BEST
WEALTH MANAGEMENT

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.

13. We offer a Satisfaction Guarantee when you first begin working with us. This means that there is no cost at all unless you are completely satisfied with the financial planning work and advice that we provide. In other words, you get to try us out risk-free!