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## CLIENT EXPECTATIONS AGREEMENT

At B.E.S.T. Wealth Management we are a financial planning firm and our aim is to provide you with the best possible financial advice. To do so, we have created this set of standards to help establish expectations. We ask that you read through these standards to understand What You Can Expect From Us and What We Expect From You.

### WHAT YOU CAN EXPECT FROM US

1. As a financial planning firm, we will work with you in an ongoing manner regarding multiple facets of your financial life. These include goal setting, tax minimization, estate planning, investment management, asset protection, risk management, cash flow analysis, retirement planning, employee benefit analysis, and any other financial issue present.
2. Our planning process is very thorough and requires a lot of information from you. This helps us to provide you with the best possible advice so you can make informed financial decisions.
3. We will review your entire financial plan with you at least once per year. This can be in person or virtually. We are flexible in communicating in a manner that works best for you.
4. Implementation is a critical component of comprehensive financial planning. We will provide you with detailed recommendations on an ongoing basis and will follow up to make sure you are accomplishing these important tasks.
5. We return all phone calls and emails within 1 business day.
6. Efficiency and Technology are important to us. You can expect to sign most documents electronically, primarily receive communication via email, have virtual meetings if you prefer, receive weekly financial planning and investment education through our blog, and receive access to the B.E.S.T. Life Planner, an online financial organizer.
7. Securing your information is vitally important to us which is why we: (1) encrypt all of our computers, (2) require password protection on all electronic devices, (3) change passwords quarterly, (4) encrypt all emails with client sensitive data, (5) utilize our secure B.E.S.T. Life Planner Vault to store valuable key documents for you, (6) password lock our computers whenever we step away from them, (7) utilize a password manager which helps us to generate very complex passwords, (8) maintain cyber liability insurance, (9) annually ensure that all online vendors we use have adequate security policies and business continuity plans in place, and (10) maintain antivirus / ransomware / adware protection.

8. We have established a Business Continuity Plan and test it annually to ensure that we can continue to work in the event of a natural disaster, severe weather, a power outage, or some other issue. Our strong focus on technology allows us to instantly operate our business anywhere there is an internet connection.
9. We stay on top of economic and tax law changes as well as relevant financial planning strategies.
10. Our investment management strategy is an evidenced-based approach. It is scientific in nature and is deeply rooted in academic, Nobel Prize research. As a result, we do not make investment decisions based on predictions, emotions, or hot tips. Having a solid investment management approach is extremely critical to managing your overall financial plan and goals.
11. As a fully independent firm, we are considered a fiduciary. This means that we are legally required to act in your best interest. Many other advisors are considered registered representatives who legally “represent” the company they work for and their first obligation is to their company not to you. This is often times evidenced by sales and product quotas. As an independent firm, we are free from those limitations.
12. Our fees are financial planning fees that you pay directly to us. We do not receive any product-based fees, referral fees, or kick back fees of any kind. The fee you pay encompasses the full spectrum of financial planning and investment management services that we provide.

## WHAT WE EXPECT FROM YOU

Please initial next to each item to acknowledge your agreement.

\_\_\_\_\_ **I understand that Financial Planning is an ongoing process, not a one-time event.** Your circumstances, the economy, and laws will change, so it’s important for us to at least review your situation on an annual basis.

\_\_\_\_\_ **I agree to make every effort to respond to emails, phone calls, documentation requests, and information requests in a timely manner.** Many of the recommendations or financial matters that we discuss may be time sensitive.

\_\_\_\_\_ **I agree to make every effort to meet with B.E.S.T. Wealth (either in person or virtually) at least once per year for my annual review.** This is so we can stay on top of changes and implement various strategies that may not be available in future years.

\_\_\_\_\_ **I agree to keep B.E.S.T. Wealth Management updated on any recommendations that are completed.**

**I agree to communicate with B.E.S.T. Wealth Management regarding important financial decisions that I may face.** Acting without our input could potentially derail the plans we have laid or cause you to miss out on planning opportunities.

**I agree to receive and sign all eligible documents electronically.** The methods we use are secure and encrypted.

**I understand that B.E.S.T. Wealth Management only accepts clients that agree with their investment philosophy.** This philosophy is grounded in decades of academic, historical, and Nobel Prize research and we feel it's the best way to reach your goals. We also continually review the investment landscape and evidence-based research to determine if we should make changes to our strategy.

**I agree that our relationship needs to be re-evaluated if mutual respect is not present.** Differences in opinions or ideas over time are sure to be present, but they must be handled in a mutually respectful way.

**I understand that fees are due on a monthly basis and are deducted from my investment account(s) and / or paid directly by me.** Our fees are billed in arrears meaning that we earn the fee prior to billing for it. For example, we bill April fees in May.

My initials above indicate that I have read and agree to the above statements.

Client Signature \_\_\_\_\_ Date \_\_\_\_\_

Client Printed Name \_\_\_\_\_

Client Signature \_\_\_\_\_ Date \_\_\_\_\_

Client Printed Name \_\_\_\_\_

Advisor Signature \_\_\_\_\_ Date \_\_\_\_\_

Advisor Printed Name Brad Tinnon, Owner, B.E.S.T. Wealth Management, LLC