



OUR RESPONSIBILITIES TO YOU:

- To get to know you and your personal goals as much as you permit, so that we can give you the most appropriate advice.
- To treat you with respect, professionalism, honesty, and to maintain a nonjudgmental attitude toward the goals and information you present to us.
- To act as your fiduciary – treating your money with the same care and prudence that we would treat our own.
- To have no allegiance to any company, product or service, beyond our belief in its ability to help you reach your goals.
- To treat your financial information with strict confidentiality.
- To deliver important, honest advice to you, even if it may create discomfort in the short-term. We will candidly share our observation of unrealistic expectations or inconsistencies between your goals and actions.

YOUR RESPONSIBILITIES TO US:

- To be honest and forthcoming about your goals, and about your current financial situation. The quality of our advice will depend on the quality of the information you provide to us.
- To share with us data and issues that you may not share with anyone but your family. The more effectively we are able to communicate with one another, the more personalized and effective your long-term plan will be.
- To trust the intentions and experience that we bring to the relationship. You should be comfortable that the advice we give comes from wanting to do only what is right for you and your circumstances.
- If you are reluctant to follow our advice, and/or if you don't feel a real trust in our motives and advice, please tell us immediately. In our experience, much good advice is not taken because the people lack a real trust in the giver of the advice. The result is that the advisory relationship becomes a cost, but not a provider of benefits.
- As time goes on, please keep us informed. Let us know as soon as possible about important changes that will have significant effect on your financial and personal life – such as marriage, grandchildren, any new major financial obligation, change of income, change of health, etc.
- Carefully review all communication from us and promptly ask for clarifications on anything you don't know or understand.



- Try to tune out the daily financial noise and market commentary, while remembering your long-term goals and our professional advice. Certain financial publications, chat rooms and discussion forums, and many television programs distract you from, the big picture and promote confusion and undesirable financial habits.