



GALLANT
FINANCIAL PLANNING, LLC



Advisory Service Engagement Standards

Clarity in what you can expect from us and what we in turn expect from our clients allows us to build strong trusting relationships. We ask that you read the following document about how we provide our advisory services to you and what we need from you for us to do our best work in an enjoyable and collaborative manner.

ADVISORY SERVICES:

Our goal is to provide high quality, high touch, comprehensive financial advice to individuals seeking to have a positive impact on their communities and the world.

In addition to seeking financial security and peace of mind for themselves, our clients chose to partner with us for financial planning and investment management and advice by engaging in a long-term, ongoing relationship. This enables us to provide meaningful advice and be there as “life happens.”

We integrate into our advisory services *Effective Altruism* where we help our clients “Do Good, Better” through a combination of optimizing charitable giving strategies, tax planning for donations, lifetime giving and bequests, volunteer work and “right livelihood,” ethical and impact investing, and financial life planning.

In turn, our business and team members believe in using ethical practices and decision making in a way to make the lives of our clients, ourselves and our families, and the global community better as well. We believe in global stewardship.

We offer tax planning advice, estate planning advice, and insurance planning advice as part of our comprehensive planning services. Please note that we are not CPAs/EAs, attorneys, or insurance agents and therefore we will always defer to their expertise when providing you with advice. We recommend our clients seek out these experts when implementing our advice.



13001 Cleveland Dr., Rockville MD
20850



(301) 461-8492



debra@gallantfp.com



SCHEDULING CALLS AND MEETINGS:

Client meeting times are available on Tuesdays, Wednesdays, and Thursdays between 10 am and 5:00 pm, when our energy and brain power are at their peak.

We provide a link to our online scheduling tool at the bottom of our emails and on our website to enable you to select the date and time that works best for you.

We offer 90-minute Financial Review Meetings twice per year. These are held in late winter/early spring (generally February and March), and in the fall (September and October).

We also schedule 30-minute Mid-Year Check In calls based on your selected service level, and these generally are held over the course of 4 weeks in the summer.

Exact scheduling time frames may vary by year and are established so that we have reserved focused work time for taxes in April and tax planning and investment strategies for the end of the year, as well as time for conferences and training and vacation and family time.

You can also schedule periodic, 30-minute phone calls as things come up in your life. Email us first with your topic of concern and we'll suggest whether we can respond via email, schedule a call, or put it on the agenda for your next meeting.

Depending on your selected service level (particularly our first-year clients), we will also schedule 2-3 additional topic specific meetings based on what you need in order to develop/update your financial plan and investment strategy.

Meetings are held online using Zoom and phone calls are employed for shorter conversations. At this time, we have no plans to schedule in person meetings and will keep you posted if this changes.





BEFORE AND AFTER OUR MEETINGS:

If there are specific topics you'd like to discuss at your meeting, let us know at least 7 business days in advance so we are well prepared.

Please upload any new documents to your secure document vault on the eMoney site at least 7 business days before your meeting and update the data links in eMoney between your accounts and your financial plan at least 7 business days before our meeting.

After each phone call or meeting, we will send you a short summary of your action items and next steps.

After each Financial Review Meeting, we also will update your overall financial plan and investment strategy and send you a more detailed report and an update to your financial plan.

For accounts that we do not directly manage for you, we request that you use our account aggregation software tools in eMoney to link to your accounts so that we have the most accurate information on which to base our advice to you.

For any accounts that are not linked to our account aggregation software, we ask you to manually update your balances in the eMoney software and send us recent statements before each meeting.

COMMUNICATIONS:

Our goal is to respond to your call or email within 2 business days. In some cases, we will need more time to craft a detailed response to your query, and we will let you know if this is the case. Let us know if something is urgent or if we should simply add this to our agenda for your next meeting.

Please keep us apprised if anything changes in your life (marriage, divorce, new job, new child) as this may impact how we manage your investments and also the advice that we provide you.





PAYMENT AND CONTRACTS:

We bill monthly or quarterly on a flat fee, retainer basis. These fees are specified in your Schedule A addendum to your contract and in the QuickBooks invoice that we send you.

We review fees after our first year together and then periodically (generally every 2 years) as well as when circumstances and/or needs change.

We debit investment management fees quarterly in advance (Jan, April, July, October 1) from accounts we manage at TD Ameritrade and TIAA, and fees are otherwise prorated.

Financial planning fees may be billed separately from investment management fees when IRAs are your only investment account that we manage.

You can pay your financial planning fees on a monthly or quarterly basis in advance.

Paying via our online QuickBooks invoice is preferred as it is most efficient. You may also choose to mail us your check.

ACKNOWLEDGEMENT:

Please let us know if you have any questions about what we have shared with you in this document.

Also, we would like to know about your needs and preferences regarding communication and how we can provide you with the best advice and services. Let's discuss at our next meeting so that we can be sure to record your preferences.

We do our best work for you when these tenets are followed, both by us and by you.

By initialing here, you acknowledge that you have read and understood these engagement standards.

