



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 Philosophy

- **Advanced planning is ongoing**, evolving over time and integrates goals, cash flow, risk management, investments, taxes, and estate planning.
- **Clear communication matters**, and we believe honest, timely conversations are the foundation of a strong relationship.
- **Time commitment is required**, as great planning requires time and engagement from both you and our team.
- **We follow a systematic process**, allowing us to deliver thoughtful, organized, and comprehensive advice.
- **Markets in general are efficient and reward discipline**; we believe long-term success comes from patience rather than chasing short-term trends.
- **Client fit matters**, and we enjoy working with people who value clarity, perspective, and partnership.

What You Can Expect From Us

- **A holistic approach** that looks at your entire financial picture, so your plan reflects your goals, values, and priorities.
- **Guidance and follow-through** as we help implement your plan and monitor it regularly to keep it aligned with your life.
- **Respect for your privacy**, with systems in place to keep your information safe and shared only when necessary.
- **Timely communication**, with calls and emails returned within one business day whenever possible.
- **Ongoing conversations**, including regular meetings to review progress and identify opportunities.
- **Disciplined investment oversight**, managing your accounts according to an agreed-upon Investment Policy Statement.

- **A fiduciary promise**, meaning we always act in your best interest and place your needs first as a servant leader.
 - **Transparent, fee-only pricing**, so you always know how we are compensated and why.
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What We Ask of You

- **Engaged participation**, so we can build and refine your plan together over time.
- **Timely updates**, letting us know when life changes occur that may affect your goals or decisions.
- **An understanding that planning constantly evolves**, recognizing that planning assumptions change and plans adjust accordingly.
- **Trust in the delegation**, allowing us to implement and monitor strategies on your behalf.
- **Reasonable responsiveness**, helping us move forward efficiently and proactively.
- **Prompt sharing of information**, ensuring recommendations are based on accurate and current data.
- **Alignment in investment philosophy**, centered on long-term discipline and diversification.
- **Respect for our research process**, as we focus on strategies aligned with our planning and investment framework.
- **Mutual respect and goodwill**, especially during challenging markets or seasons of life.

Date: _____

Client(s) Printed Name: _____

Client Signature: _____

Client Signature: _____

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