



REAL ESTATE WEALTH PLANNING

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. Please carefully read the core tenets and mutual expectations that will guide our relationship and work together.

Core Tenets of Our Relationship

Financial life planning is an ongoing process involving: goal setting, personal & business cash flow, debt assessment, risk management (insurance), employee benefits, tax planning, retirement planning, investments & estate planning.

- Fully implementing a comprehensive financial plan takes approximately one year from the start of our relationship.
- Clear, timely and robust communication is critical for a mutually beneficial relationship.
- A terrific financial plan requires a time commitment from both client and planner.
- 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. Value can be financial in nature and will compound over time. It is often also intangible, captured through peace of mind and delegation of financial tasks to a professional.
- The success of your financial plan is highly dependent on your savings and spending behaviors.
- My role is to provide advice that I believe to be in your best interest. Since this is your money, your life, and your goals, you ultimately decide whether or not to act upon my advice.

Fees

I receive no compensation from anyone other than you. I do not sell any products or engage in referrals that provide commissions or other compensation.

My goal is to provide clients with value from financial planning that exceeds the fees paid. If at any time you no longer feel that the services are providing enough value, please contact me to cancel future services or request a refund. I will happily provide a refund to clients that do not perceive value.

Project-based / Hourly:

- Project-based & hourly fees cover only the scope of the agreed-upon project.
- Quickstart fees are billed 50% up front and 50% upon completion. Payment is due upon receipt of the invoice.

Comprehensive Financial Life Planning:

- Up-front financial planning fees are due upon receipt of the invoice.
- Fees are set at the beginning of the relationship and evaluated annually. Comprehensive fees cover all continuing financial planning services and investment advice.
- After accounts are opened with our custodian, comprehensive financial planning fees can be debited from your account or paid through our invoicing system.
- Fees are billed at the end of each quarter in arrears.
- Clients that choose the invoicing system for ongoing fees will set up an ongoing auto-pay subscription.

What You Can Expect From Me

- I will work with you to review all aspects of your life to create a plan that fits your goals, values, and resources.
- **I will be open, honest, and transparent with you.**
- 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 will share your information only as needed with other professionals with whom you may be working, and only with your permission.
- I strive to return all phone calls within one business day and emails within two business days.

- **I meet with clients on Tuesdays, Wednesdays, and Thursdays.** I also open one Tuesday evening and one Saturday afternoon per month for clients that cannot meet during the work week.
- At minimum, we meet once per year to review your plan, but aim to meet 3-4 times per year after your financial plan is initially implemented. We will meet more frequently during the first year.
- I will commit to our scheduled meeting times. I will only reschedule them if absolutely necessary, and will do so with as much advance notice as possible.
- **I commit to always doing my best on your behalf.** I serve as your fiduciary and take pride in helping 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.

In case of emergency, clients are welcome to call anytime.

Emails are treated as “mail” and will be responded to accordingly.

What I Expect From You

Please read carefully and initial each statement to indicate your agreement.

- **I/we are willing to participate in the financial planning process as described above on a continuing basis.** I/we 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 and data that I/we provide. Most of the implementation is up to me/us to do, with the assistance of my advisor along the way.
- **I/we agree to be responsive to emails and phone calls within a reasonable time.** While most financial planning issues are not time sensitive, some can be and require action by a firm deadline.
- **I/we agree to provide requested documents and information in a timely fashion.** In general, please provide any requested documents at least 3 business days prior to our meeting. If necessary information is not received on time, please note that we may have to reschedule your meeting.
- **I/we will commit to our scheduled meeting times.** Please review meeting invitations promptly. If we need to cancel or reschedule a meeting, please make best efforts to notify Real Estate Wealth Planning at least 72 hours in advance. If unforeseen circumstances

arise and a meeting needs to be cancelled on short notice, please use Calendly to reschedule.

- **I/we agree to receive documents electronically either via email or client portal.**
- **I/we will periodically review the tasks I/we have been assigned within the client portal.**
- **I/we understand that Real Estate Wealth Planning only accepts clients that agree with our investment philosophy.** Investments are tools we can use to achieve goals, and diversification is the key to sound investing. We only work with clients that appreciate this approach, as opposed to clients who want to follow the “herd” mentality or pursue “hot” investments. I/we understand that I/we will not get advice on short-term individual security trades from Real Estate Wealth Planning.
- **I/we agree that our relationship needs to be evaluated if we ever stop enjoying or respecting one another.**