DEFINE FINANCIAL

CLIENT ENGAGEMENT STANDARDS

At Define Financial, we strive to provide you with the best financial planning services possible. We also believe in building a long-term relationship that stands the test of time.

To help with this endeavor, we feel it's important for our clients to read over and understand our unique value system, our operating principles, and what we promise to deliver in exchange for your trust.

We are not trying to bore you with our ideals; instead, we hope to help you understand where we're coming from.

Thank you in advance for reading over this important language and trusting us with your finances and your future.

OUR PRINCIPLES AND GUIDING BELIEFS

PRINCIPLE #1

This is going to take a while

Financial planning is an ongoing process that involves goal-setting, cash flow management, risk management, investment management, asset protection, healthcare planning, tax planning, and estate planning. Define Financial aims to provide holistic financial solutions that cover every "what if" in your life.

PRINCIPLE #2

We want to hear what you have to say

Communication is critical for our relationship to work. We want to talk to you and hear about your dreams. This is the best way for us to help you make them a reality.

PRINCIPLE #3

Plan on hearing from us a lot

We employ a systematic approach in our financial planning firm that aims to help you achieve the best result in the end. As a result, our strategy requires us to follow up with you to see how you're doing and what we could change to help you build more wealth.

PRINCIPLE #4

We need you to commit to the process

A successful financial plan requires a commitment from you, not just us. We need everyone on board for you to wind up with an end result you will be excited about.

PRINCIPLE #5

We do what works — not what is trending

We believe in an evidence-based approach to investing. We do not try to time the market or predict where the market is going. If you want to gamble your future based on rumors and hearsay, we cannot help you.

PRINCIPLE #6

We love our clients

We enjoy working with great people who appreciate the true value of our services.

PRINCIPLE #7

We will never steer you toward investments you don’t need

Our fees are based on the complexity of your needs and not on the investments you may buy after hearing our advice. We receive no compensation from any entity other than you. We are fee-based fiduciaries, and we are proud of that fact.

WHAT WE DELIVER

- We will work with you to create a comprehensive financial plan that fits with your goals, values, and resources.
- We promise to do the “heavy lifting” to help your plan become a reality — or to help your plan become better than you ever hoped for! We do this by monitoring your plan regularly to ensure everything is relevant and up-to-date. If we find anything we can change to achieve a better result, we will take steps to change it.
- We return all phone calls and emails within 24 hours, and we promise to never leave you hanging. We will inform you of any short-term deviations from this policy, such as an upcoming vacation.
- We want to have regular meetings with you with the goal of keeping you up-to-date on your financial plan and progress toward your goals. We review each of the following at least ***once per year***:

Insurance & risk management	**Investments & your investment policy**
Goal planning & projections	**Tax planning**

- If we have any concerns about your financial plan or progress throughout the year, we will address them with you.
- We will direct you to the best and widest range of investments that fit our investment philosophy at the lowest possible cost. Because we are fee-only financial advisors who never earn commissions, we have no incentive to push you toward investments that do not meet your needs.
- We promise to do our best work to help you achieve your goals. We are proud to serve as fiduciaries. We love what we do, and we take pride in helping our clients achieve amazing results!
- As we mentioned already, we are compensated via client fees only. Our fees are fully disclosed to you, and we do not accept any commissions or referral fees.
- We hold client meetings in our office and virtually on Tuesday, Wednesday, and Thursday between 8am and 5pm. Exceptions are always made for emergencies.

WHAT WE EXPECT FROM YOU

(Please initial each section to indicate that you understand these statements.)

______________ ______________ **I am willing to be an active participant in the Define Financial planning process. I** understand that each part of the process requires information or participation from me. I promise to stay engaged because I understand the outcome of my plan hinges on my cooperation and involvement.

______________ ______________ **I am willing to delegate the implementation and monitoring of my plan to Define Financial.** I understand that, if I act without your input or knowledge, this may affect your ability to provide appropriate advice. I am hiring you to help me enjoy life more fully, and part of this process requires me to let you do what you do best.

______________ ______________ **I agree to be responsive to emails and phone calls within a reasonable period of time.** I understand that many financial planning issues are time sensitive.

______________ ______________ **I agree to provide requested data and documents in a timely fashion**. I know that, if I leave you waiting, I am only hurting myself.

______________ ______________ **I agree to receive documents electronically either via e-mail or the Client Portal**. The internet is our friend and the best way for us to keep lines of communication open.

______________ ______________ **I understand that Define Financial only accepts clients that agree with their investment philosophy**. Diversification is the key to sound investing, and we want to work with clients who appreciate this approach. We do not want to work with clients who want to follow the herd mentality of the latest "hot" investment.

______________ ______________ **I appreciate that Define Financial's dress code is business casual on days there are no client meetings**. Clients are welcome to "drop by" the office, but we may be in more casual attire.

______________ ______________ **I will make myself available for one annual meeting each year at a very minimum**. Annual review meetings allow us to make sure we are doing the best possible job for you.

______________ ______________ **I understand that Define Financial will only provide advice on investments selected through their research**. We have access to a large number of investment research sources. It is not time or cost-effective for us to investigate investments that do not fit our investment philosophy.

______________ ______________ **I understand that Define Financial meets with clients in their office on Tuesday, Wednesday, and Thursday between the hours of 8am PST and 5pm PST (exceptions are made for emergencies)**. This allows us to spend Mondays and Fridays prepping for client meetings and doing research so we can be fully present when you are in the office.

______________ ______________ **I understand that fees are due on a quarterly basis and are deducted from my account or paid directly by me.**

______________ ______________ **I understand that Define Financial takes full responsibility for their errors.** We do our best to minimize errors and correct all errors to the best of our ability, but we are far from perfect. Please make us aware of any errors you discover and we will fix them right away.

______________ ______________ **I agree that our relationship needs to be re-evaluated if we ever stop enjoying or respecting one another**. We are committed to living our lives from a place of joy and kindness, and we hope to have long-lasting, healthy relationships with each of our clients.

______________ ______________ **I understand that all requests for distributions from my accounts will have to be made verbally**. While calling the office or stopping by may be inconvenient, I know that this added step can help me avoid hasty investment decisions as well as online scams.

My initials above indicate that I understand these statements and have had any questions answered to my satisfaction.

SIGNATURES

Client Signature: ________________________________ **Date:** ____________________

Client Printed Name: ____

Client Signature: ________________________________ **Date:** ____________________

Client Printed Name: ____

Advisor Signature: ______________________________ **Date:** ____________________

Advisor Printed Name: Taylor R. Schulte, CFP®, President, Define Financial