

The Value of Working with a Team

Our Commitments to You:

- **Information we discuss remains confidential.** *We will not share information discussed with anyone else, including friends and family members, unless you give us written permission.*
- **We will be open and honest with you.** *We want you to expect us to be candid and professional.*
- **We want to know your goals, values and expectations.** *We feel the best way for us to do this is to have direct and open conversations so that we can do our best to meet your needs.*
- **We can develop and implement an investment strategy consistent with your unique goals and your individual risk tolerance.** *We sincerely want you to reach your financial goals.*
- **We will discuss with you your available choices.** *We do not make decisions for our clients; we will discuss with you alternatives so we can help you make educated decisions. We will take the time to explain options and concepts to you, so you can make an informed decision.*
- **We will make recommendations based on your needs.** *Our recommendations will seek to help your specific situation.*
- **We will meet periodically.** *As your life changes, we want to adjust your financial plan to help keep up with those changes.*
- **We strive to build a long term relationship with you.** *We feel the true value of financial planning is best observed over the long term.*
- **We welcome your suggestions, comments, praise and feedback.** *Our commitment is to listen to you, to help us do the best job possible for you!*

Our Expectations of You:

- **Provide everything we reasonably request.** *In order for us to do our jobs properly and thoroughly, we want to see your entire financial picture.*
- **Be open and honest when you tell us what you need and want.** *We believe that for us to do the best possible job for you, it is important for us to know what is important to you.*
- **Stay focused on your goals, and stick to the plan of action we establish.** *Take a long term view of planning and performance.*
- **Meet with us periodically, and maintain an active dialogue.** *As your life changes, no matter how small the change, please keep us informed. Returning calls and emails from our team in a timely manner is imperative to helping us assist you in pursuing your goals.*

