

## Our Service Commitment to Clients

- We will act in a fiduciary capacity in our relationship at all times, meaning that we will act solely in your best interest and always put your interests ahead of ours.
- We will listen to you and ask questions until we fully understand what is important to you and what you wish to accomplish through your planning process.
- We will develop a comprehensive written financial plan and specific recommendations within a reasonable amount of time following our data gathering meeting.
- We will provide you with an implementation schedule and timeline for those recommendations and assure that every strategy you choose to implement is done.
- We will fully disclose and explain all planning fees, investment management fees, insurance and investment commissions, and any other fees that you may incur before implementing any strategy.
- We will coordinate your legal and tax work among your various advisors or refer you to professionals in these fields if needed.
- We will contact you quarterly to evaluate your progress, our performance, and address any questions that you have.
- All of our conversations will be summarized in writing and this summary will be sent to you within a timely manner, usually 5 days.
- We will return your phone calls and emails within 24 hours.
- We will continually study financial markets and the financial planning industry in order to provide you with the most substantive and current information available.
- We will meet with you at least annually to update and adapt your plan to any life, business, or financial changes that have occurred.
- We will provide you an annual schedule of events for your plan outlining our actions and duties throughout the year. This will be updated at our annual review to reflect any necessary changes.
- We will be clear and transparent in all of our dealings.

Maryland Financial Advocates  
(410) 663-0700

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