



Client Engagement Standards

Our goal as a firm is to provide the best advanced financial planning possible and to build excellent long-term relationships with our clients. We believe that the key to any successful relationship is to have clear expectations from the beginning. We ask that you read the beliefs by which we operate, what you can expect from us, and what we will expect from you as our client.

Our beliefs:

1. Advanced Financial Planning is an ongoing process involving: goal-setting, cash flow planning, risk management, investment management, asset protection, tax planning and estate planning.
2. Good communication is critical for a mutually beneficial relationship.
3. A terrific plan requires a time commitment from you as well as from us.
4. We employ a systematic approach to achieve thoroughness and efficiency in providing comprehensive advanced financial planning services.
5. We believe that markets in general are efficient and therefore it is nearly impossible to outperform most markets consistently over time.
6. We believe in a disciplined investment approach based on long term strategic asset allocation. We do not try to time the market or pick stocks.
7. We enjoy working with authentic and sensible people who appreciate the true value of our services.
8. Everyone should have the opportunity to live a fulfilling life. Our goal is to help people achieve this.

What to expect from us:

1. We look at all aspects of your life to create an ongoing advanced financial plan that fits your goals, values and resources, as well as maximizes your opportunities.
2. We assist you all along the way with the “heavy lifting” process of implementing your plan. Then we monitor your plan regularly to make certain all parts stay relevant and updated.
3. We keep all your information confidential, safe and secure. Our client portal and office systems employ security features and protocols to protect your data. We share information only as needed with attorneys, accountants, and other professionals with whom you may be working, in order to effect services, quote coverage, or review accounting, insurance, and/or legal service options.

4. We return all phone calls and emails within one business day. We will inform you of any short-term deviations from this policy.
5. We have regular meetings designed to keep us both up to date. Opportunities identified may be covered in meetings, emails or phone calls. We will review each of the topics below at least once a year.
 - a. Goals and retirement plan projections
 - b. Account distributions and cash flow planning
 - c. Tax planning opportunities
 - d. Investment Policy Statement (specifically RISK)
 - e. We address any issues of concern to you throughout the year
6. We currently schedule client meetings Tuesday, Wednesday and Thursday typically at 9am and 1pm pacific time. Exceptions may be made for emergencies and ad hoc planning meetings. We do not hold client meetings on weekends.
7. We will manage your investment accounts based on your personal Investment Policy Statement that we have discussed and agreed upon with you in advance. We believe that discipline and diversification are key investment principles to help create long term wealth and we work with clients that appreciate this approach. We understand that some clients may want to direct their own investment decisions and we accept that these clients are not a good fit for our firm.
8. We commit to always doing our best on your behalf and to act in a servant leader capacity. We are proud to serve in a fiduciary capacity which means our duty is to serve your interests first. We love what we do and take pride in doing the best job possible.
9. We are compensated by client fees only. Our fees are fully disclosed to you and we do not accept any commissions or referral fees.

What we expect from you:

1. I am willing to participate in the advanced financial planning process as described above on a continuing basis. I understand that each part of the process is interdependent and requires information and/or participation from me.
2. I agree to communicate any changes in my life or to my plan/goals so Prentice Financial Planning, LLC has the most current and correct information to provide appropriate recommendations.
3. I understand that planning and modeling is a constantly changing environment and variables we use today will not be the same in the future. Therefore, recommendations and plans must be constantly reviewed and adapted.
4. I am willing to delegate the implementation and monitoring of my plan to Prentice Financial Planning. I understand that if I act without their input or knowledge, this may affect their ability to provide appropriate advice. I am hiring Prentice Financial Planning to help me enjoy life more fully, and part of this process is to let them do what they do best.
5. I agree to be responsive to emails and phone calls within a reasonable period of time.

6. I agree to provide requested data and documents in a timely fashion.
7. I understand that Prentice Financial Planning, LLC only accepts clients that agree with their investment philosophy. *Diversification and long-term strategic holdings are the key to sound investing, and we want to work with clients that appreciate this approach, as opposed to clients who want to follow the “herd” mentality of the latest “hot” investment.*
8. I understand that Prentice Financial Planning, LLC will only provide advice on investments selected through their research. *It is not time or cost-effective for us to investigate investments that do not fit our investment philosophy.*
9. I agree that our relationship needs to be reevaluated if we ever stop enjoying or respecting one another. We are going to go through hard times (markets, inflation, unexpected costs) and tough decisions, let’s mutually and respectfully work through it together. *We are committed to living our lives from a place of joy and kindness, and hope to have long-lasting, healthy relationships with all of our clients.*

Date: _____

Client Signature: _____

Client Printed Name: _____

Client Signature: _____

Client Printed Name: _____

Advisor Signature: _____

Prentice Financial Planning, LLC

Prentice Financial Planning, LLC is a registered investment adviser in the State of Washington. PFP may not transact business in states where it is not appropriately registered, excluded or exempt from registration. Individualized responses to persons that involve either the effecting of transactions in securities or rendering of personalized investment advice for compensation is prohibited and will not be made without registration, an exemption and a fully executed advisory agreement in place to do so. Information presented is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies. Investments involve risk and, unless otherwise stated, are not guaranteed. Be sure to first consult with a qualified financial adviser and/or tax professional before implementing any strategy discussed herein. Past performance is not indicative of future performance.