DEFINE FINANCIAL

CLIENT ENGAGEMENT STANDARDS

At Define Financial, **our goal is to provide you with the best investment and retirement 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 you to review 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 this information will help you make an educated and informed about working with our firm.

Thank you in advance for reading over this important document and considering Define Financial.

OUR PRINCIPLES AND GUIDING BELIEFS

PRINCIPLE #1
This is going to take a while

Retirement 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. We want to talk to you and hear about your dreams, goals, and challenges. This is the best way for us to help you successfully navigate retirement.

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 successful results. For that reason, we will be proactively contacting you to retrieve updates and share retirement and tax planning opportunities.

PRINCIPLE #4
We need you to commit to the process

A successful retirement 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 on your future based on rumors and hearsay, we don't have the right expertise to help you.

PRINCIPLE #6
We love our clients

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

PRINCIPLE #7
We will never steer you toward investments you don't need

Our transparent fees are based on the complexity of your needs, not on the investments or products you might buy. We don't receive compensation from any entity other than you. We adhere to the Fiduciary Standard 100% of the time to ensure your needs are always put first.

WHAT WE DELIVER

- We will work with you to create a comprehensive retirement plan that matches your goals, values, and resources.
- We promise to do the "heavy lifting" to help your retirement become a reality. 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 proactive steps to change it.
- We return all phone calls and emails within 24 hours and pledge to never leave you hanging. We will inform you of any short-term deviations from this policy, such as an upcoming vacation or holiday.
- We want to have regular meetings with you with the goal of keeping you up to date on your retirement plan and progress toward your goals. ***We will review each of the following at least once per year:***

Insurance & Risk Management	**Investment Management**
Retirement Income Projections	**Tax planning**

- If we have any concerns about your retirement plan or progress throughout the year, we will proactively reach out and address them with you.
- We will direct you to the best and widest range of investments at the lowest possible cost. Because we are fee-only advisors who never earn commissions, we have no incentive to push you toward investments that are costly and do not meet your needs.
- We promise to do our best work to help you retire with confidence. We are proud to serve as your Fiduciary, we love what we do, and we take pride in helping our clients achieve amazing results.
- The only compensation we receive comes directly from clients through a transparent fee schedule. Our fees are fully disclosed to you, and we do not accept any commissions or third-party 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 agree with 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 and investments 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 retirement and tax 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'm only hurting myself and my retirement plan.

_____________ ____________ **I agree to receive documents electronically either via e-mail or the Client Portal**. The internet is our friend and it's one of the best ways for us to keep our 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 speculate or chase the latest "hot" investment.

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

_____________ ____________ **I will make myself available for <u>at least</u> one formal review meeting each year**. Bi-annual review meetings are held during the months of May (just after tax season!) and October (just before the holidays!) and 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 backed by meaningful research**. It is not time or cost-effective for us to investigate investments that are speculative, based on hearsay, and/or riddled with fees.

_____________ ____________ **I understand that Define Financial meets with clients in their office or virtually 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 preparing for client meetings and doing research so we can be fully present when you we are with you.

_____________ ____________ **I understand that fees are due on a quarterly basis and are deducted from my account or paid directly by me**. Define Financial does not receive compensation from any other source.

_____________ ____________ **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 contributions or withdrawals 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.

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