Milestones Financial, LLC

CLIENT ENGAGEMENT STANDARDS

At Milestones Financial, LLC ("we," "us," "our," and the like), our goal is to provide you with the best retirement planning services, including investment recommendations, 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.

To help with this endeavor, we feel it's important for you to review our unique value system, our operating principles, and what we promise to deliver in exchange for your trust.

We are not trying to bore you with our ideals. Instead, we hope this information will help you make an educated and informed decision about working with us.

Thank you in advance for reading over this important document and considering Milestones Financial, LLC.

Our Principles and Guiding Beliefs

Principle #1 – This is going to take a while.

Financial planning is an ongoing process that involves tax planning, investment portfolio analysis, cash flow planning, insurance planning, estate planning, retirement planning, goal-setting, and investment recommendations. We aim to provide integrated financial solutions that cover every "what if" in your life.

Principle #2 – We want to hear what you have to say.

Good communication is critical. We want to talk to you and hear about your dreams, needs, possibilities, and challenges. This is the best way for us to help you successfully navigate retirement.

Principle #3 – Plan on hearing from us a lot.

We employ a systematic approach in our financial planning firm to achieve thoroughness and efficiency in providing services that aim to help you achieve successful results. For that reason, we will be proactively contacting you to retrieve updates and share retirement and tax planning opportunities.

Principle #4 – We need you to commit to the process.

A successful retirement plan requires a commitment from you as well as from us. We need everyone on board to help you wind up with an end result you will be excited about experiencing.

Principle #5 – We do not concern ourselves with what is trending.

We utilize an asset class-based approach in making investment recommendations using Dedicated Portfolio Theory. We will not try to help you time the market or predict where the market is going. If you want to gamble on your future based on rumors and hearsay, we do not have the right expertise to help you.

Principle #6 – We enjoy working with our clients.

We enjoy working with great people who appreciate the true value of our services. We are committed to living our lives from a place of joy and kindness, and we hope to have long-lasting, healthy relationships with each of our clients.

Principle #7 – We will never steer you toward things you do not need.

Our transparent, fixed fees are based on the scope and complexity of your needs and not on the investments or products you might buy. We do not receive compensation from any entity other than you. We adhere to the fiduciary standard 100% of the time to ensure your needs are always put first.

Principle #8 – We will remain a small, focused financial planning firm.

We run a small business that works full-time for a select few clients, and we intend to stay that way. You can expect to hear from Josh Gallogly ("him"), and to work directly with him, for as long as you work with us.

What We Deliver

- We will work with you to create an ongoing financial plan, including investment recommendations, that matches your values, goals, and resources, as well as to help you optimize your opportunities.

- We want to update your plan regularly to make certain that all parts stay relevant and up to date. If we find anything we can recommend to potentially achieve a better result, we can help you take proactive steps to change it.

- We strive to return all phone calls by the end of the next working day and e-mails by the end of two (2) working days. We pledge that every phone call and e-mail will receive a timely, but not always an instantaneous, response. We will inform you of any short-term deviations from this policy, such as an upcoming vacation or holiday.

- We want to have regular meetings with you with the goal of keeping you up to date on your retirement plan and progress toward your goals. After completing our initial planning process, there are *at least* three (3) topics we will want to review each year:

    - Tax planning
    - Cash flow and goal planning
    - Investment portfolio update and recommendations

  In addition, we address any issues of concern to you throughout the year.

- If we have any concerns about your retirement plan or progress throughout the year, we will proactively reach out and address them with you.

- We are flexible in the methods of communication to make meeting participation convenient for you.

- We will direct you to the best and widest range of investments that fit our asset class-based approach in making investment recommendations. Since we do not provide investment management, and do not place trades on behalf of our clients, we have no incentive to push you toward investments that are costly and do not meet your needs.

- We promise to do our best work to help you retire with confidence. We are proud to serve in a fiduciary capacity for you. We love what we do, and we take pride in helping our clients to achieve amazing results.

- The only compensation we receive comes solely from our clients through a transparent fee schedule. Our fixed fees are fully disclosed to you, and we do not accept any commissions or third-party referral fees.

What We Expect from You

Please initial each section below to indicate that you agree with these statements in bold.

____________________ **I am willing to be an active participant in the Milestones Financial planning process on a continuing basis.** Each part of our process is interdependent and requires information or participation from you. The plan will only be as good as the information and data you provide. Implementation is entirely up to you, with our assistance available along the way. The outcome of your plan hinges on your cooperation and involvement.

____________________ **I am willing to consider the advice and recommendations provided by Milestones Financial, but implementation is entirely at my discretion.** By acting without our input or knowledge, this may affect our ability to provide appropriate advice. You are hiring us to help you enjoy life more fully, and part of this process is allowing us to provide advice, analysis, and recommendations in order to help you make decisions to meet your financial and life objectives.

____________________ **I agree to be responsive to e-mails and phone calls within a reasonable period of time.** Many retirement and tax planning issues are time sensitive. If an issue is not urgent, we will try a few times to get your attention, and then hold it for our next meeting. If an issue is urgent, we will let you know. If we consistently must bug you and get no response, the relationship will be less effective and eventually breakdown.

____________________ **I agree to provide requested data and documents in a timely manner.** We ask that you provide requested documents, and refresh your account logins with our selected third-party account aggregator, *at least* two (2) weeks before our scheduled meetings or as requested. By leaving us waiting, we may not be able to be prepared for our meeting. We want you to get the most out of our meeting time together.

____________________ **I agree to receive documents electronically either via e-mail or Milestones Financial's portal.** The internet is our friend, and it's one of the best ways for us to keep our lines of communication open. We are also a paperless financial planning firm.

____________________ **I understand that Milestones Financial only accepts clients that agree with their asset class-based approach in making investment recommendations.** We believe diversification is the key to sound investing, and we want to work with clients who appreciate this viewpoint. We do not want to work with clients who want to speculate or chase the latest "hot" investment.

____________________ **I appreciate that Milestones Financial's dress code is casual on days there are no client meetings.** If you wish to schedule an impromptu meeting, we may be in casual attire.

_____________________ **I will make myself available for at least one formal review meeting each year.** We understand and respect the fact that our clients have busy lives. It is important to have *at least* one (1) review meeting each year to allow us to make sure we are doing the best possible job for you.

_____________________ **I understand that Milestones Financial will only provide advice on investments backed by meaningful research.** It is not time or cost effective for us to investigate investments that are speculative, based on hearsay, or riddled with fees.

_____________________ **I appreciate that Milestones Financial keeps flexible hours.** This allows us to be fully present when we are doing research and preparing for client meetings. Our family and personal responsibilities may also prevent us from some meeting times.

_____________________ **I understand that ongoing fees are due on a quarterly basis and are paid directly by me through Milestones Financial's selected third-party payment vendor.** We do not receive compensation from any other source than you.

_____________________ **I agree that our relationship needs to be re-evaluated if we ever stop enjoying or respecting one another.** We are committed to living our lives from a place of joy and kindness, and we hope to have long-lasting, healthy relationships with each of our clients.

Your initials above indicate that you understand these statements in bold and have had any questions answered to your satisfaction.

Client	**Milestones Financial, LLC**
______________________	______________________
Signature	Signature
______________________	______________________
Printed Name	Printed Name
______________________	______________________
Signature (for second person)	Title
______________________	
Printed Name (for second person)	