CHISHOLM
FINANCIAL PLANNING AND INVESTMENTS

CLIENT ENGAGEMENT STANDARDS

WELCOME TO CHISHOLM!

Our purpose is to help you simplify your finances so you can focus on what truly matters. Below are the lessons from our most enjoyable and effective client relationships. We hope this helps make your partnership with us more rewarding.

WE BELIEVE

1 This work is most rewarding when we all show up equally.

2 Our primary value added is technical expertise., but we also need to be your Advocate and Thinking Partner.

3 Accountability can be more important than analysis.

4 This work is complex. There is often no one right answer.

5 Good communication is essential.

6 Taking time away from work is required to doing work well. For both you and us.

7 Financial planning is not an emergency room if we do the work right.

8 The value of this work grows over time.

WHAT YOU CAN EXPECT OF US

1 We meet you where you are financially and at your stage of life.

2 Our communication and technology decisions are always guided by data security practices.

3 We are “fee-only” (i.e., compensated only by our clients’ fees, not by selling you products on commission from an outside source).

4 We state your fee in dollars. It covers all planning and investment management.

We review and possibly adjust your fee every year.

Your fee will likely go up over time, as your financial situation improves and with inflation.

5 We adhere to a fiduciary standard. Our advice is based on what’s in your best interest.

6 We aim to be respectful, professional, but also casual in our relationship.

HOW WE COMMUNICATE

1 **Email:** We communicate primarily by email. We aim to return all emails within three business days.

2 **Videoconference:** We conduct meetings via videoconference.

3 **Phone:** We rarely initiate phone calls, but you are free to. We aim to return all phone calls within one business day.

4 **Text**: We do not communicate by text, aside from "We're waiting in the Zoom room. Where are you?"

5 **All-client newsletters:** We encourage you to read our quarterly newsletter and market event-based emails.

We include only information we think you need to know.

6 **Social media:** We use social media to share information with the public. We don't communicate with clients that way.

It's a regulatory thing.

7 **Office hours and meeting times:**

The Chisholm team works roughly 9am-4:00pm Eastern Monday-Friday.

Your planning team meets with clients on Tuesdays, Wednesdays, and Thursdays.

We make exceptions for urgent matters.

HOW YOU CAN GET THE MOST OUT OF THIS PARTNERSHIP

CHISHOLM
Financial Planning and Investments

Please initial each item to indicate that you understand and agree to these statements. If you are a couple, each of you should initial.

_____ _____
initial *initial*

1 **I will participate in the planning relationship.**

I will attend at least one meeting with my planner each year.

I will keep my planner apprised of anything "big" that is happening in my life.

I will try my best to do the work we agree to, including providing documents we need to advance your plan.

I agree to respond to emails and data requests within a reasonable time.

_____ _____
initial *initial*

2 **I can—and should!—ask for what I need.**

If I want some help and don't know if Chisholm can provide it, I will ask.

If I am not getting what I need from Chisholm, I will let them know. Once I tell them what I'm missing, I can expect them to address the issue.

_____ _____
initial *initial*

3 **I am willing to invest all of my investable assets with Chisholm.**

Aligning investments with my goals and my vision for the future is a powerful tool. I want Chisholm to have all the tools they need to help me live my ideal life. "Investable assets" don't include current employer retirement plans, cash for short-term needs, speculation accounts, and/or company stock plans.

HOW YOU CAN GET THE MOST OUT OF THIS PARTNERSHIP (CONT'D)

CHISHOLM
FINANCIAL PLANNING AND INVESTMENTS

Please initial each item to indicate that you understand and agree to these statements. If you are a couple, each of you should initial.

_____ _____
initial *initial*

4 **I believe in investing my money in a broadly diversified, low-cost, simple way.**

I understand that Chisholm does not try to time the market or otherwise guess how individual stocks or the overall market will perform. (It is reasonable to have a small "speculation" account that I manage myself.)

_____ _____
initial *initial*

5 **If I send an email that needs a quick response, I will write "URGENT" in the subject line.**

_____ _____
initial *initial*

6 **I will not send any sensitive information via email.** Instead I will use Chisholm's secure online portal.

I care about protecting my identity and data as much as Chisholm does.

_____ _____
initial *initial*

7 **I look forward to building a healthy, long-lasting partnership**

I know that I am not obliged to work with Chisholm for any minimum time.

I also understand that this work gets richer over time. I agree that our relationship needs to be reevaluated if we ever stop enjoying or respecting one another.

SIGN

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

Client Signature:______________________________ Date:______________

Client Printed Name:______________________________

Client Signature:______________________________ Date:______________

Client Printed Name:______________________________

Advisor Signature:______________________________ Date:______________

Advisor Printed Name:______________________________

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