DWA Good Relations:

**Grounds for a good working relationship:**
What are our core beliefs and philosophies?

We believe that the money is "the means, not the goal." Stay focused on the goals and you will better understand the importance of protecting and growing your money.

A portfolio composed of several asset classes will experience fewer price movements and volatility than more concentrated portfolios—even though the more diversified portfolio will inevitably include some losing positions at any given time.

Our role is to provide financial leadership. It is said that a good leader takes people where they want to be, while a GREAT leader takes people where they ought to be.

We also believe that in our society, there are certain activities, undertaken by professionals and financial consumers, which are usually harmful to a person’s financial health. Financial publications, chat rooms and discussion forums, and many television programs promote investment habits which we believe—and which the most respected financial research confirms—are at best unproductive and at worst destructive.
What commitments do we expect from you in this working relationship?

Financial planning is personal, so we will ask you to share with us data and issues that you may not share with anyone but your family. The more effectively we are able to communicate with one another, the more personalized your long-term plan will be.

Specifically, we expect you to share your personal financial data and financial history with us, and to bring in relevant documents upon request. Just as you have to disclose a great deal of information to your doctor, your lawyer, and your accountant in order for them to do their job well, we will need a great deal of information to make professional recommendations.

When you become a client of ours, we hope and expect you to be honest and forthcoming about your personal and professional goals, and about your current financial situation. The quality of our advice will depend on the quality of information that you provide to us.

We believe that a successful financial plan requires a commitment of time from you. The initial year will include several meetings. We will design these meetings to provide you with the knowledge and tools to make good decisions. These meetings also provide us with the necessary information to create a unique plan for you. We find that most clients want to meet regularly to clear up any questions or alert us to any changes they may be going through.

As time goes on, we expect you to keep us informed, as soon as possible, about important changes that will have a significant effect on your financial and personal life. Examples would be –

- Selling or financing your business or personal practice
- Exercising a large amount of stock options
- Selling a large capital asset or property
- Having a large bond holding get called
- Getting ready to retire
- Taking a new job
- Receiving an inheritance
- Changing your company’s retirement plan
- Facing divorce
We always ask that you carefully review all communications and statements in a timely manner and promptly report any errors to us and/or ask for clarification on anything that you do not understand.

If the partnership between us is to be valuable and beneficial, you must be willing to allow yourself to trust the intentions and experience that we bring to the relationship. You should be comfortable that the advice we give to you comes from wanting to do only what is right for you and your circumstances. Because we schedule meetings in a preordained fashion, we ask that you be on time so that we may fully address every issue you have without taking away from the time set aside for you or the next client.

If, at any time, you find that we are speaking in terms that you don’t understand, we ask that you make us aware of it, and request clarification.

We ask you to follow all of our advice to the best of your ability and to the extent that it is compatible with the goals you have given us.

We ask that if you are reluctant to follow our advice, that you contact us immediately. In our experience, much great advice is not taken because people lack an understanding of the need for the action.

The clients who make the most progress do so by making an honest effort to follow the plan. The clients who enjoy exponential progress toward their goals continuously update their plans in regular meetings and fine tune the plans until they have an efficient goal meeting machine tailored to their personality and individual needs. For these clients, following the plan becomes effortless since it is perfectly designed for them and following it has become a habit.

Because you have placed special trust and confidence in us, we are committed to making sure you receive lifelong impeccable advice and service.

We provide a disciplined financial planning approach based on your needs. We insist our clients plan, and then stick to their plan.

Understand clearly that you are being asked to entrust your family's financial future to us and the capital markets; not to a particular financial plan, nor to an investment portfolio, but to us and our firm. We have accepted that responsibility and to that end will do our utmost on your behalf.
Mutual commitments: What are our obligations to you, and what are yours to us?

We understand that you can work with anyone you want, so in consideration of the trust you place in us, we will commit:

To act as your fiduciary – treating your money with the same care and prudence with which we would treat our own. We will routinely make recommendations that we believe are best for you even if it means less revenue to us.

To have no allegiance to any company, product, or service, beyond our belief in their abilities to help you reach your goals.

To get to know you, your personal goals, your struggles and challenges around money, and to tailor our recommendations so that they help you create an abundant and free financial life.

To treat your financial information in strict confidentiality.

To treat you with respect, professionalism, honesty, and to maintain a nonjudgmental attitude toward the goals and information you present to us.

To be available to you during business hours, by phone or in person.

To meet with you at mutually convenience times. We understand that you can do business with whomever you choose. So we want to make it as convenient as possible for us to meet when needed.

To deliver important advice even if it may create discomfort in the short-term.

Recognizing our fiduciary responsibility to clients and the public, we will uphold the highest standards of care in the industry by espousing and practicing:

Objectivity, Fairness, and Suitability, Full Disclosure, Confidentiality, Integrity and Honesty, Professionalism, Competence, and Regulatory Compliance.
Our mission is to offer you an open architecture structure in which we can customize a plan for you. Your unique plan will be created using only the tools in our toolbox that add value for your situation. Together, we will function as architect and builder of your plan of action. Additionally, we freely make available the wisdom we have acquired through years of experience to each of our clients as the opportunity arises.