



Client Engagement Standards

Our Purpose and Approach: Welcome to our client family! Our mission is to assist you on your 'Journey to Financial Clarity' by helping you accomplish your most cherished goals. As part of our focused planning approach, we aim to build long-term relationships by truly getting to know you so we understand how to best offer you our service and advice.

Financial planning focuses on seven key areas to comprehensively address clients' needs. These areas collectively form the foundation of a financial plan tailored to each client's unique circumstances and goals.

These areas encompass:

1. Cash flow management, focusing on budgeting and managing income and expenses effectively.
2. Investment planning, strategizing the allocation of assets to achieve financial goals while managing risk.
3. Risk management and insurance, evaluating and mitigating potential risks through insurance products tailored to individual needs.
4. Retirement planning, designing a plan to accumulate wealth and ensure a comfortable retirement.
5. Tax planning, optimizing tax efficiency through strategic planning and investment decisions.
6. Estate planning, arranging for the orderly transfer of assets to beneficiaries while minimizing taxes and ensuring wishes are fulfilled.
7. Educational Planning, aiding clients in funding education expenses for themselves or their children.

Core Values and Practices for Financial Empowerment:

1. We will work with you to consider every aspect of your life within a comprehensive plan aligned with your goals, values, and resources. This ongoing journey involves goal setting, cash flow planning, risk management, and evolving components with your needs.
2. We will focus on bringing order to your financial life by using our software program, "Client Center", to encapsulate your financial life including your investments, income, expenses, insurance, real estate, credit cards and other liabilities.
3. We will provide accountability and assist you in following through on financial commitments by prioritizing goals, providing actionable steps, and conducting regular reviews of progress.
4. We will provide objectivity to avoid emotionally driven decisions, offering consultation during key decision-making moments and managing any potential conflicts of interest transparently.
5. We will work proactively with you to anticipate life transitions, assess potential changes, and create "What If" scenarios in your financial plan for ongoing financial preparedness.
6. We will provide education about your plan and investments to give you the confidence you need to clearly understand your situation as well as any associated risks.
7. We will strive to help you achieve the best life possible by working in concert with you, understanding your background, philosophy, needs, and objectives. Collaborating transparently and offering insight into costs and expenses.

Our Promise to You:

1. **Clear Communication:** Open and honest communication is the cornerstone of our relationship. We need to understand your dreams, goals, and challenges to help you achieve them and overcome the life events as that happen.
2. **Collaborative Partnership:** Your active involvement is vital. While handling complex aspects, your timely input and information are crucial for the success of our journey together.
3. **Investment Approach:** Our approach to investing helps to ensure that your portfolio aligns with your plans and goals. We partner with an investment firm that offers a flexible, comprehensive suite of investment strategies that emphasizes choice and aims to manage uncertainty.
4. **Leveraging Technology:** Embrace advanced technology for aiming to ensure efficiency, security, and accuracy crucial to your financial journey.
5. **Aligned Interests:** As members of our client family, our interests are inherently aligned through transparent fees that cover all our services, ensuring no conflicts of interest.
6. **Nurturing Client Relationships:** Cherish relationships, fostering an environment of mutual respect, kindness, and long-lasting connections with each served.

What You can Expect from Us:

1. Comprehensive, ongoing financial life planning tailored to your 's needs.
2. Continuous support in implementing and monitoring your plan.
3. Assurance of confidentiality and security for your 's information.
4. Timely and responsive communication.
5. Annual reviews of your financial plan and investment policy.
6. Flexible communication tailored to your 's schedule.
7. Goal-aligned investment management with a focus on cost efficiency.
8. Our unwavering commitment to excellent and fiduciary responsibility to you.

What We Ask of You:

1. Active participation in the planning process.
2. Prompt responsiveness to communications, recognizing the sometimes time-sensitive nature of financial decisions.
3. Timely provision of necessary data and documents.
4. Embracing technology for efficient and effective communication.
5. Appreciation for our flexible approach, accommodating both clients and staff.
6. Understanding that while we strive for perfection, we are committed to correcting any errors promptly and efficiently.
7. A mutual commitment to maintaining a relationship based on enjoyment and respect.

By joining our client family, we will use these standards to work toward the goal of ensuring a successful and enjoyable journey to financial clarity together.