Focused Finances, LLC

Inspiring Financial Confidence

Client Engagement Standards

Our purpose is to provide the best financial 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 from the beginning. We ask that you read the principles by which we operate, what you can expect from us, and what we expect from you, as our client.

Our Principles:

I. Financial planning is an ongoing process that can include: goal-setting, cash flow planning, risk management, investment management, asset protection, tax planning, and estate planning.

II. Good communication is critical for a mutually beneficial relationship.

III. We employ a systematic approach to achieve thoroughness and efficiency in providing both comprehensive and targeted financial planning services.

IV. A terrific plan requires a time commitment from you as well as from us. We require a financial plan for all clients, even for those who are looking mostly for portfolio management assistance.

V. We believe in a disciplined investment approach based on long term asset allocation. We do not believe it is possible to time or predict market movements.

VI. We enjoy working with great people who appreciate the true value of our services.

VII. Everyone should have the opportunity to live a great life. Our goal is to help people achieve this.

VIII. Our fees are based on the complexity of your planning AND investment needs. This is why we have separate fees for financial planning and for portfolio management, to help us deliver what you need in a cost-effective way.

What We Deliver:

I. We intend to create an ongoing financial and investment plan that fits your goals, values, and resources, as well as maximizes your opportunities, based on the scope of the work that you have chosen.

II. We assist you all along the way with the "heavy lifting" process of implementing your plan. Then we monitor your plan regularly to make certain that all parts stay relevant and updated.

III. We keep all your information confidential, safe and secure. Our client portal and office systems employ advanced security features and protocols to protect your data. We share information only as needed with attorneys, accountants, and other professionals with whom you may be working, in order to effect services, quote coverage, or review accounting, insurance, and/or legal service options.

IV. We strive to return all phone calls within one working day and emails within two working days. We will inform you of any short term deviations from this policy.

V. We want to have regular meetings to keep you up to date with your plan. We can update your overall plan once a year, updating all issues and adding additional information as needed (based on the service level that you choose). If you also engage us for asset management we will review your investment policy statement on an annual basis as well.

In addition, we address any issues of concern to you throughout the year.

VI. We are highly flexible in terms of our methods of communication to make meeting participation convenient for you.

VII. We manage your accounts within our investment philosophy and to help meet your goals in a cost effective manner. We will always get your consent to any proposed trades (for rebalancing or cash management) before executing.

VIII. We commit to always doing our best on your behalf. We are proud to serve in a fiduciary capacity for you. We love what we do and take pride in doing the best job possible.

IX. We are compensated by client fees only. Our fees are fully disclosed to you and we do not accept any commissions or referral fees.

What We Expect From You:

(Please initial each section to indicate that you understand these statements.)

______**I am willing to participate in the Financial Planning process as described above on a continuing basis.** Each part of the process is interdependent and requires information or participation.

______**I am willing to delegate the implementation and monitoring of my plan to Focused Finances LLC.** Acting without our input or knowledge may affect our ability to provide appropriate advice. You are hiring us to help you enjoy life more fully, and part of this process is to let us do what we do best.

______**I agree to be responsive to emails and phone calls within a reasonable period of time.** Many financial planning issues are time sensitive, most especially tax items.

______I **agree to provide requested data and documents in a timely fashion.**

______**I agree to receive documents electronically either via e-mail or the Client Portal.**

______**I understand that Focused Finances LLC only accepts clients that agree with their investment philosophy.** Diversification, asset allocation and a long-term focus are the keys to sound investing, and we want to work with clients that appreciate this approach. Tips, hunches and predictions do not fit our strategy.

______**I understand that Focused Finances LLC will only provide advice on investments selected through their research.** We pay for and utilize several investment research sources. It is not time or cost-effective for us to investigate investments that do not fit our investment philosophy.

______**I understand that Focused Finances LLC office hours are by appointment only.** It is not possible to "drop by" although you are welcome to leave materials with reception at our business address during normal working hours.

______**I understand that Focused Finances LLC takes full responsibility for their errors.** You agree to make us aware of errors as soon as they are discovered. We do our best to minimize errors and correct all errors to the best of our ability to make you whole.

______**I agree that our relationship needs to be reevaluated if we ever stop enjoying or respecting one another.** We are committed to living our lives from a place of joy and kindness, and hope to have long-lasting, healthy relationships with all of our clients.

______**I understand that, for ongoing services, investment management fees are due on a quarterly basis, financial planning retainers are due monthly, and are deducted from my account, assessed through PayPal, or paid directly by me.**

My initials above indicate that I understand these statements and have had any questions answered to my satisfaction.

Client Signature:____ Date: ____________

Client Printed Name:____________________________________

Client Signature:____ Date: ____________

Client Printed Name:____________________________________

Advisor Signature:_______________________________________ Date: ____________

Advisor Printed Name: Patricia Jennerjohn, Managing Partner, Focused Finances LLC

www.focusedfinances.com