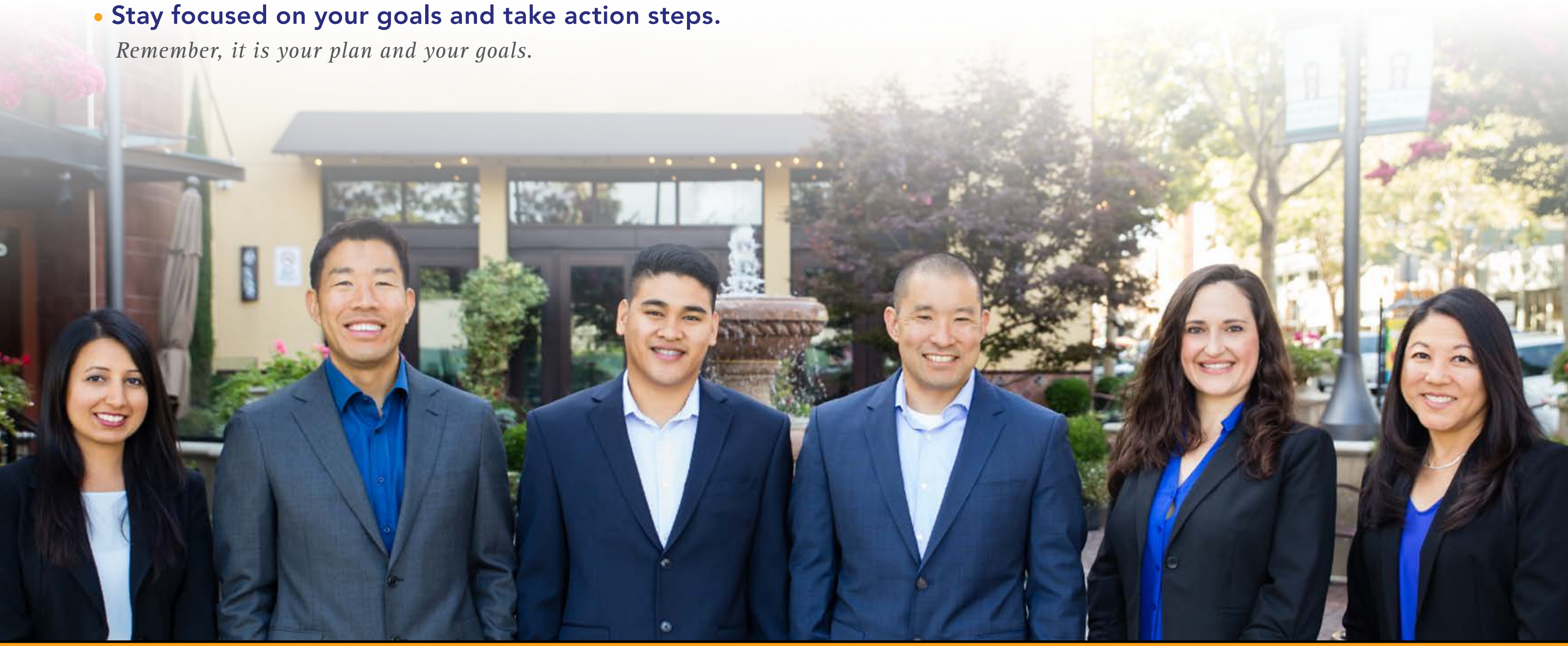
TRANSITIONS
Wealth Advisors

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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