Kelly Klingaman

FINANCIAL PLANNING

Client Engagement Standards

Welcome to KKFP!

My goal is to provide the best financial planning possible and to build long-term relationships with clients. I believe that the secret to any successful relationship is to have clear expectations from the beginning.

To help with this endeavor, I feel it's important for you to review the tenets that I operate by, what you can expect from me, how I communicate and how you can have a great experience and get the most out of this relationship.

Thank you in advance for reading over this important document.
I hope that it makes this partnership more rewarding for the both of us

Tenets

- Financial planning is an ongoing process involving many moving parts. Technical expertise is essential. I also need to be a sounding board, advocate, accountability partner and connector for you.
- A great financial strategy requires a time commitment from you as well as from me.
- Good communication is essential for a mutually beneficial relationship.
- This work is complex. There is often no one right answer.
- When it comes to investing, I do what works – not what is trending. I follow an evidence-based investment philosophy designed to capture market returns over a long period of time. I don't believe in trying to time the market, or engaging in any other speculative approach.
- Financial planning is not an emergency room. I want to minimize "emergencies." I understand that they can happen.
- While the foundational work we do in the beginning of our relationship can be a lot, the value of the work does in fact grow over time.
- I enjoy working with great people who appreciate the true value of the service I provide. I'm committed to living my life from a place of joy and kindness and hope to foster long-lasting, healthy relationships with each of my clients.
- I run a small business and intend to stay that way. You can expect to hear from me and to work directly with me for as long as you work with Kelly Klingaman Financial Planning.

What You Can Expect From Me

- I will meet you where you are – financially, emotionally and behaviorally. I will then work with you to create an ongoing financial plan that fits your goals, values and resources, as well as maximizes your opportunities.
- I keep track of the tasks that each of us is supposed to accomplish, and will assist you, where possible, with the implementation of your plan. I will also monitor your plan regularly to make certain that all parts stay relevant and up to date.
- I keep all of your information confidential, safe and secure. My client portal has advanced security features to protect your data. I share information only as needed with other professionals with whom you may be working.
- I connect you with other professionals – i.e. CPAs, attorneys, insurance brokers, career coaches – when needed.
- KKFP is "fee-only" meaning I am compensated only by client fees and receive no compensation from any entity other than you. Your flat annual fee is stated in dollars and covers all financial planning services, including the management of your assets. I reevaluate your fee every year, based on your new circumstances. Your fee will rise over time.
- I commit to always doing my best on your behalf. I am proud to serve in a fiduciary capacity for you. I love what I do and take pride in doing the best job possible.
- I aim to be respectful, professional…and casual in our relationship. If you don't mind tiny humans and dogs occasionally making a guest appearance to say hello during our meetings, we're a great fit.

How I Communicate

- **Email**: I aim to return all emails within 2 business days.*
- **Virtual Meetings**: I conduct video conference meetings via Zoom
- **Phone**: I rarely initiate phone calls, although you are free to call. I aim to return phone calls within 1 business day.*
- **Text**: I don't communicate via text aside from things like meeting logistics.
- **All-client newsletters**: I encourage you to read my monthly(ish) newsletter and ad hoc emails, which are all designed to provide information I think you need to know.
- **Social Media**: I use platforms like LinkedIn and Instagram to share educational information with the public, but unfortunately I can't communicate with clients this way due to regulatory restrictions.
- **Office Hours & Meeting Times**:* I work 8:00 am – 5:00 pm Central, Monday – Friday, and Thursdays are blocked off from meetings so I can do client work.

**I will inform you of any short-term deviations from these policies, such as an upcoming vacation or holiday.*

How You Can Have a Great Experience & Get The Most Out of This Relationship

__________ __________ **I will participate in the planning relationship.** I will attend at least one meeting with KKFP each year. I will keep KKFP aware of anything "big" that is happening in my life. I will try my best to do the work we agree to. I agree to respond to emails and data requests within a reasonable time.

__________ __________ **I can – and should! – ask for what I need.** If I want some help and don't know if KKFP can provide it, I will ask. If I am not getting what I need from KKFP, I will let Kelly know. Once I tell her what I'm missing, I can expect her to address the issue.

__________ __________ **I am willing to move my investable assets to KKFP.** Aligning investments with my goals and my vision for the future is a powerful tool. I want KKFP to have all the tools needed to help me live my ideal life.

__________ __________ **I believe in investing my money in a broadly diversified, low-cost, simple way.** I understand that KKFP does not try to time the market or otherwise guess how individual stocks or the overall market will perform. It is reasonable to have a small "speculation" account that I manage myself.

__________ __________ **If I send an email that needs a quick response I will write "URGENT" in the subject line.**

__________ __________ **I will not send any sensitive information via email.** Instead I will use KKFP's secure online portal. I care as much about protecting my data and my identity as KKFP does.

__________ __________ **I look forward to building a long-term partnership.** I know that I am not obliged to stay with KKFP for any minimum time. I also understand that this work unfolds and gets richer over time.

Sign & Consent

Client Signature ______________________________

Client Printed Name ______________________________

Date ______________

Client Signature ______________________________

Client Printed Name ______________________________

Date ______________

Advisor Signature ______________________________

Advisor Printed Name: Kelly Klingaman, CFP®, RLP®, Founder & Financial Planner

Date ______________