

Professional Services Disclosure



Contact Information:

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Describe Obligations and Responsibilities of each party pertaining to:

- 1. Define goals, needs and objectives**
- 2. Gather and provide appropriate data**
- 3. Examine results and determine course of action**
- 4. Formulate recommended actions**
- 5. Implement and monitor responsibilities**

When acting as an *Investment Advisory Representative* duties and responsibilities of the advisor and the client are outlined in the Form "ADV Part 2" provided before an account is established.

When acting solely in the capacity of a *Registered Representative* and have not engaged in a financial planning process or agreement, recommendations will be made in accordance with FINRA suitability standards and not in the capacity of an investment advisory fiduciary, CFP®, or other standard. Other duties and responsibilities of the registered representative and client are outlined in the "Customer Agreement" provided before an account is established

When acting in a *Financial Planning* capacity duties and responsibilities of the planner and the client are outlined in the "Financial Planning Agreement" before financial planning services are agreed upon and provided to the client.

When acting in the capacity of a *licensed insurance agent* when accepting your fixed insurance application, we agree, subject to industry regulations and our internal procedures that upon acceptance of an authorized request, we will service your account according to your instructions.

Describe other professionals and/or firms the certificant may work with to provide the necessary services listed above.

~Broker-dealer ~Accounting Firm ~TPA (third party administrator)
~ Investment adviser ~Pension Consultant ~Law firm

Professional Services Disclosure

Professional qualifications, services and areas of expertise:

Laurie Humphrey, RICP®, BFA™
Retirement Income Certified Professional®
Behavioral Financial Advisor™
Retirement & Income Distribution planning
Consultative Financial Planning
Asset Allocation | Portfolio Design
Risk Management
Professional Money Management
Estate Conservation
Long Term Care Planning

Services Provided and Sources of Compensation

Fee Based Financial Planning
Advisory Services
Insurance Services
Other

Compensation for services provided may include but is not limited to the following:

Percentage of assets under management
Retainer Fees
Fixed Fees
Commissions from the sales of investment and insurance & variable annuity products
Trail commissions
12(b)-1 distribution fees

General Summary of likely conflicts of interest between client and Certificant's employer or any affiliates or third parties including familial, contractual or agency relationships that may materially affect the relationship.

Because SAA Reps are also registered representatives of SAI and/or licensed to sell fixed insurance products, a conflict will exist between the interests of SAA or SAA Reps and the interest of the client. If the client chooses to implement the advice of SAA Reps, the SAA Reps may earn a commission on their capacities as registered representatives or licensed insurance agents in addition to the fees charged for Financial Planning and Financial Planning Consultations.

SEC registered investment advisors that are affiliated with SAA include Ladenburg Thalmann Asset Management Inc. Therefore, a potential conflict of interest may exist when SAA Reps recommend mutual fund and or third party money manager products inasmuch as Ladenburg Thalmann Asset Management Inc. stands to receive earnings from the internal fees. However, SAA Reps are not under any obligation to sell these products or meet any selling quotas.

Other conflicts of interest regarding advisory services are disclosed in the Form ADV Part 2 document received by the client before setting up an advisory account.

Additional Information

You, the client, are encouraged to review the information contained in this disclosure form and ask the certificant any questions you might have. Should any material changes occur to this information, updated information will be provided to you in a reasonable time frame. Laurie Humphrey, as a RICP® certificant, must meet stringent ethics requirements and participates in ongoing continuing education.