavy lifting” process of implementing your plan, then I monitor your plan regularly to ensure all parts stay relevant, updated and on track.

- I keep all your information confidential, safe and secure. My client portal and office systems employ advanced security features to protect your data. I share information with your permission only as needed with attorneys, accountants, and other professionals with whom you may be working or with providers of services on your behalf.

- I strive to return all phone calls the same day and all emails within 24 hours. I strive to be available by cell phone outside of business hours in the event you have an urgent request.

- I meet with you regularly to keep you up to date with your plan.

- I am highly flexible in both the timing of when I am available and methods of communication to make meeting participation convenient for you.

- My goal is to design a plan that is flexible and can respond to positive and negative changes with minor tweaks along the way, but I will affirm this for you by updating your plan when these things come up.

- I review each of the following at least once a year:
    - Goal planning and projections
    - Cash flow and tax planning
    - Investments and your investment policy
    - Insurance and risk management
    - Estate planning and asset protection
- I provide personalized investment management to help you meet your goals in a cost-effective manner. I strive to ensure you take prudent risk and receive efficient returns. Your investments are structured to support your life goals.

What I Expect from You

- You are willing to participate in the comprehensive holistic financial planning process as described above on an ongoing basis. Each part of the process is interdependent and requires information and/or participation from you.
- You are willing to collaborate on the implementation and monitoring of your plan. Acting without my input or knowledge may affect my ability to provide appropriate advice. You are hiring me to help you enjoy life more fully, and part of this process is to let me do what I do best.
- You agree to make me aware of new issues and changes that could affect your financial plan as soon as reasonably possible and to participate in goal modification planning as needed.
- You agree to provide requested data and documents in a timely fashion.
- You agree to be responsive to emails and phone calls within a reasonable time. Many financial planning issues are time sensitive, most especially tax items.
- You understand that I accept as clients those who agree with my investment philosophy. Diversification, asset allocation and a long-term focus are the keys to sound investing, and

I want to work with clients who appreciate this approach. Tips, hunches and predictions do not fit my strategy.

- You understand that I will only provide advice on investments selected through my own research and that of my trusted research sources. It is not time or cost-effective for me to investigate investments that do not fit my investment philosophy or your overall asset allocation plan.

- You understand that fees are due on a quarterly basis and are deducted from your account or paid directly by you. Fees are established at a level that is intended to be fair to both you and me. Fees are reviewed for fairness at the second client anniversary and every three years thereafter.

Acknowledgment

You agree that you understand these statements and have had any questions answered to your satisfaction.

Client Signature: ______________________________ Date: ____________________

Printed Name: ______________________________

Client Signature: ______________________________ Date: ____________________

Printed Name: ______________________________

Advisor Signature: ______________________________ Date: ____________________

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