Our Commitment

Our clients are partners. Together we have a single goal and that is to reach your financial goals today and in retirement. As partners, we share this responsibility for success. This service agreement focuses on our commitment to you and looks at what we will need in return to help you succeed.

Our commitment is simple and that is to provide you with leading edge financial advice supported by the team and the systems to deliver consistently on that promise. This is our commitment:

1. Portfolio/Plan Reviews
   It is critical that we meet regularly to review your portfolio, assess any changes in your circumstances and keep you abreast of any issues that may affect your financial future. As one of our most important clients, you can expect to receive a call to set a face to face meeting (x) times a year. We will, in addition, touch base by telephone (x) more times a year.

   We believe that the key to reaching your goals is your financial plan. As you know, we provide a comprehensive financial planning service and our commitment is to update your plan every (#) months. That process will take approximately (x) hours of your time but is critical to staying on track and providing us with the information we need to provide sound advice.

2. Full Range of Services
   We believe that our role is at the center of a broader professional network. To that end, we either provide or facilitate all services to support our clients. Among the services that we offer are:

   - Estate Tax Relief
   - Business Succession Planning
   - Wills and Powers of Attorney
   - Trusts and Charitable Giving
   - Retirement Planning
   - Asset Protection, Insurance, Critical Illness
   - Tax Planning and Preparation
   - Multi-generational Financial Planning

3. Service
   To help you understand what you can expect in terms of service on a day-to-day basis, we have established the following standards:
   Response time:
   You can expect that any call made to our office before 4:00 p.m. will be returned by your advisor, or someone on the team, on the same day. Calls made after 4:00 will be returned on the next business day.
   Problem resolution:
   While we endeavor to execute all business without error, we promise that any problems will be resolved within three business days. If that is impossible, we will provide you with a status report within that time.

4. Your Team
   We have assembled an outstanding team and each individual plays an important role in meeting your needs. Below is a rundown on your financial management team, along with details on who to call with specific questions.

- List team members, key responsibilities and why a client should call that person.

5. Client Education
   We believe that the interests of our clients are best served when they are educated on key financial issues. While it is our role to look out for your best interests, it is helpful if you are acquainted with the financial concepts we discuss. To that end, we will provide a quarterly newsletter that focuses on a range of topical and easy to understand issues for our clients. When appropriate we will point you to articles of specific relevance to your situation.

6. Our Education
   As you can see from the volume of coverage in the media, this is a complex and dynamic industry. In order to ensure that we are completely up to date, we commit to (#) hours of continuing education every year. Our newsletter will include an announcement if we will be out of the office for any period of time at industry conferences.

7. Advisory Council/Annual Survey
   In an effort to generate consistent feedback from our clients we have put two initiatives in place: a client advisory council and annual client survey. Our client advisory council consists of six clients who are rotated every year and meet quarterly to provide direct feedback on our products and services. Each year we also conduct a formal survey of our clients to ask for your opinion on our services and to gather additional information. Your responses on those surveys are taken very seriously and we would appreciate your participation.

8. Client Commitment
   To this point we have outlined our service commitment to you, one of our most important and valued clients. As we said at the outset, however, this is a two-way street and we view our clients as partners. In return we ask that our clients commit to meeting with us, provide us with all the information that we need and ensure that we are managing all of your assets. It is only with full disclosure that we can fulfill our promises to provide you with the best advice.

   Based on our initial assessment of your long-term goals and risk tolerance we have agreed on an asset mix of (details). This mix was identified to provide you with the growth that you are seeking, while maintaining your peace of mind. As such, it excludes investments that are speculative in nature. We will do our best to remind you of the course we have chosen and urge you not to deviate.

Signed,

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Your Name Your Client's Name