

# *Our Shared Understanding*

*As your Financial Planner, I promise to base my guidance and recommendations on the following beliefs and principles:*

## **My Role**

- Always act in your best interest providing strategies & decisions with the objective of the best quality of life for you.
- Help you define & clarify your values related to money & life.
- Treat you with respect and in a manner that I expect to be treated.
- Help create a unified vision & goals for your life.
- Build a long-term relationship with you based on mutual trust and respect.
- Help you understand and experience a sense of confidence about your financial future.
- Continue learning in order to be the best financial planner for you.
- Return phone calls promptly and complete service work on a timely basis.
- Coordinate your planning with other advisors.
- Be your trusted advisor.

## **My Planning & Investment Philosophy**

- Investing should be based on your values and goals.
- Media propaganda and amateur advice can adversely affect investors.
- Market timing and past performance are not indicators of future results.
- Structured asset class portfolios and systematic rebalancing are important elements of active money management.
- 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 the overall success of your plan.

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

## Client Role

- Communicate honestly and openly all of my 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 others to you and your firm.
- Consolidate 100% of my investable liquid assets with your firm.
- 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 to meet my personal objectives and not to compete with others.
- 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

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## Agreed

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LPL Financial Planner/Date

**NORTH GEORGIA**   
**WEALTH MANAGEMENT GROUP**

Financial Life Planning and Wealth Management

*Securities offered through LPL Financial, Member FINRA/SIPC*