

# CLIENT & ADVISER RELATIONSHIP EXPECTATIONS

## WE WILL:

### LISTEN FIRST.

We listen with empathy to understand your needs, values, and goals, seeking alignment with our firm's values.

### EDUCATE.

As lifelong learners and thought leaders of the industry, we readily share our knowledge and experience with you, addressing your concerns and questions in detail.

### SIMPLIFY YOUR LIFE.

With accessible and responsive support, we find solutions for what matters most to you, helping you stay organized, level-headed, and prepared for life's contingencies.

### GIVE OBJECTIVE ADVICE.

Our advice and financial recommendations are based solely on your best interests, matters of importance, and goals with projections that are reasonable and achievable, given unforeseen factors.

### EXPLAIN THE RULES.

We inform you about all fees, commissions, and costs associated with client accounts and our legal and ethical duties.

### MAINTAIN ACCOUNTABILITY.

Hold thorough reviews, at least annually, with open and honest communication that is clear and understandable, to keep you on course to your goals. Whenever needed, we support your comprehensive needs with a vetted team of professionals.

### TAKE ACTION.

Complete timely trades and portfolio adjustments, provide accurate and prompt reportings/statements and acknowledge and correct errors immediately.

### PROTECT.

Maintain strict and discretionary protection of your confidential financial records and personal information.

### STAY CONNECTED.

Provide consistent and proactive communication about your portfolio and investment decisions, get to know your family and friends, and enjoy events and social occasions together.

Our mission is to **build a collaborative relationship** that gives you a lifetime of personalized financial solutions. To engage in a mutually beneficial way where value, trust, and respect thrive, the following expectations are fundamental.

## YOU WILL:

### BE UPFRONT.

Promptly and accurately disclose all information about financial status, third-party or personally managed investments, investment needs, objectives, goals, risk tolerance, and changes to financial or personal circumstances.

### VALUE PROFESSIONAL ADVICE.

Willingly participate in an asset-based fee relationship for advice and services, independent of trading activity, with at least annual reviews to evaluate your financial strategies.

### ASK QUESTIONS.

Read and ask needed questions about all prospectuses and sales literature to fully understand strategies, potential risk factors, and costs.

### STAY INFORMED.

Review reports, statements, and prospectuses for accurate execution and report any errors immediately.

### WORK WITH A TEAM.

Seek advice from a CPA, attorney, or other professionals as we recommend.

### KEEP IT SAFE.

Protect sensitive personal information including account access logins, financial plans, and statements.

### SPEAK UP.

Promptly notify us if your expectations are not met, more understanding is needed, or there is disagreement with any recommendations.

### SHARE.

Positive word-of-mouth referrals to your family and friends who can benefit from our services.