Client Engagement Standards

At {Insert Practice Name}, my(our) goal is to provide you with the best personal financial life planning services. I(We) believe that to create mutually beneficial relationships, we must each have clear expectations from the beginning.

Please read and sign this short document outlining my(our) beliefs, my(our) commitments for the service I(we) deliver, and what I(we) request of you, as my(our) client.

Thank you in advance for reading over this important language and trusting me(us) with your finances and your future.

What I(We) Believe...

PRINCIPLE #1
Communication is Key

Good communication is critical for a mutually beneficial relationship.

PRINCIPLE #2
You Need to be Committed to the Process

Financial Life Planning is an ongoing process involving: goal-setting, cash flow planning, risk management, investment management, asset protection, healthcare planning, tax planning, estate planning, and more. A successful financial plan requires a commitment from you, not just (me)us. I(We) need everyone on board for you to wind up with an end result you will be excited about.

PRINCIPLE #3
I Value My Clients

I(We) enjoy working with great people who appreciate the true value of my(our) services and advice. My(Our) goal is that you are smiling when you pay for my(our) services, knowing the value you receive is much greater than the fees you pay.

PRINCIPLE #4
Financial Guidance for Life

We each have one shot to make the most of our one and only life. Financial planning isn't just about more money - it's about more life.

YOUR LOGO

What I(We) Believe...

PRINCIPLE #5
Your Professional Network

I(We) believe you'll have a better outcome if all your professionals (accountant, attorney, etc.) are working together as a team on your behalf. This checks that my(our) advice is best suited to your situation from a tax and legal perspective. Therefore, I'll(we'll) ask you to introduce us to your other professional advisors and give permission for me(us) to collaborate with them on your behalf.

OR...

I(We) can't be everything to all people. I(We) will provide services that are within my(our) areas of expertise, and will refer clients to other professionals when appropriate and work with them on your behalf.

PRINCIPLE #6
Cost Effective, Principles-Based

I(We) believe in a disciplined investment approach based on long term strategic asset allocation, broad diversification, tax efficiency and low costs. I(We) do not attempt to time the market. By using a disciplined strategic approach, you can avoid making emotional short term decisions based on current market events.

What I(We) Believe...

Or

I(We) believe in a multi-strategy mutual fund investment approach that brings together in a single portfolio, multiple asset classes, investment strategies and investment managers. Multi-strategy portfolios offer multiple sources of potential return and improve your risk-reward profile relative to less diversified approaches. In addition, your selected portfolio is monitored on an ongoing basis and is adjusted to stay on track with your goals as the markets evolve.

PRINCIPLE #7
Add Your Own Here

Add your own personal statement here.

What I(We) Deliver...

- I(We) am(are) committed to providing education and clarity for your entire financial life. I(We)work to make sure that you are not only informed of my(our) recommendations, but also understand them.
- I (We) will serve as your personal Chief Financial Officer (CFO) and commit to delivering a service customized to your needs.
- I(We) keep all of your information confidential in accordance with my(our) firm's Privacy Policy. I(We) share information only as needed with attorneys, accountants, and other professionals with your permission.
- I(We) strive to return all phone calls and emails within one working day (or within a reasonable time frame). I(We) will inform you of any short-term deviations from this policy.
- I (We)will deliver services by agreed upon deadlines. In the unlikely event that I(We) am(are) unable to keep this commitment, I(we) will inform you immediately and set a new delivery date.
- I(we) am(are) highly flexible in both the timing and methods of communication to make meetings convenient for you.
- I(we) love what I(we) do and commit to always doing my(our) best on your behalf. I(we) am(are) proud to serve as your fiduciary.
- I(we) will direct you to the investments that I(we) believe will best help you reach your retirement and other goals. The goal purpose of investing is to assure your long-term financial comfort and security, not to make short-term gains based on speculation.

YOUR LOGO

What I(We) Expect From You...

(Please initial each section to indicate that you understand these statements.)

__________ __________ You agree to be responsive to emails and phone calls within a reasonable period of time.

__________ __________ You agree to provide requested data and documents in a timely fashion.

__________ __________ You understand that an effective, personal financial plan requires a time commitment from you as well as from me(us).

__________ __________ You agree that it is your responsibility to ask questions if there is something you do not understand.

__________ __________ You are welcome to call or email me(us) any time. However, you understand that to be able to keep flexible hours for clients I(we) am only available for meetings by appointment.

__________ __________ You appreciate that I(we) believe in providing a relaxed meeting environment, and therefore maintain a business casual dress code.

__________ __________ You understand that although I may provide general investment advice during the process of developing your financial plan, investment management and personalized advice is provided as a separate service.

__________ __________ You understand it is your responsibility to implement financial planning recommendations unless we agree to work on them together.

__________ __________ Diversification is the key to sound investing. You understand that I only accept clients that appreciate this approach, and I do not work with clients who want to follow the “herd” mentality of the latest “hot” investment.

__________ __________You agree to discuss with me any requests that are not consistent with your financial goals, before the requested changes to your investment portfolio take effect. This will give you the chance to explain your requests and we can update your financial plan, if appropriate.

Signatures

My signature below indicates that I understand and agree to the above statements, and have had any questions answered to my satisfaction.

Client Signature: ______________________________ Date: ____________

Client Signature:______________________________ Date: ____________

Advisor Signature: ______________________________ Date: ____________

Street Address City, State, Zip

(XXX) XXX-XXXX

Web Address