GUIDELINES

• **We will have an in-depth discussion of your goals, values and expectations.**

It is our job to put your needs first. The best way for us to do this is to have a direct and open conversation with you in person.

• **We will discuss your options and then choose the appropriate course of action.**

We are here to constantly move you toward your goals.

• **We will bring in other advisors as necessary.**

We do not know everything and will not guess at your expense. This means that we will work with your accountant, estate attorney, and/or any other advisors to make sure it is done right.

• **We will develop a written financial plan that will hold both you and us accountable.**

The planning process is a 2-way street that requires commitment on both ends for it to be worthwhile and fulfilling.

• **We will develop and implement an investment policy consistent with your unique goals and your individual risk tolerance.**

We want to ensure you meet your goals AND have peace of mind.

• **We will meet at scheduled intervals.**

Your life is full of changes. We strive to be proactive in helping you meet those changes.

• **We will fully disclose all charges and fees for our services.**

This is our business and we are committed to serving you. We choose solutions suited to your goals and values.

How to Optimize Our Partnership:

• **Provide everything that we reasonably request.**

In order for us to do our job properly and thoroughly, we need to know your entire financial picture.

• **Be honest about your concerns and open with your questions.**

We are here to listen to your fears and concerns so we can directly address them.

• **Stay focused on your goals and take action steps.**

Remember, it is your plan and your goals.

• **Take a long-term view of planning and performance.**

We do not have a crystal ball and do not have any control over the financial markets. Please do not solely judge our value based upon investment performance.

• **Help us build our client community.**

We engage new clients by referral.

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