DEFINE FINANCIAL

Welcome to Define Financial

Welcome! On behalf of our team, we would like to personally welcome you to the Define Financial family. Thank you for entrusting us to help you **lower taxes, invest smarter, and create a successful retirement plan.**

We're looking forward to working with you in the months and years ahead. As your new retirement planning partner, our goal is to do the heavy lifting so you can spend time on what matters most to you.

The first step in beginning our work together is your completion and review of details in this packet.

Here is what is enclosed (and what it really means!):

1. **Client Engagement Standards.** To ensure a successful working relationship.
2. **Investment Advisory Agreement**. Officially hiring us + our transparent fee schedule.
3. **Terms and Conditions.** How we work with you, our Fiduciary commitment, and our use of a third-party custodian (for your protection). We're an open book!

Taylor Schulte, CFP®
Founder & CEO

Tyler Aubrey, CFP®
Partner, Lead Planner

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Client Engagement Standards

Our Principles

Principle #1

This is an ongoing process.

Retirement planning is an ongoing process that involves risk management, investments, tax planning, and more. Through this process, our goal is to help lower your tax bill, optimize investment returns, and create reliable income in retirement.

Principle #2

Communication is critical.

We want to talk to you and hear about your dreams, goals, successes, and challenges. Good communication is critical for us to have a mutually beneficial relationship and for you to have a successful retirement plan.

Principle #3

We are proactive.

We employ a systematic approach to ensure you retire on your terms and don't overpay the IRS. For that reason, we proactively contact you to retrieve updates and share planning opportunities when they arise.

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Client Engagement Standards

Our Principles

Principle #4

We do what works.

We believe in an evidence-based, academic approach to investing and retirement planning. In other words, we don't pretend to have a crystal ball and we never implement strategies that aren't proven through published, academic research.

Principle #5

We love our clients.

We only work with great people who appreciate the value of our services. We are committed to living our lives from a place of joy and kindness and are committed to long-lasting, healthy relationships with each of our clients.

Principle #6

We are 100% Fiduciary.

Our transparent fees are based on the complexity of your needs, not a product you might buy. We don't receive compensation from anyone else except you. We are a Fiduciary 100% of the time.

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Client Engagement Standards

What You Can Expect From Us

- We will create a comprehensive retirement plan to help you **lower your tax bill, optimize investment returns, and retire on your terms**.
- We promise to do the "heavy lifting" so you can spend your time doing the things you enjoy.
- We regularly monitor your plan and investments to ensure everything is relevant and up to date. If we find opportunities, gaps, or pitfalls, we will take proactive steps to change it.
- We return all phone calls and emails within one business day. We will inform you of any short-term deviations from this policy, such as an upcoming vacation or holiday.
- To ensure we're doing the best possible job for you, we hold formal review meetings twice per year — in May (just after tax season!) and October (just before the holidays!).
- Topics covered during our formal review meetings include the following:

Insurance & Risk Management	**Investment Update**
Retirement Income Projections	**Tax Planning Opportunities**

- Our office doors (and virtual doors!) are always open for client meetings on Tuesday, Wednesday, and Thursday between 8am and 5pm. **Exceptions are always made for emergencies.**
- If we have any concerns about your retirement plan or investments, we will proactively reach out to you with recommendations to get back on track.
- We pledge to direct you to the best and widest range of investments at the lowest possible cost.
- **We are proud to serve as your Fiduciary 100% of the time.** We love what we do, and we take pride in helping our clients achieve amazing results.
- The only compensation we receive comes directly from our clients through a transparent fee schedule. Our fees are fully disclosed to you, and we do NOT accept commissions or kickbacks from third parties.

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Client Engagement Standards

What We Need From You (Please Review & Initial)

_____ _____ **I am willing to be an active participant in the Define Financial planning process**. The successful outcome of your retirement plan hinges on your cooperation.

_____ _____ **I want to delegate my retirement planning & investments to Define Financial so I can spend time doing what is most important to me**. Acting without our input may affect our ability to help you reach your retirement goals.

_____ _____ **I agree to be responsive to emails and phone calls within a reasonable period of time**. Many investment, retirement, and tax planning issues are time sensitive.

_____ _____ **I will make myself available for at least one formal review meeting each year**. Bi-annual review meetings are held in 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 meets with clients on Tuesday, Wednesday, and Thursday between the hours of 8am PST and 5pm PST (exceptions are always 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 Define Financial takes full responsibility for their errors**. We do our best to minimize errors, but we are not perfect. Please make us aware of any errors you discover, and we will fix them immediately.

_____ _____ **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 our office may be inconvenient, this added step can significantly help to avoid fraud and scams.

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Investment Advisory Agreement

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Client Name _____

Client Address _____

Appointment as Investment Advisor

You are appointing us as your Investment Advisor to perform the services described in this Agreement. Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Account Value	Annual Advisory Fee
For the first **$1,000,000**	1.25%
From **$1,000,001 - $2,000,000**	0.95%
From **$2,000,001 - $5,000,000**	0.70%
From **$5,000,001 - $10,000,000**	0.30%
For any amount over **$10,000,000**	Negotiated

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Custom Advisory Fee: _____

Flat Annual Fee: _____

Client Signature: _____ **Date:** _____

Client Signature: _____ **Date:** _____

CCO Name: _____ **Date:** _____

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team@definefinancial.com

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