

## Performance Expectations

1. “The Market” has many definitions. Most commonly, when speaking of “the market”, people are referring to large capital U.S. stocks. In reality, there are many other sectors and markets (small and large stocks, bonds, foreign stocks, commodities, etc.).
2. Our strategy utilizes DIVERSIFICATION over many sectors and investment markets.
3. Diversification aims to mitigate risk/loss (which in turn will reduce some reward/gains). A diversified portfolio never does as badly as its worst-performers, and conversely, never as well as its best performers. Sometimes, you will feel great about this; at other times, it can be frustrating.
4. No matter how well diversified your portfolio, it will have months/quarters/years of outright *loss*. Our focus is on LONG-TERM performance. Performance/return does not come in a straight line. There will be peaks and valleys along the way.
5. We will emphasize comparing your performance to YOUR goals and personalized benchmark; not to that of “the market” or your friends/colleagues. This reduces some of the emotions inherent in the ups and down of financial markets, which we find very helpful.
6. It’s a truism that the best investment returns occur when buying at low prices and selling at high prices. With that being said, know that:
  - a. At some point you will likely want to chase hot, exciting stocks/trends; and one of our jobs is to deter you from this.
  - b. At some point you will likely want to bail out of underperforming stocks/funds; and one of our jobs is to deter you from this.
8. Fast, substantial gains usually go hand in hand with fast, substantial losses.
9. There is no such thing as guaranteed high returns without risk (or chance of loss).
10. If something seems too good to be true, it likely is.

### **What You Can Expect from Us**

1. What expectations do you have of us?
2. We do not charge hidden fees; we encourage you contact us anytime, a benefit that's already included in the fees you pay us.
3. When you email us, we strive to respond to you within 24 hours; 3 hours for a phone call.
4. We will make mistakes. Know that we will do all we can to rectify any problem or mistake made on our part, and work to avoid same in the future.

### **What We Expect of You**

1. We strongly encourage our clients to be active participants in the financial planning process.
2. When we contact you, we expect you to get back to us in a timely manner.
3. We expect you to let us know if there is something we are doing that is not meeting your expectations. Your constructive comments help us to improve our business.
4. When emailing us, please include at least two of us. This will help to expedite response time in the event a team member is out of the office, as well as ensure that your message is received.
5. We prefer that our clients contact us before taking cash disbursements so that we can help manage your cash reserves.