

## Client Engagement Standards

Our purpose is to provide the best financial life planning possible and to build excellent long term relationships with our clients. We believe that the secret to any successful relationship is to have clear expectations. We ask that you read the principles by which we operate and what you can expect from us.

### Our Principles:

- We are passive investors, optimistic in the world's ability to generate real economic growth. We are confident that over the next 30 years that growth will accrue to our investments.
- We believe that understanding the time horizon for your goals is key in your financial success. We will not be persuaded by the behaviors and actions of those who have different goals and time horizons.
- We believe in a disciplined investment approach based on academic research. We do not engage in market timing or individual stock picking.
- We believe serious wealth building requires a long-term approach in the following areas: goal setting, cash flow planning, risk management, tax planning, estate planning and investment management.
- We believe an exceptional plan requires a time commitment and engagement from both client and advisor.

### What You Can Expect from Us:

- We will receive no compensation from any entity other than you.
- We will make ourselves available for phone calls, texts, and video conference meetings year-round. We will hold formal client reviews (Annual Strategy Meetings) one time per year, generally in November. Annual Strategy Meetings will be held in-person or via video conference, at the client's discretion. In-person reviews will be held at our office, with exceptions made on a case-by-case basis.
- We strive to respond to all phone calls within one working day and emails within two working days. We will do our best to inform you of any short-term deviations from this policy (travel, training, etc.).
- We keep all your information confidential, safe, and secure. We share information only when directed by you.
- We commit to always doing what is in your best interest. We are proud to serve in a fiduciary capacity for you.