MUTUAL EXPECTATIONS

1. Financial planning is very personal and should be built on a foundation of trust between you and CRFG.

2. We enjoy working with great people. We appreciate clients that value the benefits of having a cohesive and highly interactive planning team.

3. The quality of your plan is only as good as the information you provide. Tell us when your life changes – a new home, salary change, growing family – it's all important.

4. Financial planning is time sensitive. The more committed you are to timely responses, the more successful your planning will be. We embrace any communication method that is convenient for you.

5. We welcome collaboration with your other financial professionals: attorneys, accountants, brokers, etc. Open communication helps make your financial planning most effective.

6. CRFG wants to maximize your resources in a manner which effectively meet your goals, values, and priorities. This is the focus of our ongoing life planning.

7. We look to invest over a long time horizon, adjusting as your goals or risk tolerance change. We do not believe in timing the markets.

8. Communication with our clients is our highest priority. We prefer to meet with all our clients at least twice a year, and as needed for any concerns that arise. We are always reachable.

9. We always operate transparently; our fees will always be clear and presented up front.

10. We operate in a fiduciary capacity, which means our only commitment is to you as our client. We do not receive any commissions or compensation from investments; with no obligation to any investment company.