



ALIGN

FINANCIAL

CLIENT ENGAGEMENT STANDARDS





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Client Engagement Standards

Our purpose is to provide the best financial life planning possible and to build excellent long term relationships with our clients. We believe that the secret to any successful relationship is to have 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.



Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNERTM, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional. Re-balancing a non-retirement account could be a taxable event that may increase your tax liability.

Any opinions are those of Align Financial LLC and not necessarily those of Raymond James. Expressions of opinion are as of this date and are subject to change without notice. There is no guarantee that these statements, opinions or forecasts provided herein will prove to be correct. Past performance does not guarantee future results. Future investment performance cannot be guaranteed, investment yields will fluctuate with market conditions. Keep in mind that there is no assurance that any strategy will ultimately be successful or profitable nor protect against a loss, including diversification and asset allocation.

Raymond James is not affiliated with the Arrowhead Estate Planning Council.

Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc. Align Financial LLC is not a registered broker/dealer and is independent of Raymond James Financial Services.

OUR TENETS

I. Financial Life Planning is an ongoing process involving: goal-setting, cash flow planning, risk management, investment management, asset preservation, healthcare planning, tax planning, and estate planning. Simply put – financial life planning is a process where we aim to understand your life, and your money; then we work together to connect your money to your life.

II. Good communication is critical for a mutually beneficial relationship.

III. We employ a systematic approach designed to achieve thoroughness and efficiency in providing comprehensive financial life planning services.

IV. A meaningful and useful plan requires a time commitment from you as well as from us.

V. We believe in a simple, but sophisticated and disciplined approach to managing our clients' investments. We created an evidence based approach attempting to cover all the steps in the investment management process; including – goals based risk assessment, strategic asset allocation, manager selection and rebalancing. Most importantly, we do not try to time the market.

VI. We enjoy working with great people who appreciate the true value of our services.

VII. Everyone should have the opportunity to live a great life. Our goal is to help people achieve this.

VIII. We operate on a fiduciary standard, which means our duty is to serve your interests first. Our fees are all inclusive and are calculated as a percentage of the assets we manage for you. We receive no compensation from any entity other than you.

IX. We commit to always strive to do our best on your behalf. After almost 20 years, one goal always remains: to be highly competent and relevant in our field, and to bring the best ideas in the financial industry to our clients. We continue to innovate by creating a culture where challenging the status quo is encouraged. We do this through our work with industry thought leaders in our connection to the CFP Board and the Examinations council in Washington DC; as well as our work with the many professional attorneys and accountants at the Arrowhead Estate Planning Council. We also stay current by asking our clients for regular feedback, and teaching classes about relevant topics like retirement and investing. We love what we do and take pride in doing the best job possible.

WHAT TO EXPECT FROM US

I. We look at all aspects of your life to create an ongoing financial life plan that reflects your priorities, values, and resources, as well as uncovers your opportunities.

II. We are very organized and we assist you all along the way with the "heavy lifting" process of implementing your plan. We keep track of any pending issues that we have yet to address; our aim is to own the agenda. We monitor your plan regularly to make certain that all parts stay relevant and updated.

III. 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, if granted by you, in order to effect services, quote coverage, or review accounting, insurance, and/or legal service options.

IV. 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.

V. We have regular meetings designed to keep us both up to date. Regular meetings create an opportunity to discuss changes in your situation, that you may not even realize are relevant to your financial plan. We review each of the following at least once a year:

- A. Insurance policies and risk management
 - B. Investments and your investment policy
 - C. Estate planning and asset preservation
 - D. Goal planning and projections, tax planning and cash flow planning
- In addition, we address any issues of concern to you throughout the year.

VI. We are highly flexible in both the timing of when we are available and methods of communication to make meeting participation convenient for you. Our calendar is available online, and we make online web meetings available for our out of town clients and snowbirds. We meet at either your home, our office or a more casual setting like over coffee or lunch.

VII. We operate a casual dress code on days there are no client meetings and on weekends. Clients are welcome to "drop by" the office but we may be in casual attire.

IX. We will help direct you a range of investments that we believe fit our investment philosophy at the best possible cost.

X. We are compensated by client fees only. Our fees are fully disclosed to you and we do not accept any commissions or referral fees.

WHAT WE EXPECT FROM YOU

(Please initial each section to indicate that you understand these statements.)

	I am willing to participate in the Financial Life Planning process as described above on a continuing basis, and agree to at least one face to face meeting per year. I understand that each part of the process is interdependent and requires information or participation from me.
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	I am willing to delegate the implementation and monitoring of my plan to Tanya Nichols, CFP® and Align Financial, LLC. I understand that if I act without your input or knowledge, this may affect your ability to provide appropriate advice. I am hiring you to help me enjoy life more fully, and part of this process is to let you help me to the best of your professional abilities.
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	I agree to be responsive to emails and phone calls within a reasonable period of time. Many financial planning issues are time sensitive, most especially tax items.
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	I agree to provide requested data and documents in a timely fashion.
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	I agree to receive documents electronically either via e-mail or the Client Portal.
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	I understand that Tanya Nichols, CFP® and Align Financial, LLC. only accepts clients that agree with their investment philosophy. We believe discipline and diversification are the key investment principles needed to help create long term wealth and financial security. We want to work with clients that appreciate this approach, as opposed to clients who want to follow the "herd" mentality of the latest "hot" investment or time the market.
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	I understand that Tanya Nichols, CFP® and Align Financial, LLC. will provide advice on investments selected through their research. We pay for and utilize a large number of investment research sources. While our experience has been that we don't find research on investments outside our area of advice to be time or cost-effective, we approach this with your individual financial needs and goals in mind and act in your best interest.
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	<p>I appreciate that Tanya Nichols, CFP® and Align Financial, LLC. keeps flexible hours for clients as well as for staff. Deviations from the normal schedule are communicated via company newsletter, email response, and/or through voicemail outgoing message.</p>
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	<p>I understand that Tanya Nichols, CFP® and Align Financial, LLC. takes full responsibility for their errors. You agree to make us aware of errors as soon as they are discovered. We do our best to minimize errors and correct all errors to the best of our ability.</p>
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	<p>I agree that our relationship needs to be reevaluated if we ever stop enjoying or respecting one another. We are committed to living our lives from a place of joy and kindness, and hope to have long-lasting, healthy relationships with all of our clients.</p>
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	<p>I understand that fees are deducted from my account on a quarterly basis or are paid directly by me via electronic funds transfer from my bank account. I can find my fees on the front page of my account statement. Tanya Nichols, CFP® and Align Financial, LLC. sets client fees at the end of every even year (2018, 2020, etc.).</p>
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My initials above indicate that I understand these statements and have had any questions answered to my satisfaction

Agreed to and accepted by:

Client Name: _____

Client Signature: _____ Date: _____

Client Name: _____

Client Signature: _____ Date: _____

Align Financial, LLC

By: _____ Date: _____

Tanya Nichols, President and Founder



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