

Our Shared Understanding

As your trusted advisor, I promise to base my guidance and recommendations on the following beliefs and principles:

My Role

- Help you define & clarify your values related to money & life.
- Help create a unified vision & goals for your life.
- Reduce or eliminate conflicting decisions about money management by providing solutions to best accomplish your goals.
- To help you understand and experience a sense of peace & well being about your financial future.
- To be your trusted advisor.

Coaching Style

- Always act in your best interest providing solutions & decisions with the objective of the best quality of life for you.
- Treat you with respect and in a manner that I expect to be treated.
- Long-term relationship based planning developed through mutual trust & respect.
- Continual learning on my part in order to be the best financial coach for you.
- Return phone calls promptly, complete service work on a timely basis.
- Coordinate your planning with other advisors.

Planning & Investment Philosophy

- Investing should be based on your values and goals.
- Media propaganda and amateur advice will adversely affect non-coached investors.
- Markets are highly efficient; therefore, stock selection, market timing and past performance are not components of prudent investing.
- Structured asset class portfolios and systematic rebalancing provide a prudent portfolio structure.
- Investors are driven by their emotions, which lead to poor investment and financial decisions. A written financial plan will help take the emotion out of investing.
- Risk and return are related.
- Coordinated planning with other advisors is crucial to overall success of the plan.

As your client, I/we commit that my/our actions will be based on the following principles:

Client Role

- Communicate honestly and openly all of my/our financial information, life goals and values.
- Return phone calls; respond to requests for information or clarification and keep appointments.
- Meet with you on a regular basis to review my progress toward my life goals.

Coachability

- Volunteer improvements or changes that could be made in our relationship.
- Provide respect and trust equal to that provided to me.
- Follow your advice and implement plan.
- Refer you to others that fit your client profile.
- Consolidate 100% of my accounts so I have the fewest number of financial products and relationships possible to produce my desired results.
- Simplification of my life so I can focus on what is important to me and my family.

Planning & Investment Philosophy

- I will make investment decisions consistent with the amount of risk I am capable of tolerating and designed to meet my overall objectives.
- I will invest not to compete with others, but rather to meet my personal objectives.
- I am a long-term investor; therefore daily market volatility is inevitable and will not affect my commitment to a structured and disciplined long-term strategy.

Other

Agreed

Client(s)/Date

LPL Financial Planner/Date