Francis Financial
Your Path to Prosperous Living™

Your Path to
PROSPEROUS LIVING

Supercharge Your Life With Francis Financial, Inc.

Engagement Standards

Welcome to Francis Financial, Inc.

Embarking on the path of financial freedom requires a commitment from your advisor and you. These Engagement Standards will help you get the most out of the experience, and help both of us produce beneficial, lasting results in your life.

Our services

Francis Financial, Inc., has developed an integrated, holistic method for accelerating financial and personal growth. Our innovative approach to financial planning empowers clients to prosper financially and activate their life dreams.

Clear, unbiased advice

Our clients are financially successful people who know the value of good advice and who want to be treated as individuals. Francis Financial, Inc., focuses only on what is important to you and because we don’t accept commissions or kickbacks from the sale of financial products, you can be assured that we advise you without bias.

Flexibility to better serve you

Holistic financial planning means that the individual strategy, plans, and goals of each client are of primary importance. All clients have unique goals, whether they need help with their day-to-day finances, a strategy for education savings, retirement planning, a home purchase, or ongoing investment management.

Our clients

Financial planning works best with individuals who are willing to learn, grow, and take action. Most of our clients are highly motivated individuals and families who use our services to create extraordinary business and professional lives. They want impartial financial advice and a partner who cares about more than just their money.

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As a highly regarded planning firm with impeccable ethics, we realize that our service is not right for everyone. Over the years, we have found that our firm works most effectively with people who share some or all of the following characteristics.

Our clients are

- Committed to achieving their goals and dreams.
- Hungry for a better and more meaningful life.
- Independent and responsible for their own financial situation.
- Involved in financial decisions that will impact their future.
- Concerned about educating themselves to ensure financial independence.
- Open-minded and willing to creatively brainstorm with us--to engage in a continuing dialogue about the goals that drive their life values.
- Willing to make a shift in behavior if it furthers their long-term goals.
- Commitment to hold up their end of the engagement by delivering financial information and completing the necessary tasks in a timely manner.

Our benefits

- **Freedom** to have more time to do what you want.
- **Wealth** for living a happier life, perhaps with more discretionary money to spend.
- **Security** in knowing that you and your loved ones will enjoy the best possible lifestyle, come what may, in light of your financial constraints.
- **Clarity** in knowing the financial parameters within which you can construct a happy life. You are no longer living in denial or uncertainty about your financial resources or your ability to spend as you like.

Our core beliefs and philosophies

We believe that much of the 'financial advice' people receive comes in the form of advertisements, which suggest, in powerful images, that happiness and/or fulfillment can be achieved by the purchase of this or that advertised item. Our goal is to help people recognize their individual view of happiness and/or fulfillment so they can determine which personal expenditures further their progress toward that goal and toward achieving financial freedom.

At our firm, we do not believe in the concept of "hot" stocks or in seeking short-term returns from any investment. Nor do we believe in attempting to "time" the market, which usually means moving investments out of the markets when a manager thinks they are going to go down and/or moving back in when a manager thinks the markets are going to move up.

Our commitment to you

In consideration of the trust you place in us, we will commit

- To act as your fiduciary, treating your money with the same care and prudence that we would treat our own. We will routinely make recommendations that we believe are best for you even if it means less revenue to our firm.
- To have no allegiance to any company, product, or service, beyond our belief in its ability to help you reach your goals.
- To get to know you, your personal goals, your struggles and challenges around money, and to tailor our recommendations so that they help you create a prosperous financial life.
- To treat your financial information in strict confidentiality.
- To treat you with respect, professionalism, honesty, and to maintain a nonjudgmental attitude toward the goals and information you present to us.

- To be available to you during business hours, by phone or in person.
- To deliver important advice even if it may create discomfort in the short term. The people we work with prefer us to be honest whenever we encounter what seem to be unrealistic expectations or a pattern of living beyond one's means, or a 'disconnect' between stated goals and financial or purchase decisions.

We will uphold the highest standards of care in the industry by espousing and practicing objectivity, fairness, and suitability, full disclosure, confidentiality, integrity and honesty, professionalism, competence, and regulatory compliance.

Your commitment

The quality of our advice will depend on the quality of information that you provide to us. If you become a client of ours, we hope and expect you to be honest and forthcoming about your personal and professional goals, and about your current financial situation. Specifically, this means sharing your personal financial data and financial history with us, and bringing in relevant documents upon request. Just as you routinely disclose a great deal of information to your doctor, your lawyer, and your accountant in order for them to do their jobs well, you will need to give us a great deal of information to get the best recommendations in return.

As time goes on, we expect you to keep us informed, as soon as possible, about important changes that will have a significant effect on your financial and personal life, such as marriage, a new baby, any new major financial obligation, a change of income, a change of health, etc. By keeping us informed of changes in your life and your progress toward your goals, you are making it easier for us to help you make great decisions and move ahead in your journey.

We welcome the opportunity to schedule time for analysis and communication with you. We ask that you take note of our office hours and available meeting times.

Office Hours and Appointment Times

Tuesday	10:00am	6:00pm
Wednesday	11:00am	6:00pm
Thursday	11:00am	6:00pm

Because we schedule these meetings in a preordained fashion, we ask that you be on time so that we may fully address every issue you have without taking away from the time set aside for you or our other scheduled client meetings. We ask that you give us at least 48 hours notice for any cancellation or delay. A no-show fee will be assessed for cancellations after the 48-hour notice period.

Our Services

Financial planning is an investment in you. You are not just paying for the work we do; you are paying for the commitment you make to yourself to become financially independent and secure. This commitment extends into everyday life.

The following services are available from our firm:

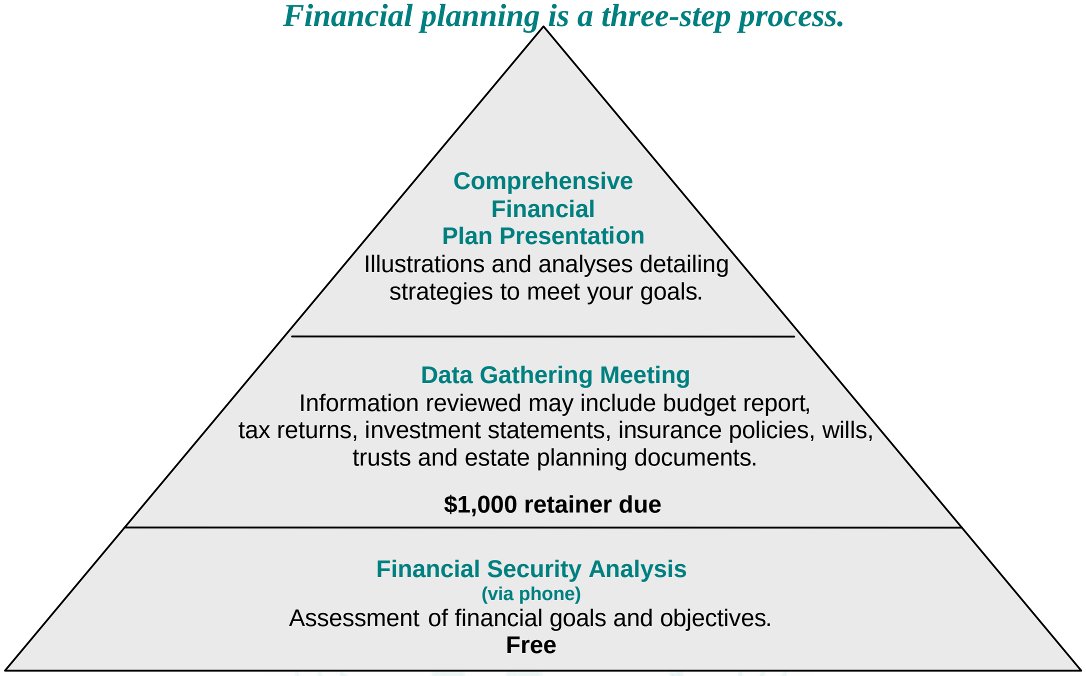
- ***Free Financial Security Analysis*** – Discover if you are on the path to achieving financial freedom during our financial security analysis. This initial 30-minute telephone consultation is free and without obligation.

- ***Comprehensive Financial Planning*** – A comprehensive assessment of your entire financial situation that provides the most effective method to achieve the life you want to lead. Comprehensive plans intensively review all areas of financial planning, including cash management, risk management, taxation, financial independence, investments, and estate planning. The resulting financial roadmap will set you on the path to reaching your dreams.

- ***Investment Supervisory Services*** – Ongoing help and advice whereby we analyze and rebuild an existing portfolio or help you invest 'from scratch.' At Francis Financial, Inc., we use asset allocation to create a portfolio that gives you the best possible return for the amount of risk with which you feel comfortable so you can feel secure about your financial future and live the life you deserve.

Financial planning process and fee payment

Financial planning is a three-step process.



We accept MasterCard, Visa, and personal checks.

Financial Planning

Our minimum fee for financial planning is $3,500, which is due at the final plan presentation meeting. A $1,000 retainer is due at the Data Gathering Meeting and will be credited to your account. **The financial planning fee is a one-time fee. We accept only credit cards.**

Ongoing Financial Planning and Investment Management

We offer ongoing financial planning advice and update your comprehensive financial plan each year. Clients also receive investment management. The fees vary according to your investment portfolio size and the annual management fee shall be prorated and charged quarterly in advance at the rate of one quarter of the annual percentage reflected below.

Asset Range	Percent of Total Market Value
Up to $1,000,000	1.00% plus
$1,000.001 to $2,000,000	0.90% plus
$2,000,001 to $5,000,000	0.80% plus
Above $5,000,000	0.70%

We have a minimum ongoing financial planning and investment management fee of $5,000 per year.

Referrals
Our firm works primarily with people who are referred to us by our existing clientele. If your work with Francis Financial has enabled you to generate the results you want in your life, then we encourage you to share your experience with others. As a referral-based business we spend more time working for you and less time seeking clients. Your referrals create a win-win situation!

By honoring these engagement standards, you double the effectiveness of the financial planning process. We look forward to working with you!