



## Philosophy and Operating Tenets of the Firm

Our purpose is to provide you with the best financial advice possible and to build excellent long-term relationships with individuals who seek to have a positive impact on their communities and the world.

We believe that the secret to any successful relationship is sharing clear expectations from the beginning. We ask that you read the tenets by which we operate so that you know what you can expect from us, and understand what we expect from you, as our client.

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We do our best work for you when:

- ❖ we are in alignment about the level and type(s) of services we are providing you,
- ❖ our contractual and payment agreements are clearly communicated,
- ❖ you are aware of how we schedule client review meetings and calls,
- ❖ we specify the types and frequency of communications, email responses, and reports that you can expect from us, and
- ❖ we receive timely updates on your finances and changes in your life.

Specifically, we seek to adhere to the following parameters in providing high quality services and advice to you:

Our clients seek to have a positive impact on their lives and their communities and chose to work with us for financial planning and investment management on an ongoing basis so that we may be there to provide timely analyses and advice and then support for implementation, monitoring, and realignment toward those goals.





We integrate into our advisory services what's called Effective Altruism where we help our clients "Do Good, Better" through a combination of optimizing your charitable giving strategies, tax planning for donations, lifetime giving and bequests, volunteer work and "right livelihood", ethical and impact investing, and financial life planning. We "walk our talk" and we will share with you how we seek to make a difference in the world and our communities.

We begin our advisory services to you once we receive your deposit check and signed contract. Then going forward your payment is invoiced on the first of the following month.

We bill monthly or quarterly on a flat fee basis based upon our agreed upon fee listed in the Schedule A attachment to your contract. Our fees are reviewed after our first year together and then every two years after that. Our fees are aligned with the value that we provide to our clients and are calculated based on several complexity factors that we determine before we begin our contract with you.

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. You can choose to pay for your financial planning fees on a monthly or quarterly basis in advance and paying via our QuickBooks invoice is preferred as it is most efficient.

We reserve Tuesdays, Wednesdays, and Thursdays between 10 am and 5:00 pm for client meetings as this is when our energy and brain power are at their peak. [Mondays and Fridays are reserved for work that takes deeper focus such as preparing for our upcoming meetings; completing our research and analysis and preparing follow up from the week's meetings and calls take up much of Friday.]

We hold 90-minute, comprehensive planning and investment review meetings during May and June, and again in September and October. During this time we will address a wide range of financial planning and investment topics. The timing of your meeting(s) depend on your service level.

We schedule additional, shorter working meetings and calls based on your selected service level. For example, we may schedule a separate Investment Call and Tax Planning Call once or twice per year, again depending on the service level you selected.





Client Review Meetings are focused on 2-3 targeted topics based on your priorities and we spend between 60 and 75 minutes in conversation to fully address these topics.

You can also schedule periodic phone calls, and these might range from 15 minutes to 30 minutes depending on your topic and service level. 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.

To be well prepared for our meeting, be sure to let us know if there are topics we should add to your meeting agenda. Please upload any new documents to your secure document portal at least 3 business days before your meeting and update the data links between your accounts and your financial plan at least 3 business days before our meeting.

After each call or meeting, we will send you a short summary of the action items we agreed to and an update to your one-page financial plan. We also will update your online financial plan in eMoney, which you have access to.

After each review meeting, we will update your overall financial plan and send you a more detailed report.

For accounts that we do not directly manage for you, we request that you use our account aggregation software tools to link to your accounts for providing updated account balances on an ongoing basis. For any accounts that are not linked to our account aggregation software, we need you to manually update your bank balances in the software before our meetings and send us recent statements before each meeting.

Use the scheduling tool at the bottom of our emails and on our website to select the date and time that works best for you. Select the type of meeting appropriate for the upcoming meeting such as Planning Review Meeting, Investment Call, or "Quick Call."

Our goal is to respond to your call or email within 2 business days (in other words, by Wednesday at noon if we receive your email after 3 pm on Friday). You will receive an automatic reply acknowledging receipt of your email and that we are logging your query into our workflow management systems. 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.

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





**GALLANT**  
FINANCIAL PLANNING, LLC



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 this document and intend to abide by the tenets listed.

