

Keys to a Successful Relationship

John K Richards

Registered Investment Adviser

I will provide comprehensive investment planning designed for you. If we develop a successful working relationship, I can work with you to achieve your goals.

What you can expect from me:

You can trust that I will consistently and responsibly perform all requested services and that I will be available when you need me.

I will:

- Treat you with respect, honesty and dignity
- Act as your adviser, putting your interests first
- Strive to acquire a complete and accurate understanding of your goals, your tolerance for investment risk and your time frame
- Explain the implications of the strategies I propose
- Update you by email, mail and phone
- Consult with you regularly to review your Financial Plan

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What I can expect from you:

Effective communication and mutual respect are essential to a successful partnership, so I expect

- Trust
- Respect
- Honesty
- Complete disclosure
- Sincerity
- Commitment

I want you to understand that my recommendations are always based on your best interest. As my client, you need to know that all advice will be based on the information you provide to me. I expect you to participate enthusiastically in the investment planning process.

Mutual responsibilities:

Working together is essential to effective investment planning. *To this end, we will:*

- Agree to keep each other informed of any new developments that might affect our strategies
- Work to develop mutual trust, respect, and understanding
- Be both honest and forthcoming about your financial situation
- Agree to take the time to regularly review your financial strategy plan