

**Client Engagement Standards**

Our purpose is to provide the best financial planning possible and to build excellent long-term relationships with our clients. We believe the secret to any successful relationship is clear expectations from the beginning. We ask that you read the tenets by which we operate, what you can expect from us, and what we expect from you as our client.

**Our Tenets:**

1. Financial life planning is an ongoing process involving goal setting, cash flow planning, risk management, investment management, asset protection, healthcare planning, tax planning, and estate planning.
2. Good communication is critical for a mutually beneficial relationship.
3. We employ a systematic approach to achieve thoroughness and efficiency in providing comprehensive financial life planning services.
4. A terrific plan requires a time commitment from you and us.
5. We believe in a disciplined investment approach based on long-term tactical asset allocation. We do not try to time the market.
6. We enjoy working with great people who appreciate the true value of our service.
7. Everyone should have the opportunity to live a great life. Our goal is to help people achieve this.
8. Our fees are based on the complexity of your needs. The flat retainer fee covers all continuing services, including investment management. We receive no compensation from any entity other than you.

**What We Deliver:**

1. We look at all aspects of your life to create an ongoing financial life plan that fits your goals, values, and resources and maximizes your opportunities.
2. We assist you all along the way with the "heavy lifting" process of implementing your plan. Then, we monitor your plan regularly to ensure all parts stay relevant and updated.
3. We keep all your information confidential, safe, and secure. Our client portal and office systems employ advanced security features and protocols to protect your data. We share information only as needed with attorneys, accountants, and other professionals with whom you may be working to affect services, quote coverage, or review accounting, insurance, and legal service options.
4. We strive to return all phone calls within one working day and emails within two working days. We will inform you of any short-term deviations from this policy.
5. We have regular meetings to keep you up to date with your plan. We review each of the following at least once a year:
	1. Insurance and risk management
	2. Investments and your investment policy
	3. Estate planning and asset protection
	4. Goal planning and projections, tax planning, and cash flow planning

In addition, we address any issues of concern to you throughout the year

1. We are highly flexible in both the timing of when we are available and methods of communication to make meeting participation convenient for you.
2. We will direct you to the best and most comprehensive range of investments that fit our investment philosophy and the best possible cost.
3. We commit to always doing our best on your behalf. We are proud to serve in a fiduciary capacity for you. We love what we do and take pride in doing our best.
4. We are compensated by client fees only. Our fees are fully disclosed to you, and we do not accept commission or referral fees.

**What We Expect From You**:

**A willingness to participate in the financial life planning process as described above continuously.**  Understand that each part of the process is interdependent and requires information or participation.

**A willingness to delegate the implementation and monitoring of the plan to Freedom Financial Planning Solutions, LLC.** Acting without the advisor input or knowledge may affect the ability to provide appropriate advice. By hiring FFPS you can enjoy life more fully by letting FFPS do what we do best.

**To be responsive to emails, text messages, and phone calls within a reasonable period.** Many financial planning issues are time-sensitive, most especially tax items.

**Agree to provide requested data and documents in a timely fashion.**

**Agree to receive documents electronically either via email or the Client Portal**

**Understand that Freedom Financial Planning Solutions LLC only accepts clients that agree with their investment philosophy.** Diversification is the key to sound investing, and FFPS wants to work with clients who appreciate this approach instead of clients who wish to follow the "herd" mentality of the latest "hot" investment.

**Understand that Freedom Financial Planning Solutions, LLC will only provide advice on investments selected through their research.** FFPS pays for and utilizes many investment research sources. It is not time or cost-effective for us to investigate investments that do not fit our investment philosophy.

**To appreciate that Freedom Financial Planning Solutions LLC keeps flexible hours for clients.** Deviations from the usual schedule are communicated via company newsletter, email response, text message, and voicemail outgoing message.

**To appreciate that Freedom Financial Planning Solutions LLC's dress code is casual on days there are no in-person client meetings and on weekends.** Most of our meetings are conducted virtually; therefore, we may be in casual attire. For in-person meetings, we will be in business casual dress.

**Understand that Freedom Financial Planning Solutions LLC takes full responsibility for its errors.** You agree to inform us of errors as soon as they are discovered. We do our best to minimize mistakes and correct all errors to the best of our ability to make you whole.

**Agree that our relationship needs to be reevaluated if we ever stop enjoying or respecting one another.** We are committed to living our lives in a place of joy and kindness, and hope to have long-lasting, healthy relationships with all our clients.

**Understand that fees are due on a quarterly or monthly basis as outlined in the agreement and are deducted from investment accounts or paid directly.** Freedom Financial Planning Solutions, LLC automatically adjusts fees yearly based on the Consumer Price Index – Urban (CPI-U). Other fee increases, e.g., entering a new tier level of service, will be evaluated annually. Clients will be notified of such an increase and will have the option to approve it before going into effect.