CLIENT ENGAGEMENT STANDARDS

My goal is to provide the best financial planning possible and to build long term relationships with clients. I believe that the secret to any successful relationship is to have clear expectations from the start. I ask that you read the tenets that I operate by, what you can expect from me, and what I expect from you.

TENETS:

- Financial life planning is an ongoing process involving: goal-setting, cash flow planning, risk management, investing, tax planning, estate planning, & debt management.
- Good communication is critical for a mutually beneficial relationship.
- A terrific plan requires a time commitment from you as well as from us.
- I believe in a disciplined investment approach designed to capture, not beat, the market returns over a long period of time. I do not believe in trying to time the market.
- I enjoy working with great people who appreciate the true value of the service.
- Fees are based on the complexity of your needs. The flat retainer fee covers all continuing planning services and investment advice. I receive no compensation from any entity other than you.

WHAT YOU CAN EXPECT FROM ME

I will look at all aspects of your life to create an ongoing plan that fits your goals, values, and resources.

I will assist you, where possible, with the implementation of your plan, and monitor your plan regularly to make sure it stays relevant and up to date.

I keep all information confidential, safe, and secure. Our client portal has advanced security features to protect your data. I share information only as needed with other professionals with whom you may be working, and only with your written permission.

I strive to return any phone calls within one business day and emails within two business days.

We have regular meetings to keep up to date on your life and your plans. At a minimum we will meet once per year to review your plan, but aim to meet 3-4 times per year.

I will be flexible as to timing of meetings, and have limited times available on Tuesday evenings and one Saturday per month to accommodate those who can't meet during traditional business hours.

I commit to always doing my best on your behalf. I serve in a fiduciary capacity, and take pride in helping my clients solve problems. If I am ever not sure about a question, I will research it and make sure you get a clear answer within a reasonable time frame.

I am compensated by client fees only. Fees are fully disclosed to you and I do not accept any commissions or referral fees.

DELIBERATE FINANCES

WHAT I 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. I understand that each part of the process is interdependent and requires information or participation from me. The plan will only be as good as the information & data I provide. Most of the implementation is up to me to do, with the assistance of my advisor along the way.

I agree to be responsive to emails and phone calls within a reasonable period of time. While most financial planning issues are not time sensitive, some can be and require action by a firm deadline.

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

I agree to receive documents electronically either via email or Client Portal.

I understand that Deliberate Finances, LLC only accepts clients that agree with our investment philosophy. Diversification is the key to sound investing, and I want to work with clients that appreciate this approach, as opposed to clients who want to follow the "herd" mentality of the latest "hot" investment. I understand that I will not get advice on short term stock trades from Deliberate Finances.

I agree that our relationship needs to be reevaluated if we ever stop enjoying or respecting one another.

Client Signature Date

Client Signature Date

Agent Signature Date

(504) 264-2385

RYAN@DELIBERATEFINANCES.COM